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New Work, Data and Inclusion in the Digital Economy:  
A Middle East and North Africa (MENA) Perspective



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# CLOUD WORK IN EGYPT: SOCIAL PROTECTION AND INCLUSION IN THE DIGITAL ECONOMY

Case Study



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AND INCLUSION IN THE DIGITAL ECONOMY**

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## ABSTRACT

In recent years, more people with digital skills have been looking for remote job opportunities. This has particularly grown with new technological advancements that have [transformed](#) the way we work. While digital labor platforms come with the promise of additional economic prosperity, flexibility and greater accessibility, researchers have been concerned that people seeking such work may be susceptible to job instability and irregularity, as well as a lack of legal or social protection. While digital platform work is still considered an under-researched area, and the impact of platform mediated work and the externalities remain unclear, there is already a growing body of literature studying how platform workers are being impacted by these platforms, particularly looking at whether these platforms are reducing or exacerbating existing labor disparities and what can be done to prevent or mitigate them. Under the umbrella of platform-mediated work, the cloudworking experience varies considerably by regional and local contexts, as well as by platform. Against that backdrop, A2K4D researchers conducted fieldwork in 2023 to better understand the nature of platform work in Egypt and its implications on the future of work. This paper discusses the responses of twenty semi-structured interviews with cloudworkers in Egypt, analyzing them from a socio-economic lens, gathering insights on gender and regional disparities, and understanding them within the existing social and legal protection frameworks in Egypt. This paper is a part of the New Work, Data and Inclusion work within the MENA's Digital Economy project, funded by the Ford Foundation.

This report has four sections: Section 1 lays out a literature review for this paper, explaining the definition of platform work adopted by this research, with a specific focus on cloudworkers. It also contextualizes cloud work within Egypt's current labor force and demographics. Section 2 covers the fieldwork methodology, data collection and research hypotheses. Section 3 shares a descriptive analysis of the results and discussion of the fieldwork. Section 4 concludes the report and offers recommendations for future areas of research.

## I. INTRODUCTION

Over the last decade, the global labor force has been substantially shaped by growing internet penetration rates worldwide, increasingly accessible technologies, enhanced digital infrastructure, and a more technologically literate global population. The number of individuals using the internet is [growing](#) rapidly, standing at about 63% of the global population in 2022, an increase of 3 percentage points from the previous year. Meanwhile, as digital infrastructures improve and cloud computing capacities are more equipped to hold the digital exchange of social and economic value, digital platforms have emerged to seize the opportunity of mediating between businesses and individuals seeking services at a reduced cost and qualified individuals seeking employment. As such, a spectrum of digital platforms have risen to meet the various needs of these business exchanges.

Digital labor platforms offer a solution to mediate the work relationship between a client and freelancer. Often providing a seamless technological solution for both parties, it allows for clients and service-providers to engage in a relationship that adheres to particular policies and guidelines, off-loading Human Resource responsibilities onto the platform. These platforms can either be location-independent or location-dependent, and are often referred to as platform-mediated cloudwork or groundwork, respectively.

The purpose of this study is to provide evidence-based research to inform policy making aimed at inclusion and improving the working conditions for cloudwork platform workers in Egypt. To achieve that, this research explores the working conditions of these workers and presents an account that is cognizant of the country's specific socio-economic and demographic characteristics. Specifically, the study zooms in on the challenges and opportunities faced by cloudworkers and proposes initiatives to mitigate the challenges and capitalize on the opportunities.

## II. LITERATURE REVIEW

This section provides an overview of literature on cloudwork. First, it provides a working definition for cloudwork, contextualizing it within the global

