

NEW FORMS OF WORK AND PLATFORM WORK IN SEMED

Country profile: Jordan

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Setting the scene

Main economic indicators

Classified as an upper-middle income country, Jordan has a market economy complemented by development aid, mainly from the USA and the European Union, as well as by remittances from the qualified Jordanian expatriates residing mostly in the Gulf states.¹ Its largest economic sector in terms of contribution to GDP is the service sector (61.1%), followed by industry (34.2%) and agriculture (4.7%).²

Since the late 2000s, Jordan has been affected by several economic shocks, including decreasing levels of international investment since the global financial and economic crisis of 2008/2009, repeated increases in the prices of food and oil, regional turbulence that has hindered trade with neighbouring countries and triggered significant inflows of refugees, as well as the government's lockdown measures in response to the COVID-19 pandemic in 2020. As a result, GDP growth has fallen from an average of 7.5% during the period 2004-2009, to 1.9% during the period 2017-2019. Following a contraction of 1.6% in 2020 due to the impact of the pandemic, Jordan's economy managed to grow by around 2.7% in 2022.³

The dynamics of Jordan's demographics are marked by significant immigration inflows of refugees⁴ and labour migrants⁵ that have increased the resident population from 6.3 million in 2010 to over 11 million in 2021.⁶ The ensuing pressures on demand for job opportunities has been compounded by the demographic transition experienced by the Jordanian population over recent decades, with the proportion of persons of working age (aged 15+) having increased from 50% in 1979 to 60.2% in 2000 and 70.2% in 2021, about half of them belonging to the 15-39 age group. In recent years, some 100,000-120,000 new job seekers have entered the labour market year in Jordan, compared with some 65,000-70,000 in the late 2000s.⁷

Labour market

Jordan's overall economic downturn has affected job creation. The Jordanian economy is currently said to create no more than 40,000 new formal jobs per year (2019), compared with 50,000 in 2012, and 70,000 in 2007.⁸ As a result, the unemployment rate in Jordan has risen from 12.3% in 2010 to 19.1%

¹ Estimates dating back to 2015/2016 set the total Jordanian population residing abroad (temporarily/durably) between 730,000 and 980,000, one-third of whom are employed, and two-thirds dependents. See ETF (2017). *Migrant Support Measures from an Employment and Skills Perspective (Mismes) – Jordan Country Report*. ETF. https://www.etf.europa.eu/sites/default/files/m/FE1739179121898CC12581F5004EBD48_MISMES%20Jordan.pdf

² World Bank, *Services, value added (% of GDP) – Jordan*, <https://data.worldbank.org/indicator/NV.SRV.TOTL.ZS?locations=JO>; and *Agriculture, forestry and fishing, value added (% of GDP) - Jordan*, <https://data.worldbank.org/indicator/NV.AGR.TOTL.ZS?locations=JO>

³ World Bank (website). *The World Bank in Jordan*. <https://www.worldbank.org/en/country/jordan/overview>

⁴ In 2021, the UNHCR recorded 758,000 UNHCR refugees in Jordanian territory (6.9% of the country's total population of 11,057,000), including 670,637 Syrians, 66,665 Iraqis, 12,866 Yemenis, 6,013 Sudanese, 696 Somalis, and 1,453 'Other', in: UNHCR (September 2021). *Fact Sheet*, <https://reliefweb.int/sites/reliefweb.int/files/resources/Jordan%20country%20factsheet%20-%20Sept%202021.pdf>.

In 2021, United Nations Relief and Works Agency (UNRWA) recorded a registered population of 6.4 million Palestine refugees in Jordan. See UNRWA (June 2021). *UNRWA in Figures, as of 31 December 2020*, https://www.unrwa.org/sites/default/files/content/resources/unrwa_in_figures_2021_eng.pdf

⁵ Foreign workers (with work permits) represented a population of 333,283 persons in 2021, comprising mainly Egyptians (54.1%), Bengalis (12.9%) and Syrians (8.5%); Ministry of Labour (2021). *Annual Report 2021*.

⁶ See Department of Statistics. *Population of the Kingdom by Sex According to the 1952, 1961, 1979, 1994, 2015 Censuses*, https://dosweb.dos.gov.jo/DataBank/Population/Population_Estimates/PopulationEstimates.pdf

⁷ Winkler, H., & Gonzalez, A. (2019). *Jobs Diagnostic – Jordan*. World Bank Group.

⁸ See Al Nawas, Bahaa Al Deen (Dec.9, 2019). "World Bank report, economists outline requirements for job creation". *The Jordan Times*. <https://jordantimes.com/news/local/world-bank-report-economists-outline->

in 2019,⁹ 24.1% in 2021¹⁰ and 22.8% in 2022.¹¹ Unemployment rates have traditionally been markedly higher among Jordanian women than men (31.4% for women in 2022, compared with 20.6% for men).¹² From an educational perspective, women and men with a university education level (Bachelor's or above) are more prone to unemployment than average, more so for women (35.2%) than men (22%).¹³ This has been explained by the fact that women tend to leave university earlier, accounting for less than half of the students pursuing Master's degrees (44%) and less than one-third of PhD candidates.¹⁴ In addition, a substantial proportion of female students (42%) are enrolled in disciplines with few employment opportunities, including trade and business, human sciences, religion, arts and educational sciences.¹⁵

Non-Jordanians (including labour migrants and refugees) enjoy a comparatively better employment profile, with a higher economic activity rate of 50.7% and a lower unemployment rate of 11% in 2022.¹⁶ This is notably due to the fact that the presence of labour migrants in the country is directly tied to employment.

Three other issues challenge Jordan's labour market. The first of these is the relatively low rates of economic activity among Jordanians (33.4% in 2022, compared with 64.4% worldwide),¹⁷ with rates being lower among women (14%) than men (53%).¹⁸ This has partly been explained as reflecting prevalent patriarchal cultural norms that tend to ascribe to women the role of non- (or little) economically active married persons and mothers.¹⁹ The second issue is the relatively high percentage of Jordanians who prefer to work in more 'protected' (from the perspectives of social protection and safety at work) and better-paid public sector jobs. Around half of all employed Jordanian women (47.7%) work in the public sector, compared with 45.8% in the private sector. While more Jordanian men work in the private sector (47.5%) than in the public sector (36%), their main economic activity is 'public administration and defence' (28.7%) – a public sector activity. The third issue affecting Jordan's labour market is that, a significant percentage of workers are employed informally. In 2020, Jordan's informal economy was said to contribute around 25% of national income, and to employ around 46% of the Jordanian workforce and around 80% of the country's non-Jordanian workforce, mainly in the construction, tourism and agricultural sectors.²⁰

[requirements-job-creation](#); ILO (2013). *Decent Work Country Profile JORDAN*.

https://www.ilo.org/wcmsp5/groups/public/---dgreports/---integration/documents/publication/wcms_232764.pdf; and World Bank report, economists outline requirements for job creation. *The Jordan Times* (Dec.09, 2019).

<https://www.jordantimes.com/news/local/world-bank-report-economists-outline-requirements-job-creation>

⁹ Department of Statistics (DOS), *Employment and Unemployment Surveys* [EUS various years],

http://www.dos.gov.jo/dos_home_e/main/linked-html/Emp&Un.htm

¹⁰ ETF KIESE database, 2022.

¹¹ Department of Statistics (DOS), *Employment and Unemployment Surveys* [EUS various years],

http://www.dos.gov.jo/dos_home_e/main/linked-html/Emp&Un.htm

¹² Department of Statistics (DOS), *Employment and Unemployment Surveys* [EUS various years],

http://www.dos.gov.jo/dos_home_e/main/linked-html/Emp&Un.htm

¹³ Department of Statistics (DOS), *Employment and Unemployment Surveys* [EUS various years],

http://www.dos.gov.jo/dos_home_e/main/linked-html/Emp&Un.htm

¹⁴ *Jordan Times* (28 June 2016). Gender gap widest in higher education, SIGI.

¹⁵ University of Jordan News (July 31, 2019). Many Female Students Pursuing Crowded Specialisations, *SIGI*.

¹⁶ University of Jordan News (July 31, 2019). Many Female Students Pursuing Crowded Specialisations, *SIGI*.

Non-Jordanians were for the first time covered by the EUS in 2017.

¹⁷ University of Jordan News (July 31, 2019). Many Female Students Pursuing Crowded Specialisations. *SIGI* and the World Bank *Labour Force Participation* portal, <https://data.worldbank.org/indicator/SL.TLF.CACT.NE.ZS>

¹⁸ University of Jordan News (July 31, 2019). Many Female Students Pursuing Crowded Specialisations, *SIGI* and the World Bank *Labour Force Participation* portal, <https://data.worldbank.org/indicator/SL.TLF.CACT.NE.ZS>

¹⁹ See UNICEF (November 2021). *Youth Transitions to Adulthood in Jordan: High Aspirations, Challenging Realities*, <https://www.unicef.org/jordan/reports/youth-transitions-adulthood-jordan>

²⁰ See 'Informal economy constitutes around 25 per cent of national income', *The Jordan Times* (February 02, 2020), <https://www.jordantimes.com/news/local/informal-economy-constitutes-around-25-cent-national-income>

Youth statistics

Youth in Jordan (15-24 age group) are the segment of the population that is most affected by unemployment. The unemployment rate in this group stands at 47% – more than twice the national average. The rate is 64% among female youth and 43% among male youth.²¹ In recent years, due to the potential risks of social and political instability they represent, Jordanian youth unemployment has a top priority for Jordanian authorities, and special attention has been given to the case of those Jordanians who are not in employment, education or training (NEETs) and are either job seekers, discouraged workers, or are outside the labour force for other reasons unrelated to schooling or training. According to a UNICEF survey, in 2020/2021, a substantial percentage (39%) of youth aged 16 to 30 were in this situation. The NEET rate is substantially higher among Jordanian and Syrian women than for Jordanian and Syrian men (51% of women versus 24% of men among Jordanians; and 70% of women versus 36% of men among Syrians).²² Of particular importance is the relatively long transition from education to long-term employment, which was estimated in 2016 to be an average of 33 months, or almost three years: 40.5 months for female students and 22.1 months for male students.²³ Such a long transition may primarily be explained by the failure of academic and vocational/ technical education to meet the demands of the labour market, the poor performance of public career guidance and counselling for students and, perhaps most importantly, the priority given by most female employment seekers to work in the already saturated public sector.