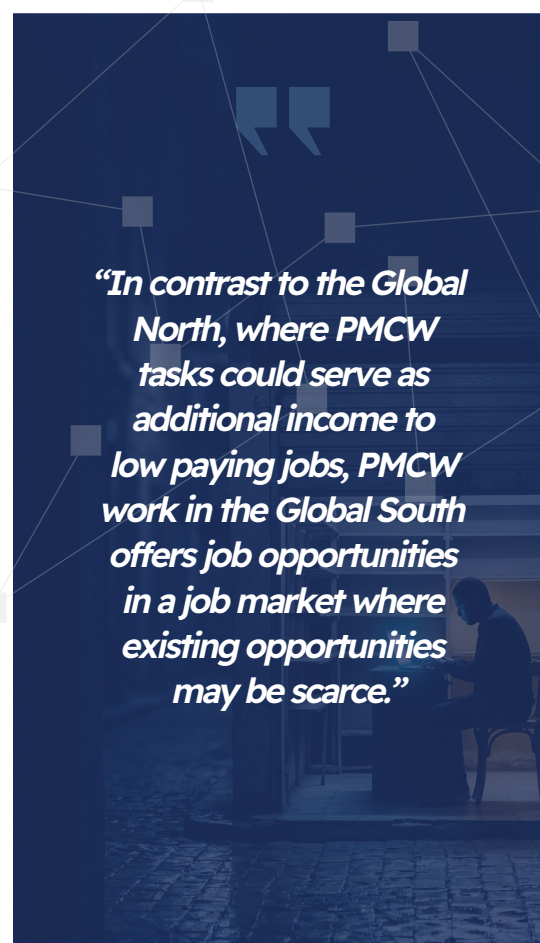
platform economy. Second, it synthesizes existing literature on platform mediated cloudwork, providing insights into global trends and insights, as well as suggested policy directions by the OECD and the ILO.

## 2.1 Defining Digital Labor and Platform Work

As [defined](#) by Eric Tucker (2020), platform-mediated work involves two types: (1) platform-mediated ground work and (2) platform-mediated cloud work (PMCW). Platform-mediated groundwork is defined by Tucker as involving “the provision of local services such as transportation and food delivery to consumers” that is often carried out in public spaces, while platform-mediated cloud work is defined as involving “the provision of online services to business clients”. Examples include freelancer or contest-based platforms such as Upwork or Freelancer.com, as well as other platforms for micro-tasks that include Amazon Mechanical Turk, Clickworkers, or Microworkers.

According to Tucker, PMCW tasks are “low-paid because much of it involves the performance of low-skilled microtasks of one kind or another.” He further notes that in contrast to the Global North, where PMCW tasks could serve as additional income to low paying jobs, PMCW work in the Global South offers job opportunities in a job market where existing opportunities may be scarce. Fundamentally, PMCW “[facilitates clients in connecting with a largely unregulated global oversupply of labour.](#)” PMCW workers will be referred to as cloudworkers throughout this paper, and digital and online labor platforms will be used interchangeably to refer to the intermediary platform.

These digital platforms are primarily located in the Global North, given that many developing countries are unable to meet the “[high costs of additional international bandwidth to access overseas servers and data centres](#)” needed to access the cloud centers that run the platforms. In addition, analysis conducted by the International Labor Organization (ILO) suggests that the majority of services are outsourced from the global North and are executed by the global South. A [report](#) prepared by the Center for Financial Regulation and Inclusion surveyed a number of case countries and found the cloudworking population to be quite small when



compared to the total size of the national labor force. For example, India has the highest number of cloud-based work, representing only 0.02% of its labor force whereas in the United States, cloud-based work represents about 0.014% of the total labor force.

## 2.2 Cloudwork–Global Trends and Insights

In 2021, some researchers estimated in a [study](#) that the total online labor workforce was about 163 million workers, which they described as a “non-trivial segment of labor today, but one that is spread thinly across countries and sectors.” This segment of the global population is expected to increase steadily, predominantly located in the global South. According to the Online Labor Observatory (OLO), Indian cloudworkers make up the largest share of online workers from any country, as their global share of the online labor force grew from 25% in 2020 to 33% in 2021.

The International Labor Organization (ILO) also conducted a [survey](#) with 12,000 workers in 100

countries, alongside 70 businesses, 16 platform companies and 14 platform worker associations, highlighting a number of characteristics and trends related to cloudworkers. According to the data collected, the average age of cloudworkers is 31 years and is notably higher in developed countries than in developing countries, at 35 and 30 years respectively. The report also notes that with regards to gender, about four in ten of cloudworkers in the data collected are women. Although this ratio is lower in developing countries, where only two out of ten cloudworkers are women, this aligns with [research](#) that notes that female workers make up about 39% of the online gig economy. This may suggest that while the flexibility of online work may be more appealing for women to manage alongside caretaking duties, there may still be existing barriers to entry.

Moreover, about 84% of respondents from the ILO study reside in urban or suburban areas, implying that cloudworkers are limited to locations with better internet connectivity. With regards to the level of education, more than 60% of cloudworkers have a university degree. More interestingly, a greater proportion of cloudworkers in developing countries are highly educated in comparison to those in developed countries, at 73% and 61%. The proportion becomes even higher when the data is disaggregated by women in developing countries, at 80%. With regards to earnings from these plat-

forms, it was reported that about 44% of the respondents in developing countries shared that their work was their main source of income. Another [study](#) from Kenya showed that on average, cloudworkers reported having 1.4 years of experience on online work platforms. The same study found that 60% of men and 51% of women reported being employed before starting their platform work, where 59% were classified as salaried employees, 27% were temporary workers, and only about 7% were self-employed.

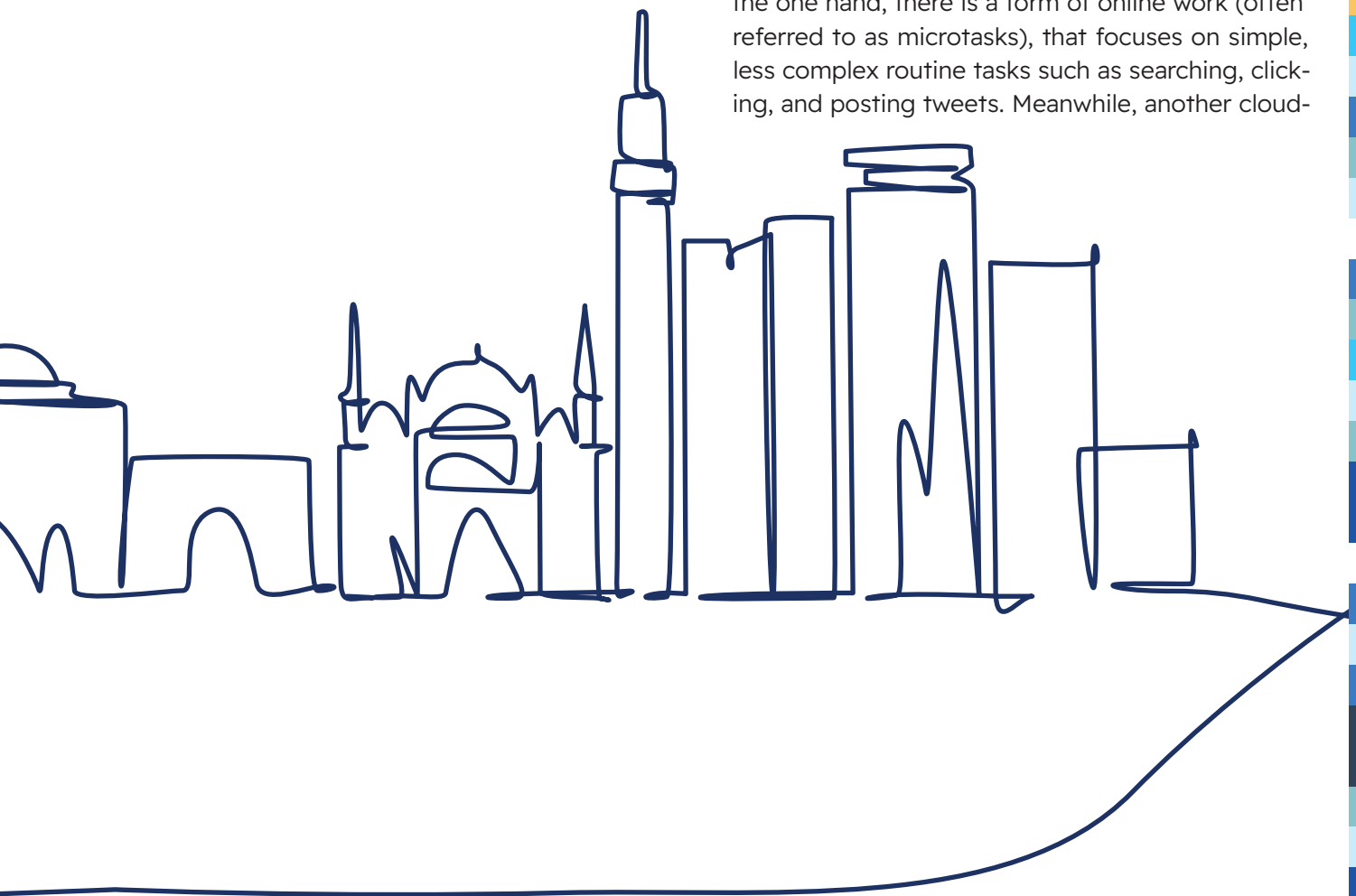


The Oxford Internet Institute [collected](#) data from the top four English-language platforms, showing that the supply of online workers is rising faster than the demand for work populated on the platforms, demonstrating that competition on the platforms is likely to increase. That said, a [report](#) by the OECD shared that labor demand and supply has substantially grown on online web-based platforms as a result of an increase in clerical and data entry tasks needed, as well as a demand for software development. Moreover, this increase is higher in countries with greater access to infrastructure and internet connectivity.

As the supply of these cloudworkers continues to pick up, the speed of this transformation is not necessarily matched with regulations and frameworks in place to protect this growing pool of labor. One [study](#) conducted by the ILO in 2017 showed that workers who were more dependent on cloudwork were more likely not to have social protection. The ILO further [reports](#) that if social protection exists, that it would be covered through a worker's previous or other job. Another [study](#) confirmed that only

40% of interviewed cloudworkers reported having health insurance, where only 16% of freelancers specifically reported having health insurance coverage. Research conducted between 2019 and 2023 in Kenya across 1,850 surveys also displayed that about 50% of those interviewed participate in the national public health insurance. Since this is either done on a volunteer basis or through private insurance, this may indicate that a portion of their earnings cover health insurance.

Some researchers [share](#) that freelancing provides opportunities for youth to use their existing resources and internet connections to access employment in more flexible working conditions, and others suggest that despite low pay in global crowdwork, such opportunities can be [advantageous](#) in countries like Egypt due to scarce job prospects. According to several research [studies](#), cloudworkers are drawn to digital platforms primarily for income generation as well as to find work in their existing locations or for flexibility, autonomy and passion. There are several types of online work that attract cloudworkers from various educational levels. On the one hand, there is a form of online work (often referred to as microtasks), that focuses on simple, less complex routine tasks such as searching, clicking, and posting tweets. Meanwhile, another cloud-