Internet and digitalisation

The development of the platform economy must be understood in relation to the expansion of digitalisation (or digital transformation), which has represented a key element of Jordan's developmental strategies over the past decade – not only as a tool for better administrative or financial public and private services, but also as a fast-growing sector of the economy's development. In this respect, Jordan has made great strides to connect the various regions and population groups in the country to the internet. Access to the internet has become almost universal, at 88% (9.95 million Internet users) in early 2023, compared to 84% (7.81 million Internet users) in early 2017, with 76.1% of the population owning mobile phones and 58.4% using social media. The information and communication technology (ICT) sector represented about 4% of the gross GDP in 2022 but is considered one of the country's fastest-expanding sectors, with a growth rate of 6%. It has also witnessed a 12% growth in its workforce, which stood at over 26,000 in 2021, made up of 25% women and 75% men.²⁴ This figure includes online and on-location platform work, which has emerged as a privileged mode of employment among the resident population of Jordan, including both citizens and refugees.

²¹ Department of Statistics (DOS), *Employment and Unemployment Survey, 2022*, http://www.dos.gov.jo/owa-user/owa/emp_unemp_y.show_tables1_y?lang=E&year1=2022&t_no=76. Again, youth unemployment figures are lower amongst non-Jordanians, 32%; 35% among males and 18% among females.

²² UNICEF (2021). *Barriers to Economic Participation for Young People in Jordan: A Gendered Analysis*. Policy Brief. p.2. [Policy Brief- Barriers to Economic Participation for young People in Jordan-English.pdf \(unicef.org\)](https://www.unicef.org/jordan/files/Policy-Brief-BarrierstoEconomicParticipationforYoungPeopleinJordan-English.pdf)

²³ RDPP (2022). Employers' School-to-Work Transition Survey in Jordan. *Improved Livelihoods of Jordanian and Syrian Youth Research Partnership between the European Regional Development & Protection Programme for Lebanon, Jordan & Iraq and the ILO*.

²⁴ See *Jordan Times* (2 January 2023). 'New Survey reveals future of ICT skills demand', <https://jordantimes.com/news/local/new-survey-reveals-future-ict-skills-demand>; and International Trade Administration (14/12/2022). *Jordan Country Commercial Guide – Information and Communication Technology*. <https://www.trade.gov/country-commercial-guides/jordan-information-and-communication-technology>

Online work on and off digital labour platforms

As witnessed by the growing number of related international, regional and national digital platforms available in Jordan, online work is an emerging trend in the country. It has spread considerably as a consequence of two factors: first, the almost universal access of Jordanians to the Internet; and second, the need to find alternatives to regular work opportunities, given the Jordan's poor job creation performance since the 2010s.²⁵ The lockdown measures imposed by the authorities following the outbreak of the COVID-19 pandemic in 2020 have further boosted online work, either as an alternative to 'regular' on-location work, or as work on or off digital labour platforms (DLPs). Moreover, online work is considered a safe employment modality for workers wishing to remain informal, either because they prefer not to pay or cannot afford the (compulsory) social security contributions or, for labour migrants, the additional cost of a work permit. For non-Syrian UNHCR-registered refugees, who are in principle not allowed to work as long as they maintain their refugee status, informal online work is the only modality of employment they can engage in without jeopardising their status as refugees.

However, because online work is still a nascent sector²⁶ not yet regulated by local legislation, and because its workers are less visible than those operating via on-location platforms, it is not prominent in the media and public discourse. Policy debates in the media have addressed the digitalisation of the economy and public services, as well as platform workers' vulnerability as self-employed persons not covered by the labour law, and their reduced access to the costly health insurance and social security schemes. However, such debates have mainly focused on on-location platform workers, and more specifically those operating in the transport sector who lost their jobs during the COVID-19 pandemic. The following sections outline the available data on the prevalence of online freelancing on and off platforms, the motivations of workers engaged in freelancing activities, their professional profiles, as well as their working conditions.

Prevalence of online work

It is inherently difficult to quantify the number of online workers in Jordan. Online freelance work is usually not fully captured by the national employment statistics provided by the Department of Statistics, as it may be a secondary form of employment or undeclared (informal) employment. Moreover, since online workers, whether operating on- or off-platform, are considered self-employed 'partners' tied to DLP companies by 'independent contractor' arrangements (and not employees working on the basis of a working contract with an employer), they do not fall under the purview of the Ministry of Labour and its statistics.²⁷ The Ministry of Digital Economy and Entrepreneurship (MoDEE) admits that, mainly 'due to its newness as well as large concentration in developed countries, the [platform] economy in Jordan lacks comprehensive data on the subject, even as to its size, demographics and geographic distribution'.²⁸

Data provided by the Oxford Labour Observatory's Online Labour Index (OLI) estimate that the number of persons in Jordan working on non-Arab, English, Spanish and Russian online platforms between 2017 and 2020 at around 11,300-11,400 persons. This represents just 2.2% of Jordan's total labour supply, compared with 11% in Morocco and 10% in the United Arab Emirates (UAE). However, these

²⁵ Tamkeen (2018). *Online Work – A Prospective Study*. https://mail.tamkeen-jo.org/upload/on_line_work-EN_.pdf

²⁶ As a measure of its nascent character, service purchasers posted less than 0.03% of the global online vacancies – compared with 52% in the United States, 6.3% in the United Kingdom, and 5.9% in India in 2018; MoDEE (2019, 7 November). *Social Assessment Study – Jordan: Youth, Technology and Jobs Project*. MoDEE. https://www.modee.gov.jo/ebv4.0/root_storage/en/eb_list_page/ytj_social_assessment_nov7.pdf. p.24

²⁷ Kassi, O., Lehdonvirta, V., & Stephany, F. (2021). How many online workers are there in the world? A data-driven assessment. *Open Research Europe 2021*, 1:53. <https://doi.org/10.12688/openreseurope.13639.3>. <http://onlinelabourobservatory.org/paper/how-many-online-workers/>

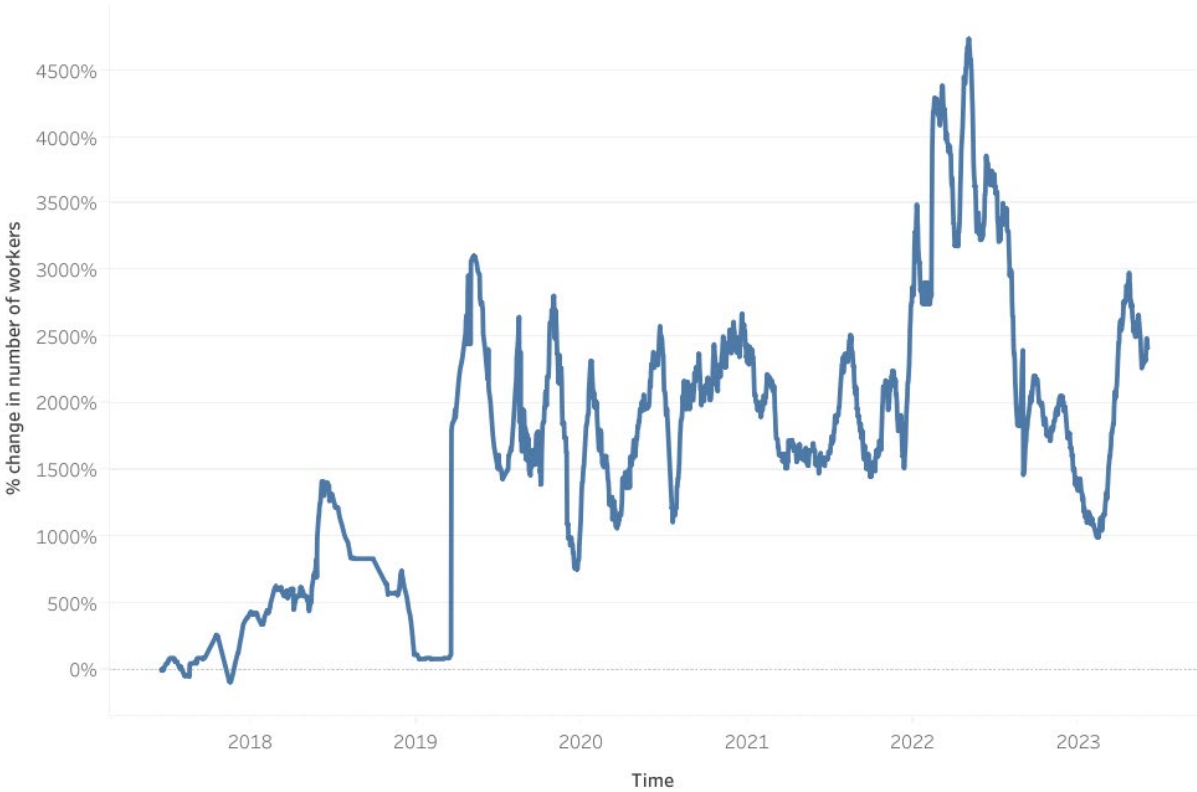
²⁸ MoDEE (2019, 7 November). *Op. cit.* p.24.

figures are not disaggregated data by sex, age or refugee status.²⁹ According to other informal estimates, the current number of workers affiliated to DLPs range between 15,000 and 20,000 persons.³⁰

There are no estimates of the number of people in Jordan working online outside of DLPs, as many of these workers operate informally as freelancers and receive their payments into foreign accounts or sums are transferred between one individual and another, thus bypassing the control of relevant state authorities.³¹

Furthermore, according to OLI data, the volume of online platform work in Jordan exhibited a steady growth from 2017 to 2023, with notable fluctuations. The most significant increases in worker activity were observed during the second half of 2019 and in the middle of 2022. Conversely, major drops in worker activity occurred at the beginning of 2019 and during the second half of 2022. The data indicate a staggering 2,500% growth in the volume of work between the first and last measurements. This immense percentage difference can be explained by the fact that the number of workers was very low at the beginning of the period. Despite this significant growth over time, workers in Jordan accounted for only 0.08% of global platform work activity during the measured period.

Figure 1. Change in engagement online platform workers from Jordan over time, relative to June 2017



Source: Online labour index.³²

Note: the graph presents the percentage change between the number of active workers from Jordan on a specific day compared to the number of active workers at the start of data collection in 2017, which is used as a reference date. This graph

²⁹ ILO (2023). *Platform Work in Jordan – Challenges and opportunities*. ILO. https://www.ilo.org/beirut/publications/WCMS_874890/lang--en/index.htm. pp.14-15.

³⁰ Interview with Ahmad Awad, director of the Phenix Center for Economic and Informatics Studies (Phenix), 13 April 2023.