work demographic is considered highly skilled and engage on platforms to produce work of medium or high complexity, such as writing and translation, sales and marketing support, content creation or software development. Research on to what extent both of these types of cloudworkers are present is unclear, with some [research](#) pointing to the fact that the majority are educated and highly skilled labor. Other researchers have also suggested that cloudwork tasks are generally [low-skilled and repetitive](#). More research is needed to disaggregate these forms of cloudwork and to what extent they exist in the online workforce.

While cloudwork brings a lot of promise to a certain demographic, they also deal with income and project instability and job insecurity, exacerbated by [low wages](#). Most cloudworkers are considered either [independent contractors or self-employed workers](#) who do not qualify for social insurance or health insurance. The lack of clarity on these issues can lead to challenges in ensuring financial stability and social protection for cloud workers. This comes in addition to the blurred boundaries between work and personal life which can lead to an unhealthy work-life balance.

One of the [promises](#) of platform mediated cloud work is that it may support geographic diversity and promote inclusivity due to the nature of its ease of accessibility through digital technologies. Further research [suggests](#) that PMCW may often reinforce existing gender and geographical disparities, suggesting that while PMCW offers job opportunities, it does not automatically rectify pre-existing inequalities in the labor market. For example, [research](#) from five Asian countries found that while women benefited from income generation from platform-mediated work and enjoyed the flexibility of work, it also blurred the lines of work and affected their work-life balance. In addition, women who experience forms of harassment did not receive any protection from the platform. When it comes to differences in gender in PMCW, recent research has found women to be [less](#) likely to be represented in cloudwork although they were more likely to report combining caretaking responsibilities with online work, working only five hours fewer per week than the sample. Other research suggests that while women may benefit from the flexibility of digital labor platforms so that they may be able to combine

their childcare responsibilities, this may create a [double burden](#) as they take on more household and childcare responsibilities. Adding to this, cloudwork tends to benefit those who have better access to digital tools and connectivity, further widening the digital divide. Analysis from a [study](#) on the digital divide and platform economy in Asia shows that the level of skill and material access fundamentally impact one's ability to access digital platforms.

Evidence from Southeast Asia also [suggests](#) that personal networks within the online labor market matter, particularly on online digital platforms. Despite the digital and impersonal nature of cloud work, personal and local networks continue to play a significant role in shaping opportunities and outcomes. This may lead to unequal access to opportunities as those with stronger, more influential networks might find it easier to navigate and succeed in the online labor market, while those without such networks could face additional barriers.

Given the unpredictable demand and lack of labor protection, several researchers discuss how platform mediated work raises serious concerns about job security, fair pay and workers' [rights](#), making it additionally taxing on the worker if they rely solely on digital platforms for work as their primary source of [income](#).

The OECD also offers a set of [recommendations](#) to support the regulation of platform work. Notably, it references regulating working time, introducing a minimum wage, tackling discrimination, and training job seekers to find opportunities on platforms. Other longer term measures include regulating the operation of platforms and addressing the power imbalance between the freelance worker and employer.

There are many countries that have attempted to support the coverage of social and health insurance for platform workers. Research from the [ILO](#) shows that to improve the social protection schemes for digital workers is to simplify processes instituted by social security agencies as well as improve the connectedness between the digital platforms and the social security agencies to automate support, which requires a substantial investment in technology and digital infrastructure. They offer case studies from other countries. For example, in France, platforms are required to share information

on workers' income with social security agencies and platforms can transfer contributions from the agency. Moreover, in Estonia, the passing of the Entrepreneur Account in 2019 allows for income earned by entrepreneurs to be taxed with a uniform tax and for pensions and health insurance to be "remitted directly and in a simplified way from the account to the social security administration." In addition, several Latin American countries use a monotax system that covers social insurance for self-employed workers through one payment that combines taxes and social security through simple procedures such as the facilitation of payments through mobile applications,

Further [research](#) recommends other ways to protect digital workers that include creating more adaptive legislative frameworks, simplifying the administrative processes for social protection, creating more flexible schemes for workers who have multiple employers and strengthening worker organizations.

### III. CLOUDWORK IN EGYPT

This section provides insight into cloudwork in Egypt. First, it contextualizes cloudwork within Egypt's larger economic condition. Then, it breaks down Egypt's cloudworking population, first by introducing Egypt's largest cloudwork platforms, then by providing insight into Egypt's legal context surrounding cloudwork.

#### 3.1 Economic Context

Egypt has been under significant economic pressures as a result of depleted foreign currency reserves, a devalued currency, and inflation. While the inflation rate has started to decline to 27.4% in 2024 from 34.1% in 2023, [factors](#) such as the war in Gaza and decreased gas imports from Israel, that are used for Egypt's liquefied gas exports, are affecting its exports as well. The Egyptian pound's value has also seen a steep decline, with the exchange rate [falling](#) from EGP 15.65 to USD 1 in 2021 to EGP 47.3 to USD 1 as of June 2024.

When [looking](#) at Egypt's demographic breakdown, its population of 111 million people has a median age of over 24 years, with an annual growth rate of 1.6% as of 2022. The unemployment rate [stood](#) at 7.3% in 2022, and female and male unemploy-



ment stood at 18.5% and 5.1% respectively. The basic literacy rate in Egypt stood at 75% in 2022, with once again unfortunate gender disparities (80% for males and 69% for females), and mobile penetration stood at 94%, with 72% of the population reportedly using the internet in 2022.

Such a burgeoning youth demographic, when combined with the country's existing technological infrastructure, becomes a fertile ground for platform-mediated work. According to [data](#) from the World Bank, the number of internet users in Egypt has almost doubled in the last decade, from 38% of the population in 2015, to about 72% in 2022. The Egyptian government has focused substantially on [improving](#) the IT infrastructure in the country, demonstrated by the increased internet speed from 6.5 Mbps in January 2019 to 39.6 Mbps in April 2021. According to the Economic Intelligence Unit's [Inclusive Internet Index](#), Egypt fares average (ranked at 57th) relative to other countries globally in terms of internet availability, affordability and readiness. The Egyptian Ministry of Communication and Information Technology has continued to prioritize training the country's youth on digital literacy skills. For example, ITIDA, the working arm of the Ministry of Information and Communications Technology, [plans](#) on training 250,000 Egyptians in IT areas that show demand, such as website design, data analysis, and digital marketing.