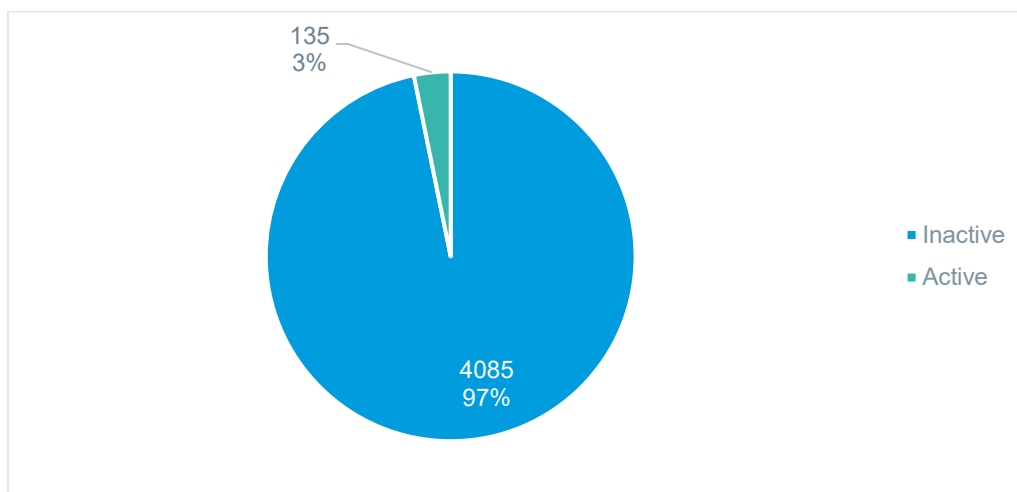
³¹ Interview with Linda Habashneh and Satei Mbaidin, Ministry of Digital Economy and Entrepreneurship (MoDEE), 18 April 2023.

³² <http://onlinelabourobservatory.org/oli-supply/>

was based on OLI data, which calculated a weighted estimate of currently active workers by periodically sampling workers on four of the largest online platforms once every 24 hours.

An additional analysis of worker data collected in early 2023 from three popular international DLPs—Freelancer, PeoplePerHour and Guru – found 4,220 profiles of registered workers in Jordan. However, only 3% of these could be considered active online workers³³ (see Figure 2 below). The majority of active workers (85%) work on the Freelancer platform, while PeoplePerHour and Guru account for just 10% and 5% of active workers, respectively. This potentially indicates that the number of those who intend to start online freelancing activities is considerably higher than that of workers who have actually managed to secure jobs online.

Figure 2. Proportion of active and inactive online platform workers in Jordan



Source: PPMI, based on data from Freelancer, Guru and PeoplePerHour collected in March 2023.

Attractiveness of online work

Several factors explain the popularity of online work in Jordan. The main factor is flexibility, which provides opportunities to work for people with limited time, such as students, homemakers and those unable to circulate outside their own homes, such as persons with disabilities. For those with limited incomes (employees or retired persons), online work also represents a means of increasing their monthly income. The fact that these online jobs are undertaken at home and are thus relatively free of the hazards to safety that are said to plague the Jordan's private sector (especially in micro-, small and medium-sized enterprises or MSMEs), as well as offering relatively good salaries (especially in the ICT and translation sectors), is another motivating factor.³⁴

According to the findings of the 2021 ILO survey in Jordan, the main motivation for using DLPs cited by over three-quarters (78%) of those engaged in the two sectors investigated, was the need to supplement their pay from other jobs.³⁵ However, the survey shows that in reality the income drawn from online platform work represented the primary source of income for over two-thirds (69%) of these individuals.³⁶ Next came workers' preference for having more control over working hours (10%), a preference for working from home (8%), no regular job alternative (8%), better pay in the DLP sector (6%), earning money while studying, or other reasons (4%).³⁷

³³ Active workers are considered those who completed at least one task on digital platforms.

³⁴ Interview with Ahmad Awad (Phenix). *op.cit.*

³⁵ ILO (2023). *Op.cit.*, p.19.

³⁶ ILO (2023). *Op.cit.*, p.23. More so among DWLPs in creative and multimedia services (72%) than in translation and writing (65%). Percentages of primary income for such services are higher among non-DLWPs (86%).

³⁷ ILO (2023). *op.cit.*, p.19.

Another factor that should be taken into account is the fact that online platform work targets a wider market than traditional online jobs, and is immune to restrictions on freedom of movement such as those that were imposed by state authorities during the COVID-19 pandemic. Online work is also convenient for persons who have no other choice than to operate in the informal sector. For instance, as acknowledged by the UNHCR, it is the only safe working modality for non-Syrian refugees registered with the UNHCR (Iraqi, Yemenis, Sudanese, Somalis, etc.) who cannot access the labour market for fear of losing their refugee status and entitlements, and are at risk of being deported if they are identified in the field by any Jordanian authority.³⁸ However, only a minority of these people, especially women, benefit from quality access to the internet, and have the educational background and digital literacy required to perform DLP work.³⁹

Some adverse factors also tend to discourage long-term DLP work. These include up to 30% being deducted by digital platform companies for their own payment, as well as the lack of any social protection being offered by platform companies to their self-employed 'contractors, plus related psychosocial issues and problems due to long working hours.

A lack of skills required for online work is often another obstacle. Apart from basic data entry and secretarial-like tasks such as operators in customer support, online work is often related to highly skilled occupations such as creative and multimedia services, software development, translation, and so on. It also represents a competitive market in which high educational attainment and solid experience are required to secure employment.

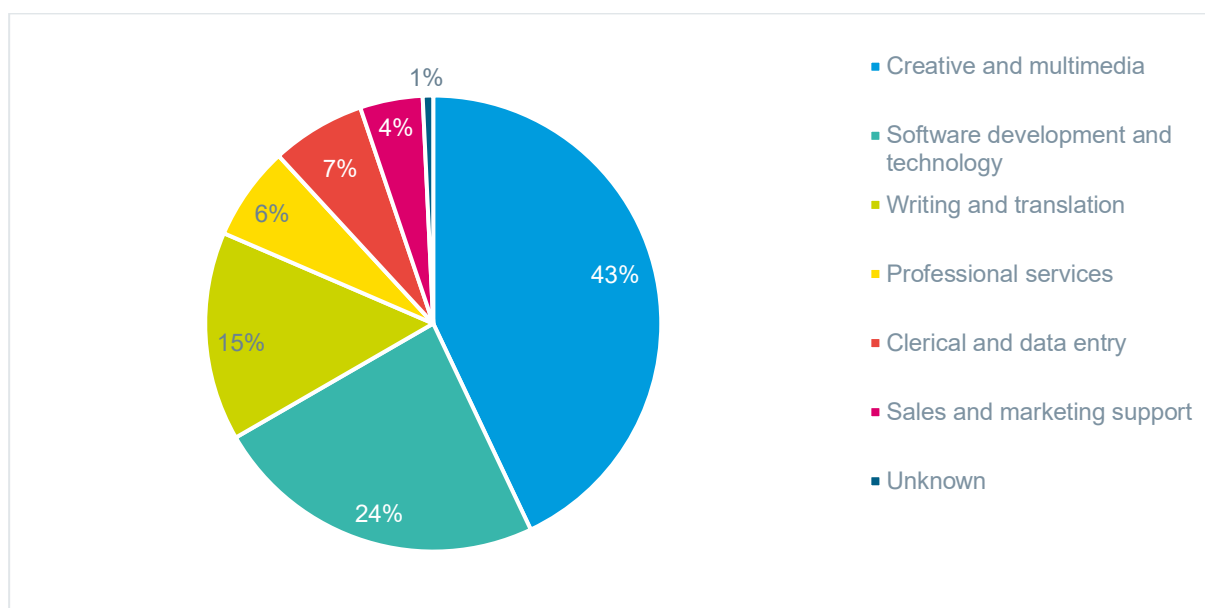
Online work occupations and worker profiles

As depicted in the figure below, based on data from the three platforms analysed, online platform workers in Jordan primarily concentrate on three occupations. The largest share, accounting for 43%, is in the field of creative and multimedia. This is followed by software development and technology, which represents 24% of these workers, and writing and translation, which accounts for a 15% share. The remaining 18% of workers are engaged in professional services, clerical and data entry, as well as sales and marketing support.

³⁸ Interview with Rania Bakeer, UNHCR-Livelihoods unit, 23 March 2023. Except for Syrian refugees, who are covered by the 2016 'Jordan Compact, which allows them to access the formal labour market in those sectors accessible to labour migrants, other UNHCR-registered refugees cannot be both refugees and workers. However, the MoL recognises that its inspectors cannot trace online workers.

³⁹ MoDEE (2019). *op.cit.* p.24.

Figure 3. Distribution of occupations among active online platform workers from Jordan



Source: PPMI, based on data from Freelancer, Guru and PeoplePerHour collected in March 2023.

Note: 'Unknown' category shows worker profiles for which occupation could not be identified.

However, the occupations of workers tend to vary somewhat by platform, and their popularity changes over time. To illustrate this, an analysis conducted by the ILO using a different sample of platforms showed that between 2017 and 2020, the most popular DLPs for online platform work in Jordan were operating in the fields of **writing and translation** in 2017 (63% share of online platform workers); **creative and multimedia services** (64% in 2018, 34% in 2019, and 56% in 2022); and **software development and technology** (51% in 2020, 71% in 2021).⁴⁰

Also according to the ILO, between 2017 and 2020, **software development and technology** was the most demanded occupational category (47%), ahead of **writing and translation** (20%), **creative and multimedia services** (16%), **sales and marketing support** (7%), **clerical and data entry** (6%) and **professional services** such as medical consultations (4%).⁴¹

Many DLPs are available to Jordanian workers, offering a wide range of services. These may be broken down by the nationality of the company (Jordanian, Middle Eastern and international), the types of services delivered (specialised or mixed), and the modalities of access to work (contest-based or not). It is difficult to establish a ranking of the most popular platforms, since no data are available regarding the frequency of use of these platforms. Accordingly, the table below lists some of the main platforms operating in Jordan.⁴²

Table 1. Digital labour platforms for remote work available in Jordan

Name	Activities (+ modalities of access to work)
Jordanian digital platform companies	
Tarjim	Services in translation, interpretation, material writing (Freelance and contest-based)

⁴⁰ ILO (2023). *op.cit.*, p.14.

⁴¹ ILO (2023). *op.cit.*, p.15.

⁴² Based on ILO (2023). *op.cit.*, p.38 ss. and includes additional information.

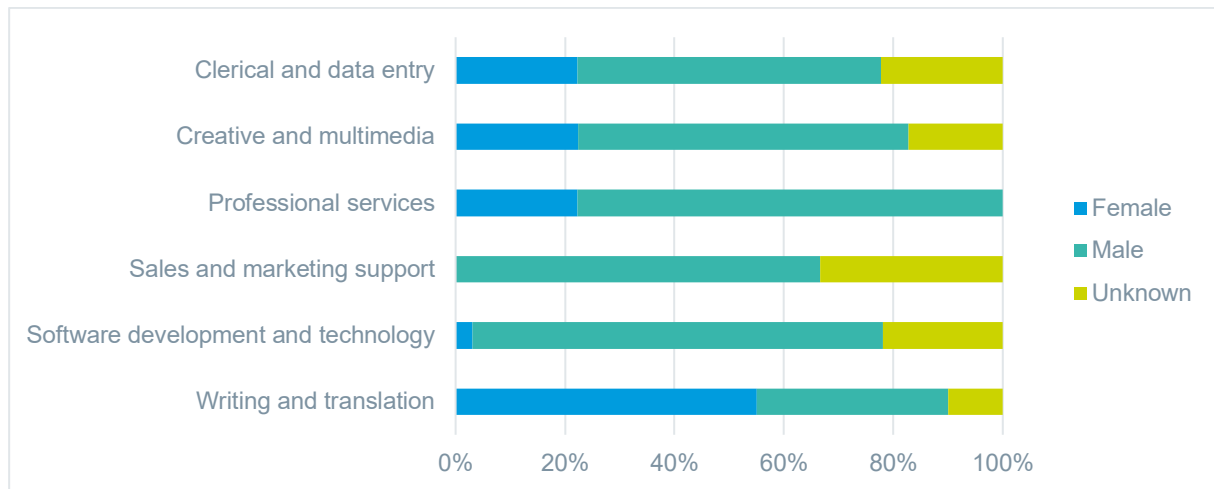
Tadreesjo	Educational support from university or former university students to other students (Freelance and contest-based)
Ostazii	Educational support from qualified teachers to school students (Freelance, contest-based)
Kader	Clerical tasks: data entry and collection
Attention Jordan	Marketing, branding and auditing (not only online services)
Altibbi	Medical teleconsultations
Regional	
Tebcan	Medical teleconsultations
Al-Mouaathir	Support to marketing campaigns by social media influencers (Freelance, contest-based (by platform))
Ureed	Support of businesses by professional freelancers (Freelance, contest-based)
Tarjama	Translation services (Freelance, contest-based)
Mostaq	Specific tasks incl. translation and graphic design (Freelance, contest-based)
Khamsat	All types of remote services (translation, web design, marketing, writing, etc.) (Freelance, contest-based)
iKhedmah	All types of remote services (translation, web design, marketing, writing, etc.) (Freelance, contest-based)
TasmeemME	Creative arts (Freelance, contest-based)
Tadreesapp	Educational support from university students or former university students to other students (Freelance, contest-based)
International	
Upwork	Any type of remote services (translation and writing, statistics, architecture, accountancy, multimedia services, digital marketing, web design, audio-video, sales & marketing, etc.) (Freelance, contest-based (by platform))
PeoplePerHour	
Kwork	
Guru	
Freelancer	

Online work may be a full-time or part-time economic activity – possibly in addition to a full-time job, and thus constituting a secondary source of income. Online work is the sole form of economic activity and source of income among those groups whose time for work is constrained (students and mothers/caregivers, persons with disabilities). A survey conducted by the ILO in Jordan in 2021 among 150 digital labour platform workers (DLPWs) and 150 regular online workers recruited by companies as employees (non-DLPWs) in the sectors of writing and translation services, and creative and multimedia services,⁴³ indicated that a majority of the two groups worked exclusively as freelancers (i.e. they had no other stable work) and on a project-by-project basis, more so among DLPWs (56%) than non-DLPWs (51%). Conversely, only 26% of DLPWs were full-time or part-time employees, compared with 43% of non-DLPWs. Another 17% of DLPWs worked as both full-time or part-time employees *and* freelancers, compared with 10% of non-DLPWs.⁴⁴

According to the ILO survey mentioned above, around three-quarters of DLPWs (74%) were below 35 years of age, compared with 66% of non-DLPWs,⁴⁵ and were comparatively less experienced, with more than half of DLPWs having five or years of experience or less, compared with 39% of non-DLPWs.⁴⁶ However, DLPWs also tended to have higher levels of educational (87% have a Bachelor's or higher university degree, compared with 68% of 'traditional' workers⁴⁷), and were more versatile and proficient in modern technologies.⁴⁸

The proportion of women in this sector is relatively small (only 25% in 2021⁴⁹), and most workers are men. This is especially true in software development, as well as in sales and marketing support occupations (see Figure 4 below).

Figure 4. Gender distribution of active online platform workers by occupation



Source: PPMI, based on data from Freelancer, Guru and PeoplePerHour collected in March 2023.

Note: 'Unknown' category shows worker profiles for which gender could not be identified.

⁴³ Unfortunately, the survey report does not differentiate between Jordanians and (Syrian) refugees, and between males and females.

⁴⁴ ILO (2023). *op. cit.* p.19.

⁴⁵ ILO (2023). *op. cit.*, p.18.

⁴⁶ ILO (2023). *Op. cit.*, p.20.

⁴⁷ Although there are more holders of MAs and PhDs among the latter (14%) than among the former (10%). *Idem.*

⁴⁸ ILO (2023). *Op. cit.*, p.20.

⁴⁹ Based on the Jordanian Department of Statistics, *Ibid.* p.15.

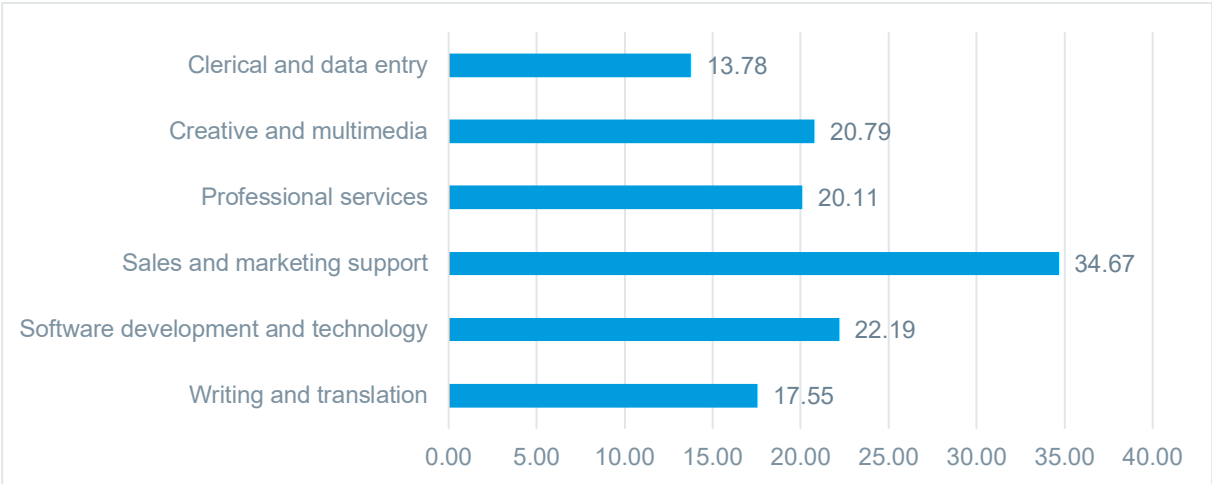
Lastly, the relatively low average educational attainment of Syrian refugees and the high fees imposed on them for higher education studies (as non-Jordanians, they are required to pay ‘international student’ fees – several times those charged to Jordanian students), making it difficult for most of them to work as highly skilled operators on online platforms.⁵⁰

Working conditions

With regard to working conditions, a distinction needs to be made between the working conditions of workers undertaking secretarial-like tasks such as customer support or data entry operators who are monitored using special digital surveillance software, and skilled professionals who are relatively free to manage their own working time. In both cases, working schedules and income depend on the volume of work carried out and the nature of that work.⁵¹ However, DLP work generally offers no long-term career prospects and is not equipped with specific training opportunities, making it perceived as a potential driver of the commodification and deregulation of labour.⁵²

There is a notable disparity in hourly wages between various on-location platform professions. The data automatically collected from three platforms shows that the highest hourly rates are earned in sales and marketing support, reaching an average of USD 34.67. Conversely, the lowest hourly rates are observed for clerical and data entry, amounting to just USD 13.78. In addition, a significant gender gap exists in hourly pay, with men earning higher wages than women – USD 22.12 compared with USD 18.41, respectively.

Figure 5. Hourly rates of active online platform workers by occupation



Source: PPMI, based on data from Freelancer, Guru and PeoplePerHour collected in March 2023.

Despite these significant occupational and gender differences in pay rates, the hourly wages offered on online labour platforms are significantly higher than the local average hourly wage. According to Numbeo,⁵³ the average net hourly pay in Jordan in March 2023 was USD 3.93. This amount is more than five times lower than the average hourly wage on online labour platforms (USD 20.75).

It is important to note, however, that these figures are not directly comparable, as the hourly rates requested may differ from what workers ultimately receive, and platform earnings are extremely irregular and unevenly distributed among workers. Securing jobs via platforms may also include a substantial amount of unpaid work.

⁵⁰ ILO (2023). *Op. cit.*, p.15.
⁵¹ Tamkeen (2018). *Op. cit.* p.28-29.
⁵² ILO (2023). *Op. cit.*, p.24. Also mentioned by Ahmad Awad (Phenix). *op.cit.* and a Ministry of Labour staff member, Amman, 6 April 2023.
⁵³ https://www.numbeo.com/cost-of-living/country_price_rankings?itemId=105

Indeed, working hours differ markedly among online workers. As indicated by a study conducted in 2018 by Tamkeen, a local NGO specialising in labour, migration and combating human trafficking, around three-quarters of online workers (taking into account all types of online tasks) worked between 12 and 15 hours a day, and around half of them earned between 150-250 Jordanian Dinars (**JOD**) a month (approximately EUR 180-300) – in other words, around or below the minimum wage that was then established at JOD 220⁵⁴ (approx. EUR 260). However, technical DLP activities are better rewarded (at around JOD 500 per month, or approximately EUR 600). This is the case for telemarketing as well as the two activities surveyed in the aforementioned 2021 ILO study: writing and translation services, and creative and multimedia services.