### 3.2 Cloudworking Population in Egypt

According to the [Online Labor Observatory \(OLO\)](#), the Egyptian online workforce makes up 1.93% of the global online labor supply. The majority of Egypt's online workforce is concentrated in the creative and multimedia sector, at 52%. Between 2016 and 2020, the number of projects posted by Egyptian freelancers on major platforms increased by 430%, compared to the global average of 124%. This growth is notable in software development, where Egypt now ranks among the top 10 supplier countries, and in creative industries.

Meanwhile, the global demand for online work from Egypt makes up 0.4% of global demand, where 38.9% focuses on software development, followed by 20.8% on creative and multimedia work, and 19% on writing and translation work. In addition, the data from the OLO suggests that 22.5% of the Egyptian online workforce is female. A 2023 Eco-



***“Between 2016 and 2020, the number of projects posted by Egyptian freelancers on major platforms increased by 430%, compared to the global average of 124%.”***

omic Research Forum [report](#) shares that although employment in the digital sector makes up a small share of total employment in Egypt, it has grown three times as fast as non-digital jobs between 2009 and 2021.

Egypt's cloudworkers are divided between local platforms such as [Elharefa](#), [El Forsageya](#), [Mostaqal](#), as well as international platforms such as [Freelancer.com](#), [Behance](#) or [Upwork](#) (see Table 1 in Section 2 for platform details). These cloudworkers face significant challenges both legally and from a social protection standpoint. Firstly, although the Social Insurance Law no. 148/2019 expanded social insurance coverage so that it includes new employee categories, [it did not include](#) cloudworkers. The legal landscape for cloud work in Egypt is still developing, with regulatory frameworks and social protection mechanisms struggling to keep pace with the digital economy's rapid growth. In addition, the Egyptian Labor Law No 12 of 2003 classifies cloud workers, as well as platform ground workers, as independent contractors, similar to other regional contexts. As such, this category is not supported

with a minimum wage, social security, and grievance procedures, with only a subset able to register for social insurance and tax payments.

As a result of outdated labor laws that are unable to keep up with digital labor developments, a large portion of Egypt's cloud workforce operates within the informal economy, uncounted and unregistered, and therefore excluded from social protection, making them more vulnerable to exploitation. As such, it is worth understanding to what extent online workers in Egypt are vulnerable to the country's economic instability.

## IV. RESEARCH ON THE GROUND

This section synthesizes this research's findings. It begins by presenting the original research hypothesis, then it details the methodology used to collect data and investigate the research questions. The section then provides insight into the research findings, showcasing the demographics of cloudworkers in Egypt, their experiences working on cloudwork platforms, the primary challenges they face and the extent to which they are socially protected.

### 4.1 Research Hypotheses

The fieldwork conducted aims to understand how cloud work in Egypt compares with the existing literature on PMCW. Based on the survey of literature on PMCW, the interviews will seek to better and more deeply understand the following research areas:

- **Job opportunities:** Does PMCW open new doors for employment, skill enhancement, and income generation, particularly for women and youth in the Global South? Do these opportunities also offer access to global markets?
- **Job insecurity and social protection:** To what extent do PMC workers lack formal labor and social protection, and how does this affect their livelihoods? To what extent are they relying on cloudwork as their primary source of income?
- **Personal networking:** To what extent do personal connections and networks play a role in securing PMCW opportunities? And is there a gender component to this?
- **Gender disparities:** Are there any noticeable gender disparities when it comes to accessing PMCW opportunities and the PMCW working experience altogether?
- **Geographic disparities:** Are there geographic disparities that come as a result of differences in regional technological infrastructure and access to personal networks?
- **Skills development:** To what extent are PMC workers able to develop their skills to support them in career and professional development?
- **Areas of work:** Are there particular areas of work, e.g. software development, that show greater concentration among PMC workers in Egypt?

### 4.2 Methodology and Data Collection

This study relies on a mixed method approach, including both desk research and one-to-one interviews.

The research team conducted the interviews over two phases spanning a four month period, between September 2023 to December 2023, in Cairo, Egypt.