DLPWs operating in such services work fewer hours than non-DLPWs: on average, half of the former worked 39 hours a week or less, compared with 32% among the latter group. Around half of DLPWs stated that they would like to work more, and a further 41% said they were ‘somewhat interested’ in getting more work.⁵⁵ As a result, DLPWs in these two sectors tend to earn less than non-DLPWs. In the writing and translation sector, average earnings are JOD 472 per month (approximately EUR 560) for the former, compared with JOD 528 per month (approximately EUR 630) for the latter. In the creative and multimedia sector, the former earn an average of JOD 516 per month (approximately EUR 610), compared with JOD 750 JDs (approximately EUR 890) for the latter.⁵⁶

As all of the interviewed stakeholders agreed, the main drawbacks of the DLP business model for workers – in particular, those DLPWs working exclusively on platforms – lies in the informal employment status of most of them. As self-employed/freelancers (or ‘contractors’) not legally tied to the DLPs by a regular ‘employer-employee’ contract, they are not covered by the labour law provisions covering wage level, hours of work, occupational health and safety, vacations and official days off, etc. They are also not directly covered by social security,⁵⁷ and do not benefit from any health insurance. As self-employed workers, they remain liable for handling their own legal affairs, including work permits, registration as an independent entity, as requested, and for paying income taxes.⁵⁸ Alternatively, related costs for health or work injury may be paid through their work for their platform company, but through a deduction from their earnings. Social protection costs are relatively high for self-employed persons, i.e. hundreds of JOD for health insurance, and a total contribution of 17.5% of declared income for pension and disability (compared with the 6.5% paid by employees in regular jobs).⁵⁹ Such payments are believed to discourage self-employed workers with limited means from being socially protected. This is especially true in the case of data entry workers and those engaging in secretarial-like tasks such as customer support operatives, very few of whom benefit from social security or are covered by health insurance. A few DLP companies are reported as agreeing to cover medical insurance for their DLPWs.⁶⁰

Skilled DLPWs such as those operating in writing and translation services, and in creative and multimedia services, enjoy a more enviable situation with regard to social protection. Even so, in both cases, the largest single proportion of them reveal they have no health insurance (45%, similar to non-DLPWs) and are not protected against work-related injuries (61%, compared with 74% of non-DLPWs). Among those DLPWs who possess health insurance, 10% pay for it through their own contribution, 35% through deductions made to their wages by the platform company, and 8% under another arrangement. Among the (fewer) DLPWs with insurance against work-related injuries, 2% paid for it through their own

⁵⁴ Tamkeen (2018). *Op. cit.*

⁵⁵ Tamkeen (2018). *op. cit.*, p.26.

⁵⁶ Tamkeen (2018). *Op. cit.*, p.24.

⁵⁷ Benefits encompass old-age pensions, unemployment insurance, maternity/paternity leave insurance and compensation for work-related injuries.

⁵⁸ Ministry of Digital Economy and Entrepreneurship (MoDEE) (2019). *op.cit.*, p.24.

⁵⁹ In order to reduce the financial burden on self-employed contributors, the latter may declare limited levels of income, starting at the minimal wage (JOD 260 for youth and then gradually increasing according to age range; interview with Mohammed Khrais, Director of Research Department at the Social Security Corporation (SSC), 17 April 2023. However, social security contributions are considered by entrepreneurs in general as one of their main impediments to tax, custom and investment laws. See MoDEE (2020). *Jordan’s National Entrepreneurship Policy*. p.30. https://www.modee.gov.jo/ebv4.0/root_storage/en/eb_list_page/entrepreneurship_policy_-_final_english_version.pdf

⁶⁰ Tamkeen (2018). *Op. cit.*, p.32. Confirmed in interviews with Mohammed Khrais (SSC) and Ahmad Awad (Phenix), *op. cit.*

contribution, 34% through deductions by the platform company, and 8% under another arrangement.⁶¹ However, as seen above, a significant proportion of DLPWs may also have regular jobs and enjoy the social protection offered by such jobs.

Limited social protection is not the only issue reported. Whatever sector they operate in, DLPWs often face delays in receiving payments from customers.⁶² In such cases, they are relatively defenceless: only 7% of DLPWs operating in writing/translation services and in the creative and multimedia services are affiliated with a formal professional association, although such an affiliation may result from a regular job they undertake. What is more, few DLPWs believe that the existing associations are effective in defending and promoting their labour rights. A majority (57%) join informal groups of DLPWs in order to share information and experiences.⁶³

Lastly, online work in general has been found to be likely to lead to psychological and social stress due to overwork and social isolation.⁶⁴

Although digital platform companies and DLPWs ('contractors') are formally considered partners, the 'service agreements' that link them legally establish a clearly asymmetric partnership. These agreements, which set out the modalities of the working relations between the platform company, the contractor and customers (including the types and quality of services and the modes of payment) are drafted by the platform company, and its provisions are mandatory for DLPWs wishing to use the platform. The settlement of disputes is usually expressed in terms of sanctions against the DLPWs for failure to deliver services or quality services. These sanctions include temporary or permanent suspension of access to the platform. In the event of disagreement or a judicial dispute between the platform company and DLPWs, the former imposes a form of arbitration governed by the Jordanian Arbitration Law that is more to the company's advantage compared with the situation if lawsuits were filed in court.⁶⁵ The modalities of payment are specified in a separate document establishing the percentage of payments to be disbursed to the platform company, which usually stands at 20-30% of the payment.⁶⁶

The above agreements generally make it clear that they should not be construed as creating a joint venture or an employer-employee relationship between the platform company and the contractor or between the contractor and the customer/client. They also specify that they provide no social protection. As mentioned above, contractors are responsible for covering the costs associated with obtaining medical insurance or social security. They are also liable for making any payments required by any local or foreign tax authority that arise from the salary received.⁶⁷

⁶¹ ILO (2023). *Op. cit.*, p.26.

⁶² Tamkeen (2018). *Op. cit.*, p.29.

⁶³ ILO (2023). *op.cit.*, p.28.

⁶⁴ Tamkeen (2018). *Op. cit.*, p.33.

⁶⁵ As an example, see the Independent Contractor Services Agreement issued by the Kader Platform company. As is the case in other agreements, this agreement also stipulates that Kader does not provide training, tools, equipment or benefits, or reimburse expenses to the contractor (<https://kaderapp.com/en/terms-and-conditions-of-use>).

⁶⁶ Interview with Mourad Katkout, Phenix for Economic and Informatics Studies, 19 April 2023.

⁶⁷ Interview with Mourad Katkout, Phenix for Economic and Informatics Studies, 19 April 2023.

On-location platform work

Like online digital platform work, on-location platform (OLP) work in Jordan has benefited both from the spread of internet across the country and from the need for job seekers to find alternative sources of employment, especially among the youth. OLP work is comparatively more visible because it is undertaken in the open, allowing for direct or indirect physical contact with customers in various sectors including ride-sharing (taxis); the delivery of food, grocery or other goods; medical services; home maintenance services and home-based businesses.

The visibility of on-location platform work in Jordan's public debate was first increased by the tumultuous emergence in Jordan of the Uber and Careem ride-sharing digital platforms in 2015/2016. This was met with fierce opposition from regular (yellow) taxi operators, who accused them of unfair competition.⁶⁸ As with other informal workers, the visibility of OLPWs also became apparent during the COVID-19 pandemic. This event emphasised their extreme vulnerability – they were unable to work or benefit from the emergency assistance package created by the government for all locked-down employees in the formal labour market. The formalisation of informal workers, including OLPWs engaged in ride-sharing and transportation activities, is currently being discussed (see below).⁶⁹ Conversely, lockdown measures have increased the visibility and popularity of food delivery platforms (such as Talabat), which were allowed to continue operating during the height of the pandemic crisis.

Meanwhile, home-based businesses specialised in catering, some of which use OLPs, have gained prominence among humanitarian/developmental stakeholders as one of the few options for economically activating Syrian and Jordanian women, who have traditionally recorded the lowest rates of economic participation in the country (less than 15%, as seen above). Jordan's authorisation in 2018 to allow the Syrian refugees to work from home by registering as owners of home-based businesses in the sectors of food processing, handicraft and tailoring has promoted this approach.⁷⁰

The following sections present insights based on available data regarding the prevalence of on-location platform work, the motivations of workers to begin carrying out platform work activities, as well as worker profiles and working conditions.

Prevalence of on-location platform work

Given the wide variety of economic activities covered, from taxi drivers to women operating their home-based businesses, it is difficult to determine the scope of OLP activities in Jordan. The ride-sharing platforms are the most widely documented businesses. Around 34 ride-sharing OLP companies operate in Jordan, of various sizes (small, medium and larger) and of all nationalities, of which only eight are

⁶⁸ New regular taxi drivers have to purchase 'yellow taxis' for many thousands of JOD before they can begin working, while platform drivers simply put their cars at users' disposal. Eventually, after campaigns of protests staged by yellow taxi drivers in 2016 and 2017 (and a governmental ban on platform taxis), the latter were legalised and licensed on condition that they integrate as many regular taxis as possible within the platform (each platform company is allowed to operate a maximum of 5,000 overall); see Alkayed, M. (2018). "Amman's Yellow Taxis Compete for Passengers After the Arrival of Uber and Careem". *GlobalVoices*. <https://globalvoices.org/2018/01/03/ammans-yellow-taxis-compete-for-passengers-after-the-arrival-of-uber-and-careem/>

⁶⁹ Mohammad Khrais (SSC), 17 April 2023.

⁷⁰ Interviews with Rania Bakeer, UNHCR-Livelihoods unit, 23 March 2023; Khalil Najjar, Mercy Corps, 11 April 2023; and Salim Najjar, Director of Sharqi Shop (a platform company selling Syrian women's arts and crafts across the Middle East), 27 April 2023. OLP work among Syrian refugee women has been documented and promoted in several stakeholder reports since 2016, including Arab Renaissance for Democracy&Development (May 2021). *Women's Informal Employment in Jordan: Challenges Facing Home-Based Businesses During COVID-19 May 2021*. Women's Advocacy Issues, Policy Brief, volume 3; IFC (June 2021). *Lessons learned on The Inclusion of Women in the Digital Economy in Jordan and Lebanon - Recommendations for increasing women's participation*; Hunt, Abigail et al. (September 2017). *Syrian women refugees in Jordan – Opportunity in the gig economy?* London, Overseas Development Institute.

licensed.⁷¹ In other sectors, such as catering, handicraft or housing maintenance, platform companies are said to number in their hundreds, most of them informal. The fact that many of them closed down during the COVID-19 pandemic (including the popular catering platform BFORON) makes it difficult to precisely assess their total number.⁷²

Attractiveness of on-location platform work

As for online work in general, the main factor explaining the popularity of OLP work is the flexibility it grants to people with time constraints, including mothers and students. Another factor is its inclusiveness: in some cases, OLP work only requires basic capital and skills, such as access to and proficiency in driving a car or motorcycle (for ride-sharing or food delivery) and vocational skills (home maintenance technician, catering and handicraft). In other cases, higher education skills are needed (e.g. for medical services).

In addition, while digital applications are relatively simple to use, working with a platform eases the administrative and financial steps necessary in relation to the self-employed formalisation process in those sectors in which the OLPWs operate more as 'employees', such as in ride-sharing or providing home maintenance technician. Due to the visibility of OLP work, formalisation is more of an issue than it is for online workers.