For the first phase, the research team did extensive desk research on platform cloudwork. The team surveyed existing data sources on cloudwork in order to better understand the regional and global portfolio of the platforms operating in the Middle East and North Africa region. The team also researched academic literature on the impact of these platforms and acknowledged that it was limited and scarce, especially in the region.

For the second phase of the research project, the team conducted one-to-one interviews with twenty platform cloudworkers, with the goal of understanding the opportunities and challenges they face, as well as their needs, with a particular focus on social protection.

Cloudworkers were initially recruited through Facebook groups based on their demographic. Nine workers were recruited through this method. This method of recruitment, however, had its limitations, the most critical being a limited response rate. In order to increase the sample size beyond nine respondents, the team reached out to the management of a local platform, requesting workers' contacts for further interviews.

Through one of the managers at a cloudworking platform, eleven additional contacts were provided. As such, the sample for this study was intentionally selected. We recognize the limitations of such recruitment methods and therefore insights generated from this paper are indicative and not conclusive of the cloudwork population of this regional demographic.

Most of the interviewees were based in urban centers such as Cairo and Giza, which again, may not be representative of the cloud working population since the research team were unable to offer incentives to those based far from urban centers.

These findings, discussed in following sections, offer initial research to understand the necessary legal and policy reforms, as well as supportive mechanisms for cloudworkers in Egypt.

### 4.3 Results and Discussion

All interview responses can serve as indications of trends appearing in cloudwork in Egypt, however more research is needed to validate these insights. This section will share initial findings that can support further research in understanding cloud work in Egypt and the Global South more broadly.

#### 4.3.1 Descriptive Analysis of Cloudworker Profile and Characteristics

For this sample, the majority of those interviewed (13 out of 20 interviewees) have joined international freelancing platforms, as opposed to local platforms.<sup>1</sup> As can be seen in Figure S1.1, the most popular platforms reported to be used were Freelancer.com and Upwork, which have a broader geographical scope, as opposed to other more localized platforms such as Elharefa, El Forsageya and Mostaqal. One can speculate that it could be related to greater global exposure on platforms with greater coverage. Additionally, the most prominent local platform (Elharefa) in the sample charges a 20% commission, which is considerably higher than international platforms, potentially deterring workers from using it.

70% of the respondents reported using only one platform, defying one obvious perk of digital labor platforms, which is the flexibility that could allow workers to use multiple platforms at once to tap into more job opportunities.

The respondents were predominantly male (65%), while 35% were female. Although the sample size is

1 Please find available links to refer to each of the platforms mentioned in the graphs: Freelancer.com, Behance, Upwork, Elharefa, El Forsageya, Mostaqal

2 [El Forsageya](#) website was not operating at the time of study so while there were some respondents who reported working on the platform, it was not included here.

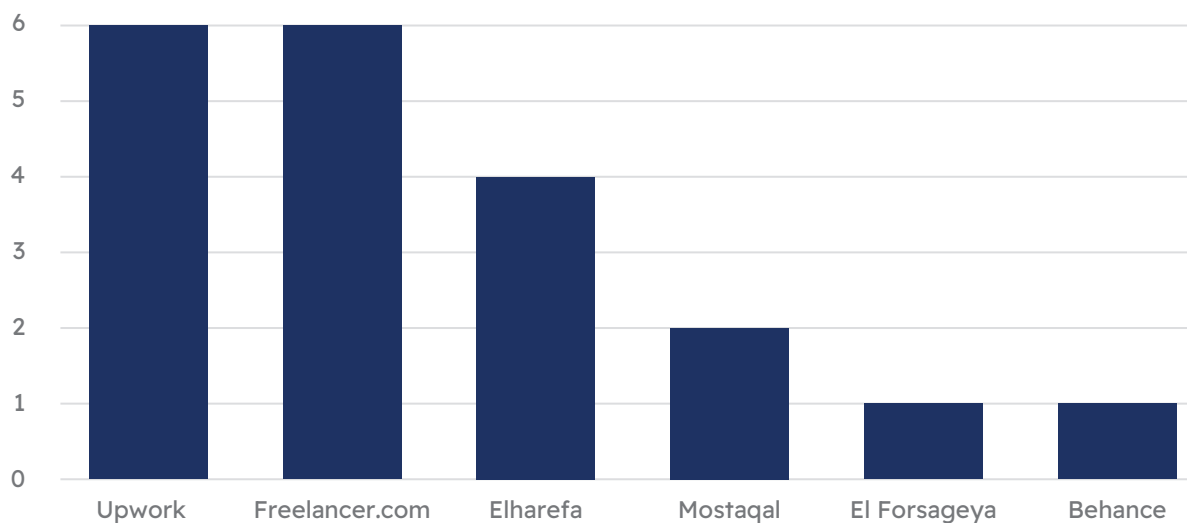


Figure S1.1: Platforms used by PMCW

Table 1 to compare local and international platforms used by Egyptian freelancers<sup>2</sup>