Lastly, despite the fact that platform companies deduct 20-30% of the amount paid by the customers (a percentage deemed too high by many OLPWs⁷³), and do not contribute to running costs and maintenance (such as car maintenance and insurance for taxi drivers, for instance), working on OLPs is considered a decent source of primary (as a full-time job) or secondary income: OLP ride-sharing drivers can work on more than one platform.⁷⁴ In the handicraft sector, home-based businesses have seen the number of customers in Jordan increase thanks to the business to business (B2B) transactions operated by OLP companies. In some cases, businesses have seen their products exported beyond Jordan's limited market towards the entire Middle East through the intermediation of OLP businesses, which also take care of export procedures.⁷⁵

From a demand (customer) perspective, the popularity of the OLPs may also stem from the relatively higher quality of services provided.⁷⁶ Ride-sharing platform services are a case in point. Prior to being employed, drivers are trained by the company in how to behave properly with customers,⁷⁷ their car is required to be no older than seven years old, and the company's digital application makes it possible to track the taxi's route and for customers to hold drivers accountable for any types of misbehaviour. In contrast, the drivers of regular taxis have been regularly accused of bad behaviour, of trafficking meters and of choosing the longest routes. In turn, the positive image conveyed by OLP work attracts youth job seekers in search of decent employment.⁷⁸

⁷¹ In the case of Uber (the process is similar for other share-riding companies), the applicant has to follow a process laid out on Uber's website, including uploading ID (with proof of age).

⁷² Interview with Khalil Najjar (Mercy Corps). *op.cit.*

⁷³ This includes a tax of 4% (sales tax) that should only be paid by the platform company, but which the latter imposes on drivers. Digital platform drivers also have to pay the yearly cost of a permit for driving platform taxis to the Land Transport Regulatory Commission, which is part of the Ministry of Transport and registers the owners of cars working on digital platforms; interview with Mourad Katkout, *op.cit.*

⁷⁴ S.H. worked full-time as a taxi driver on three ride-sharing platforms. He earned around JOD 5 per hour 6 or 7 days a week, making up to JOD 600/700 per month in 2021 (at the time, the minimum wage was set at JOD 260/month); his uncle, a retired civil servant, also used the application a couple of hours every other day to increase his monthly income, earning about JOD 150 per month. Interview with S.H., 5 April 2023.

⁷⁵ Salim Najjar, director of Sharqi Shop digital platform, 27 April 2020.

⁷⁶ Platform taxis' minimum fee is 20% higher than that of regular taxis. This percentage has been imposed by the Land Transport Regulatory Commission. Interview with Mourad Katkout. *op.cit.*

⁷⁷ Training is generally limited to a one-hour video training session on how to use the application and how to deal appropriately with customers, which can be considered 'soft skills' training.

⁷⁸ Interview with S.H. *op.cit.* See also Alkayed, M. (2018). *op.cit.* and Zintl, T. (2020). To regulate or not to regulate? Jordan's approach to digital ride-hailing platform Careem. *Middle East Political Science*. <https://pomeps.org/to-regulate-or-not-to-regulate-jordans-approach-to-digital-ride-hailing-platform-careem>

Workers and customers primarily learn about OLP companies (including Uber, Careem, Jeeny for ride-sharing, and Talabat or Careem-box for food and grocery delivery – see table below), through advertisements on the internet (Facebook posts, for instance) and on mobile phones, or via highway/roadside billboards or advertising hoardings in towns. Recruitment to these (large) companies is processed online through the platform company’s website.⁷⁹ Similarly, in the case of home-based businesses, applicants register with a platform online. Socially marginalised persons have gained access to OLPs by being recruited into internationally-sponsored livelihood projects aimed at disadvantaged Jordanian and Syrian refugees.⁸⁰ However, not all types of OLP work are accessible to non-Jordanians: motorised transportation of individuals or goods requires a valid driving license, which is only available to Jordanians, according to Jordanian legislation. In the case of entrepreneurship, applicants must also be Jordanians (even if they are partnering with non-Jordanians), except for home-based businesses, which since 2018 may be solely owned by Syrian refugees.

On-location platform work occupations and worker profiles

Unlike online platform work, each on-location work platform usually specialises in a single type of work. However, in assessing which occupations are more popular within the segment of on-location platform work, no precise statistics are available regarding the popularity of different OLP companies. According to the desk research, the most popular ones that are used by all segments of Jordan’s resident population are those engaged in ride-sharing (Uber, Careem and, to a lesser extent, Jeeny) and in food or groceries delivery (Talabat and Careem box). In-home medical and home maintenance services are the two other main activities in which OLP businesses are involved. The table below lists the most identifiable OLP companies by nationality (Jordanian, regional or international) and by sector of activity.⁸¹ It does not include smaller digital start-up platforms that may be involved in the delivery of food and handicraft from home-based businesses (Sharqi Shop is given as an example in the table below).

Table 2. Digital labour platforms for on-location work available in Jordan

Name	Activities (+ modalities of access to work)
Jordanian	
<i>Basket JO</i>	Delivery of food from local markets
<i>Sabag</i>	Food delivery from restaurants
<i>Utrac</i>	Delivery from restaurants, florists and other grocery goods
<i>WeCare</i>	In-home medical services
<i>Carers</i>	In-home caregiving services, such as registered nurses, physiotherapists and childcare specialists/babysitters
<i>Sawaaid</i>	In-home medical services
<i>Khadamat</i>	Home services, including mechanics, education, health

⁷⁹ In the case of Uber (the process is similar for other share-riding companies), the applicant has to follow a process laid out on Uber’s website, which includes uploading of ID (with an indication of Jordanian nationality and proof of age, minimum 21 years), a valid driving license, judicial clearance document and a driver profile photo. Having a car aged 5 years or less is also required (12 years for regular yellow taxis registered with Uber). See Uber website: <https://www.uber.com/jo/en/drive/requirements/>

⁸⁰ Khalil Najjar (Mercy Corps). *op.cit.* Mercy Corps was one of the first international assistance agencies to work with on-location platform companies, as early as 2017.

⁸¹ Based on ILO (2023). *Ibid.*, p.38 and includes additional information.

<i>House Kebir</i>	House maintenance services
<i>Zain Car (licensed)</i>	Ride sharing (taxi)
<i>Rayyan Road (licensed)</i>	Ride sharing (taxi)
<i>Queen Car (licensed)</i>	Ride sharing (taxi)
<i>Petra Ride (licensed)</i>	Ride sharing (taxi)
<i>Qawak (licensed)</i>	Ride sharing (taxi)
<i>Sharqi Shop</i>	Delivery of arts and handicraft from members of the Syrian community to Middle Eastern customers
Regional	
<i>B8ak (Saudi)</i>	House maintenance services
<i>Talabat</i>	Delivery of food and grocery goods
<i>Careem</i>	Ride sharing (taxi)
<i>Jeeny (formerly Easy Taxi) (licensed)</i>	Ride sharing (taxi)
<i>Wasalt</i>	Ride sharing (taxi)
International	
<i>Uber</i>	Ride sharing (taxi)
<i>TaxiF</i>	Ride sharing (taxi)
<i>SWVL</i>	Ride sharing (taxi)

The profiles of the workers engaged in OLP work are varied and depend on the sector of activity. Food delivery, ride sharing and technical maintenance work are dominated by Jordanian men, although among the 13,000 drivers working via registered platform companies (of whom 11,500 operate via Uber or Careem), some 1,200 platform taxi drivers are registered as women.⁸² OLPWs working full-time in the transport sector are said to be mainly young Jordanian job seekers (including jobless graduates) awaiting a more stable and decent employment, while part-time OLPWs may represent any sub-segment of Jordanian society: students, full- or part-time employees in the public or private sectors working on platforms as a side-job, or early or regular pensioners seeking to improve their livelihoods.⁸³ Conversely, owners of home-based businesses operating through OLPs are said to be predominantly low-educated housewives, including those from both the Syrian refugee and host communities, as this is their only way of achieving access to the labour market.⁸⁴

⁸² Working document from the Phenix research Center.

⁸³ Interviews with Ahmad Awad (Phenix). *op.cit.* and Mohammad Khrais (SSC). *op.cit.*

⁸⁴ Ministry of Digital Economy and Entrepreneurship (MoDEE) (2019). *op.cit.* p.25, and interview with Khalil Najjar (Mercy Corps). *op.cit.*

Working conditions

Common features among OLPs include, on the positive side, flexibility and relatively good income opportunities compared with 'regular' jobs. On the negative side, specific career prospects are not envisaged for self-employed workers 'partnering' with a platform company, and in-work skills development is absent or limited, consisting of basic soft-skills training for ride-sharing taxis and food delivery operators, for example. Moreover, the fact that platform work, like online work, does not directly confer social protections in terms of either health insurance or social security, hardly makes it a long-term professional activity in the eyes of OLPWs. Even for those working full-time on a platform, it remains a temporary activity pending a formal, regular job. In the event that such a job is obtained, digital platform activity may be continued as a side-job.⁸⁵

Contractual arrangements between OLP companies and their 'contractors' are similar to those concluded in the DLP sector. Drafted by the platform company, these agreements result in an asymmetric relationship with contractors that leaves OLPWs with duties rather than rights, and does not provide any social protection. However, the involvement of state authorities in the OLP sector is more noticeable than in the DLP sector. In the case of ride sharing, the Land Transport Regulatory Commission monitors the issuance and renewal of special permits for OLP drivers. It is also in principle in charge of controlling OLP companies' pricing policy and identifying and dissolving unlicensed platform companies. However, on both counts (pricing and informal companies), the performance of the Commission is said to be poor.⁸⁶ The same can be said about control by the municipalities and the Ministry of Industry and Commerce over home-based businesses operating via digital platforms. While some progress has been achieved with regard to the registration and licensing of such businesses in recent years, many of them manage to escape the scrutiny of state authorities and remain informal (despite public campaigns alerting the general public about the virtues of contributory social protection), due to the administrative and financial challenges incurred by the registration and licensing process.⁸⁷ This explains why informality is deemed to be very high in platform work in general, well above the national averages of 40% among Jordanians and 80% among non-Jordanians in 2020.⁸⁸

The asymmetric relationship between platform companies and workers is compounded by a lack of mobilisation of formal, organised labour support on their behalf. However, through informal contacts, ride-sharing taxi drivers have managed to establish a consolidated series of demands that were aired during several sit-ins organised at the platform companies' headquarters. Some of these demands have been discussed by the Jordanian parliament, although so far with little practical effect.⁸⁹

⁸⁵ Ministry of Digital Economy and Entrepreneurship (MoDEE) (2019). *op.cit.* p.25, and interview with Khalil Najjar (Mercy Corps). *op.cit.*

⁸⁶ Interview with Mourad Katkout. *op.cit.* The formal platform companies such as Uber or Careem are said to be influential and therefore 'untouchable'. As for the informal platform companies, "they nearly always find ways to bypass the dissolution orders".

⁸⁷ See interviews with Ahmad Awad (Phenix), *op. cit.* and with Rania Bakeer (UNHCR), *op. cit.* A UNHCR study showed that within their livelihoods projects, 92% of registered businesses owners had seen increased income (UNHCR, 31 March 2022). *Jordan Livelihoods Project increases income opportunities for refugees and Jordanians*. <https://www.unhcr.org/jo/18867-jordan-livelihoods-project-increases-income-opportunities-for-refugees-and-jordanians.html>). However, the relatively complicated and lengthy administrative procedures (especially in the catering sector) as well as the financial costs involved (JOD 3,000 or more) are said to deter many owners of home-based businesses.

⁸⁸ According to a study mentioned in Al Nawas, Bahaa Al Deen (February 2, 2020). "Informal economy constitutes around 25 per cent of national income". *The Jordan Times*

⁸⁹ Among the demands collected in 2023 by the Phenix Center for Economic and Informatics Studies, are a reduction in the deductions made by the platform companies from customers' payment from 20-30% to 15%, the abrogation of customer payment by Visa card (as actual payment only occurs 2 or 3 days later), and an increase in the operational age of digital platform cars from 5 to 10 years; the last of these claims was discussed in parliament; see Batool, G. (14/02/2022). Gov't urged to increase operational age of ride-hailing app vehicles. *Jordan Times*.

Current regulation, policies and strategic approaches

Although new forms of employment, including online work on or off platforms and on-location platform work, have become relevant in Jordanian public policy, authorities in the country do not yet have a clear vision as to how to regulate them. One reason for this is that these new forms of employment cover different realities that are difficult to handle under a single approach. Another reason is that they Jordanian authorities regard such activities as both an opportunity and a threat.

On the one hand, they represent an opportunity to make up for the insufficient creation of decent traditional jobs in the domestic labour market (see the introduction to this report), and for fewer opportunities for employment abroad. They also represent a means for people with low income to secure additional earnings. On the other hand, these new forms of largely unregulated employment result in additional informality and social vulnerability, as was revealed most clearly during the COVID-19 pandemic in the case of OLPWs. They can also result in tax evasion.

As a result, there is as yet no one strategic approach to digital platform employment. While Jordan's Social Security Corporation, as well as UN organisations (such as the UNHCR and the ILO) and NGOs engaged in the defence of labour rights prioritise the formalisation of platform workers (under eased and less expensive conditions), NGOs involved in improving the livelihoods of refugees and their host communities (Mercy Corps or the Danish Refugee Council, for example) prioritise income generation, leaving formalisation for a later stage, once households are rehabilitated and able to face the administrative and financial costs of this.⁹⁰

Labour market, employment and skills development

Since the mid-2000s, with the adoption of Jordan's National Agenda (2005-2015), the National Employment Strategy (2011-2020), and the Jordan 2025 National Vision and Strategy, the country has sought to address its labour market challenges. This has included, among other (frequently inconclusive) efforts:

- Reducing the labour migration of its highly skilled workforce (so-called 'brain drain');
- Promoting vocational/technical training;
- Enhancing the employability of students from academic and vocational/training streams;
- Training and employing unemployed youth (in particular among NEETs) within national vocational employment programmes (for example, through subsidised work in the private sector);⁹¹
- Improving labour market intermediation institutions between job seekers and employers;
- Reducing the size of the informal sector through the expansion of social security coverage to all workers regardless of the size of the enterprise, and to Jordanians operating as self-employed persons (also referred to as 'freelancers' or 'contractors');
- Promoting entrepreneurship, mainly through technical support for MSMEs;
- Facilitating the employment of persons who can only work part-time or irregularly, including parents, pregnant women, students or workers with family responsibilities who have been employed for at least three consecutive years; such flexible work arrangements can take various forms based on an

⁹⁰ Interviews with Ahmad Awad (Phenix) and Khalil Najjar (Mercy Corps). *op.cit.*

⁹¹ For instance, a National Employment Programme (*tashgheel*) was launched in April 2022, with the aim of helping 60,000 young Jordanians (one-third of them women and 7% of them vulnerable Jordanian beneficiaries of the cash assistance provided by the National Aid Fund) to gain employment in the private sector, in accordance with private employers' needs, for a minimum of one year.

agreement between the worker and their employer, including part-time work, flexible work times, a 'compressed' week, teleworking or remote work;

- Assist, on the margins of the traditional world of work, with the development of new forms of flexible work such as digital online platform work (on or off digital labour platforms) and on-location platform work, involving a wide variety of profiles, including students, housewives, employed or retired persons. Such work may be performed either as a main or a secondary (complementary) economic activity.

No specific legislation has been passed in response to the online and platform work *per se* in Jordan. Jordanian labour law remains based on a traditional employer/employee model, and does not address working relationships between 'partners', as is the case between platform companies and their contractors, despite the asymmetric nature of this arrangement. This entails that platform workers are not in principle covered by existing legislation, labour market and skills development policies, or measures targeting vulnerable categories such as youth (including NEETs), women, unskilled workers and unemployed persons, as detailed in the first section of this report. Furthermore, as mentioned above, the few existing state directives that do regulate the work of OLPWs – in particular in the ride-sharing and the home-business sectors – sometimes discourage the formalisation of workers (by involving onerous and costly administrative procedures), or are not fully effective (when they attempt to control the platform companies' policies). However, the Ministry of Labour is currently considering ways to address the employment conditions and skills needs of the most vulnerable of those working in non-liberal economic activities, including taxi drivers or workers performing secretarial-like tasks such as operators in call-centres who work through platforms.⁹²

Recent government efforts with regard to platform workers have rather focused on the formalisation of informal platform workers, whose vulnerability was highlighted in particular by the lockdown measures implemented in relation to the COVID-19 pandemic in 2020. In early 2023, a senatorial commission requested that the Social Security Corporation find ways to accelerate the registration of informal workers and self-employed persons, notably through renewed awareness campaigns and facilitated registration modalities.⁹³ Furthermore, an internationally funded project, Estidama++, has been implemented since 2022, with the aim of expanding social security coverage among informally working Syrian refugees and Jordanian workers, by partially subsidising the payment of their SSC contributions (and those of their employers) for a period of two years. It is hoped that after this period, employees and employers will understand the advantages of being covered by SSC services and pay their contributions by themselves.

Lastly, in 2016 Jordan launched its first digitalisation strategy (Reach2025) which has, among other aims, sought to support digital SMEs and start-ups. To this end, the MoDEE, supported by the Innovative Startups and MSMEs Fund (ISSF), has launched several incubation and accelerator programmes. These are aimed at training inexperienced owners and staff of such MSMEs in all stages of the digital entrepreneurship journey, including ideation (the process of forming ideas from conception to implementation during the preparatory stage), investment readiness, access to new markets, innovation, and other business development services.⁹⁴ Youth and women have been the main targets of these initiatives. With regard to women, the MoDEE has noted that while women in Jordan make up about 47% of the country's total population, they represent just 9.1% of its population of SME entrepreneurs.⁹⁵ Encouraging female entrepreneurship is today part of an overall policy to activate the economic participation of women at large. Syrian refugees and other non-Jordanian groups are currently not prioritised by national strategies, but are instead catered for by internationally funded projects. Jordan

⁹² Interview with an employee from the Ministry of Labour, 6 April 2023.

⁹³ Interview with Mohammad Khreis (SSC). *op. cit.*

⁹⁴ For a list of training programmes conducted by MoDEE and the ISSF (and funded by domestic and international sources), see: MoDEE (2020). *op. cit.* p.20-21.

https://www.modee.gov.jo/ebv4.0/root_storage/en/eb_list_page/entrepreneurship_policy_-_final_english_version.pdf

⁹⁵ MoDEE (2020). *op. cit.* p.14, and MoDEE (7 November 2019). *op. cit.*, pp.11, 23-24.

Response Plans to the Syria Crisis have, since 2018, provided for support to MSMEs and home-based businesses owned by Syrian refugees and Jordanians.⁹⁶

Such initiatives may well have benefitted the expansion of the digital platform economy. However, given the recency of such schemes, it is not possible to assess their impact, including on the digital platform economy. Nonetheless, this is believed to be lower than expected due to various adverse factors that have heavily affected those sectors. These include the outbreak of the COVID-19 pandemic, a lack of local and international investment, and insufficient financial support beyond the initial seed money.⁹⁷

Digitalisation

Jordan's digitalisation strategy (Reach2025) also aims to spreading access and use of the internet across the country, transforming the country into a digital economy with digitalised public services, and enhancing the digital skills of the country's resident population, starting with its youth.⁹⁸ Progress has been achieved on all fronts, although at a slower rate than anticipated. For instance, whereas the MoDEE envisaged achieving 100% internet access by 2022, only 88% of the population had access to the internet by 2023 due to funding and technical challenges.⁹⁹ In particular, the marginalised groups identified as lagging behind include Syrian refugees and Jordanians in rural governates, many of whom lack the digital literacy skills needed to access and use the internet. Bridging the digital divide and improving digital skills among socio-economic ally marginalised communities thus remains a top priority for the government.¹⁰⁰ The digitalisation of public services has been thwarted by the incapacity of a significant segment of civil servants to adapt to digital tools, as well as by the mistrust displayed by many Jordanians *vis-à-vis* public e-documents.¹⁰¹

More positively, since 2018, the MoDEE, supported by international actors including the World Bank, has taken various initiatives to strengthen the population's digital and soft skills in line with the demands of the labour market, in order to facilitate school-to-work transitions. The digital skills divide that was highlighted during the COVID-19 pandemic has accentuated such efforts since 2020. Some of these initiatives have covered students in the vocational and technical education stream, and have prioritised unskilled youth including NEETs. Other initiatives have targeted university students, with full technical and financial support for digital proficiency being provided in universities for a 12-month duration. Digital skills training, also including financial literacy, is also provided to employees of private MSMEs and larger companies, with the government paying half of training costs and companies covering the other half. The MoDEE has also put at office space and internet access at the disposal of companies (such as Orange) and SME training institutions (such as the INTAJ) in order to train their employees in new digital tools free of charge. Women have generally represented between 35% and 45% of beneficiaries.¹⁰² More generally, the MoDEE also runs 'Knowledge Stations' across the country. Initially created in the early 2000s as IT laboratories to address the digital divide within marginalised communities, these Stations provide affordable basic training in IT and soft skills that are in high demand in the labour market to any inhabitant wishing to improve his/her digital skills and/or to start a digital business. These educational/training initiatives are also likely to boost the expansion of the digital platform economy in the near future.

⁹⁶ See Ministry of Planning and International Cooperation (MoPIC) (2018). *Jordan Response Plans to the Syria Crisis 2018-2022* (extended 2023). <http://www.jrp.gov.jo/Files/JRP%202020-2022%20web.pdf>. The report indicates that up to 2019, 8,200 Syrian refugees and 5,920 vulnerable Jordanians have benefitted from entrepreneurial support, without identifying the types of businesses covered by such interventions (for instance, whether they were related to the digital platform economy).

⁹⁷ Interview with Linda Habashneh and Satei Mbaidin (MoDEE), *op.cit.*

⁹⁸ MoDEE (2020). *Op. cit.* p.15.

⁹⁹ Interview with Linda Habashneh and Satei Mbaidin (MoDEE), *op.cit.*

¹⁰⁰ Interview with Linda Habashneh and Satei Mbaidin (MoDEE), *op.cit.*

¹⁰¹ Interview with Linda Habashneh and Satei Mbaidin (MoDEE), *op.cit.*

¹⁰² See the website of MoDEE, https://www.modee.gov.jo/EN/Pages/Digital_skills; and the interview with Linda Habashneh and Satei Mbaidin (MoDEE), *op.cit.*

Policy implications

Challenges and opportunities of the current situation

As amply evidenced in this study, the digital platform economy represents a source of additional job opportunities and/or increased income for an increasing segment of Jordan's population, including those who face time and mobility constraints, youth and female job seekers, refugees, and persons with limited income. However, several marginalised groups remain excluded from this trend, more particularly in rural/remote areas. Moreover, as reported by local and international civil society organisations,¹⁰³ the legal employment and social protection status of digital platform workers remains unclear and largely informal: whatever the nature of their activity, platform workers are categorised as 'self-employed' persons with no easy access to social protection. Thus, they find themselves stuck in an asymmetric relationship with their 'partners', the digital platform companies. The flip side of this is that informality translates into tax evasion and a loss of earnings from the state's budget.

Gaps in the existing strategic and policy approaches

So far, government policies have mainly regarded the digital platform economy as a modality of work likely both to soothe the looming social and political crisis stemming from an explosion of unemployment among Jordan's youth, particularly since the mid-2010s. However, the situation of vulnerability endured by most OLPWs during the COVID-19 pandemic in 2020 has led authorities to seek and enhance the legal status of such platform workers, although little progress has so far been made. Moreover, platform workers remain largely excluded from governmental active labour market policies, including in the field of skills development. More generally, there has been no strategic thinking about the impact of digital platform employment on traditional of sectors employment (e.g. do platform workers compete with 'traditional' workers?) and on the migration of Jordanian skilled workers abroad (is online platform employment likely to retain them in Jordan?). Such a lack of strategic thinking is due firstly to the largely informal nature of the digital platform economy and the ensuing incapacity of state authorities to apprehend its operational and financial aspects. It also reflects the authorities' ambivalent attitudes towards labour migration. Labour migration towards the Gulf states or the Western world has long been considered a 'brain gain', mainly on account of the remittances sent to Jordan by these emigrants. While such perceptions have been officially challenged since the 2010s (notably in Jordan's National Employment Strategy 2011-2020) as in fact representing a brain drain, in reality, work emigration is still considered a gain insofar as it has contributed to defusing the adverse social consequences of rising unemployment rates since the mid-2010s.¹⁰⁴ However, the indigenisation policies recently adopted by several Gulf states, together with decreasing labour opportunities for skilled migrant workers (including Jordanians) in the future, should lead Jordan to better define its position *vis-à-vis* the exportation of its workforce.

Implications/ possible measures for regulation

The policy implications arising from these conclusions are that efforts are required on several levels.

- Jordan suffers from brain drain. Efforts should be made to investigate the impact of the digital platform economy on the traditional economy, sector by sector, and how such economies could

¹⁰³ In particular, the Fairwork initiative led by Oxford University has since 2022 sought to monitor the working conditions of platform workers. Its main actor in Jordan is the Phenix Center for Economic and Informatics Studies, whose staff were interviewed during the preparation of this report.

¹⁰⁴ See ETF (2017). *Migrant Support Measures from an Employment and Skills Perspective (Mismes) – Jordan*, p.11.

complement one another, as well as the extent to which opportunities for online platform work could contribute to keeping Jordan's most skilled citizens in the country.

- Efforts should be made to include the marginalised segments of Jordan's population, including refugees, into the country's drive towards the digital economy. This entails not only an expansion across the country's territory, but also the acceleration of a policy of human development among the most marginalised youth in the country through IT skills training (especially in rural governates and among refugees) and awareness campaigns publicising the employment opportunities provided by the digital economy.
- It is essential to better respond to the specific labour and social protection needs of the various categories of digital platform workers. Such regularisation efforts entail mapping precisely such categories among both full-time workers who depend on their digital platform jobs, and part-time workers who use platforms to increase their income and who may be socially protected by their regular, formal job.
- It is also important to list, in relation to each of the online and on-location platform sectors, the different types of opportunities and challenges encountered by workers. For instance, working conditions and ensuring the skills development and social protection needs of online data entry workers may differ markedly from those of online translators, web designers and providers of creative and multimedia services, or from those of home-business owners or ride-sharing operators.
- Based on these typologies, specific bylaws should be adopted to extend the provisions of Jordanian labour law to those platform workers whose status is closest to regular workers, including those carrying out full-time digital data entry or secretarial-like tasks such as operators in call-centres, on-location platform taxi drivers or home maintenance workers.
- Contributions to the Social Security Corporation for all digital platform workers may be better customised in accordance with their financial capacities.
- Online work holds significant potential to empower women by offering them flexible work that can be adjusted according to their other responsibilities. Efforts should be put to promote these new forms of work among women and to equip them with adequate skills needed for these jobs, in order to combat a high degree of female inactivity in the labour market.
- Policy makers responsible for education should review and update educational curricula to incorporate digital skills and entrepreneurial competences from an early age. Furthermore, it is important to develop vocational training programmes that focus on equipping people with the skills needed for the new digital economy.
- Active labour market policies should try to cover the development of skills for platform workers and the SMEs involved, whenever relevant.

Summary

A series of international and regional crises since the late 2000s (from the global financial and economic crisis of 2008/2009 to the outbreak of the Syrian crisis in 2011/2012 and the COVID-19 pandemic in 2020) have significantly destabilised the Jordanian economy, exacerbating its traditional labour market imbalances. Decreasing growth rates from 8% in the mid late 2000s to around 2% in later years have resulted in a contraction of job creation and a surge in unemployment from around 12-13% in 2010 to 22-23% in 2022. Unemployment is affecting Jordan's youth – most especially, highly educated female youth. Of special concern to the government is the substantial number of youth not in education, employment or training (NEETs), which is running at 39%).

Jordanian authorities have taken several initiatives to try to curb unemployment. These have included, for instance, replacing labour migrants with unemployed Jordanian youth; enhancing the employability of students from academic and vocational/training streams; training and employing unemployed NEETs within national vocational employment programmes; promoting entrepreneurship; adopting flexible work arrangements between employers and workers; and boosting the IT sector which, in the margins of the labour market, benefits the digital labour platform economy. The last of these should be seen in the context of the expansion of the country's digital transformation process, which is considered a key element of Jordan's present development – not only as a tool to enhance the efficiency of public and private services, but also as a fast-growing sector that is likely to absorb a significant portion of job seekers and/or to improve the income of needy employed, unemployed or retired persons.

Online and on-location digital platforms differ in terms of the nature of the tasks they cover: except for secretarial-like tasks such as operators in customer support or data entry work, online platform tasks usually require higher educational attainment and specific skills that are not required for on-location work; they are also more financially rewarding. Online and on-location platform work have *de facto* been proven to offer different degrees of sustainability in times of crisis: during the COVID-19 pandemic online workers thrived, while on-location workers were deprived of activity. Moreover, online work is the only type of work that is considered 'safe' (beyond the reach of local authorities) for those individuals who are not allowed to work in Jordan, such as non-Syrian refugees registered with the UNHCR. Conversely, because it is more visible, and engages more Jordanians than non-Jordanians, on-location digital platform work has taken centre-stage in Jordan's media and in the public debate about the regularisation of the labour market and social protection issues.

Meanwhile, online and on-location digital platform activities share several commonalities. Because they still remain largely informal and are often conducted as flexible secondary occupations that complement 'traditional' jobs, they are not covered by national statistics (*ad hoc* surveys have provided estimates for online workers in recent years). As self-employed (or freelance) workers, both groups are caught in an asymmetric relationship with platform companies in terms of payment, the management of customer complaints, the number of working hours, etc. Both groups are also not covered by the provisions of the Jordanian Labour Code, and contributions required from them as self-employed persons for health insurance and social security are higher than for traditionally employed persons.

Although digital platform work is recognised as a convenient and flexible mode of employment for different categories of the population (from unemployed persons and refugees to housewives) that is likely to boost economic activity while reducing unemployment, it has not been fully addressed by labour legislation and active employment policies. Local authorities have so far proven unable to grasp its operational and financial aspects. Despite this, their efforts to expand digital infrastructure across the country and the enhancement of digital skills among the country's youth (from youth NEETs to university graduates), as well as promoting SMEs and start-ups in the IT sector, have benefitted the digital platform economy. Since the outbreak of the COVID-19 pandemic, specific efforts have been directed towards finding ways of enhancing the social protection of digital platform workers, especially those who operate on-location, although these have not produced any tangible results so far. More generally, there has been no strategic thinking as to how to establish complementarity between platforms and traditional

labour markets, as well as about the possible positive impact of online platform work on the emigration abroad of the most skilled Jordanians.

Recommendations with regard to these policy implications are as follows:

- Actively pursue efforts to include the marginalised segments of Jordan's population in the country's drive towards the digital economy;
- Engage in a detailed mapping of the profiles of different groups of digital platform workers and enterprises in order to tailor skills development and social protection measures and policies according to their various needs; and
- Adopt a strategic vision of the digital platform economy that places it within the existing public labour market as well as migration policies and strategies.

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List of interviewees

Name	Organisation	Title	Date of interview
Rania Bakeer	UNHCR	Head of Livelihoods unit	23 March 2023
S.H.	Free-lance taxi driver	Freelance	05 April 2023
Anonymous	Ministry of Labour	Staff	06 April 2023
Khalil Najjar	Mercy Corps	Director of Inclusive Growth	11 April 2023
A.A.	Intaj	Staff	12 April 2023
Ahmad Awad	Phenix Center for Economic and Informatics Studies	Director	13 April 2023
Mohammed Khrais	Social Security Corporation	Director of Research Department	17 April 2023
Lisa Habashneh and Satei Mbaidin	Ministry of Digital Economy and Entrepreneurship	Investment Department	18 April 2023
Mourad Katkout	Center for Economic and Informatics Studies	Researcher	19 April 2023.
Salim Najjar	Sharqi Shop digital platform	Owner	27 April 2023