Platform	Commission taken per project	Processing fee for clients	Membership	Bidding limit
<a href="#">Freelancer.com</a>	Depends on membership plan: 10% fee for basic membership or \$5, based on what is greater.			6 bids per month for free members, additional bids depending on the membership.
<a href="#">Behance</a>	<ul style="list-style-type: none"> <li>• Scaled Platform Fee:</li> <li>• \$1-500 payment: 5%</li> <li>• \$501-\$2,500 payment: 2%</li> <li>• \$2,501 or more payment: 0%</li> </ul> Freelancers are also responsible for either the Stripe processing fee of 2.9% + \$0.30, or the PayPal processing fee (varies by location).	A 30% platform fee* taken from the proceeds, as well as either a Stripe processing fee of 2.9% + \$0.30, or a PayPal processing fee.	If a member has a Creative Cloud membership or is a Behance Pro subscriber, the platform fee is waived. Otherwise, the standard platform fee is 20% of what they charge for their subscriptions.	
<a href="#">Upwork</a>	10% freelancer fee on all earnings, including bonuses.	<ul style="list-style-type: none"> <li>• 5% Client Marketplace Fee on all payments made to freelancers for fixed-price and hourly jobs, Project Catalog projects, bonuses, and BYO contracts.</li> <li>• Clients also pay a one-time Contract Initiation Fee of up to \$9.95 USD for each new Marketplace and Project Catalog contract.</li> </ul>	\$14.99/month for a Freelancer Plus plan.	There is no limit.
<a href="#">Elharefa</a>	20% from the total budget.	Free		
<a href="#">Mostaqal</a>	15% of freelancer's earnings.	2.75%.		15 bids every 30 days for free members, additional bids depending on the membership.

too small to be representative of the general population, it aligns with the existing literature, whereby women are underrepresented in online platforms in developing countries.

The reported median age of the respondents was 26.5 years (see Figure 1.3), indicating that recent university graduates, as well as youth, are drawn to the freelancing economy. This aligns with observations that there is a growing inclination for youth to join cloudworking platforms and that cloudworkers are, on average, within this age bracket in the Global South. One ILO study on the platform economy in Kenya, based on survey data, revealed that online freelance workers were, on average, 26 years old.

The majority of interviewed cloudworkers were based in Cairo or Giza, showing a clear skew in this sample towards central regions close to the capital.<sup>3</sup> That said, there were also workers who were based in the Nile Delta region (e.g. Sharqiyah and Tanta), and other workers based in Upper Egypt (Beni Suef and Qena). Almost all of them were based in what they consider their hometown, indicating that they did not need to relocate for their work on the platform.

<sup>3</sup> Interviewees from other geographical regions were difficult to include as a result of difficulty in processing them the incentives to take the survey.

Of the total respondents, 75% reported having completed their bachelor’s degree, while 15% were still university students. Only one respondent completed their postsecondary education, while another reported completing their master’s degree. This once again demonstrates that in developing countries, cloudworkers are more likely to be highly educated, confirming what has already been stated in existing literature.

Nearly all respondents were not sole breadwinners, with only one of twenty reporting that they were. Half of respondents were single, while the other half were married or engaged. On average, respondents had about five family members. Forty-five percent of respondents did not have children in their family, and 65% of the respondents did not have children of their own. This may indicate that freelancing in this sample may act as additional income for the family, as opposed to the main source of income.

In the cases where respondents had children, the allocation of care responsibilities varied. Respondents who were mothers had varied strategies—one cited the flexibility of cloudwork in allowing her to look after her children while working, while another sent her children to nursery. In another case, the children were old enough to take care of themselves. On the other hand, fathers reported their wives were the primary caretakers of their children..

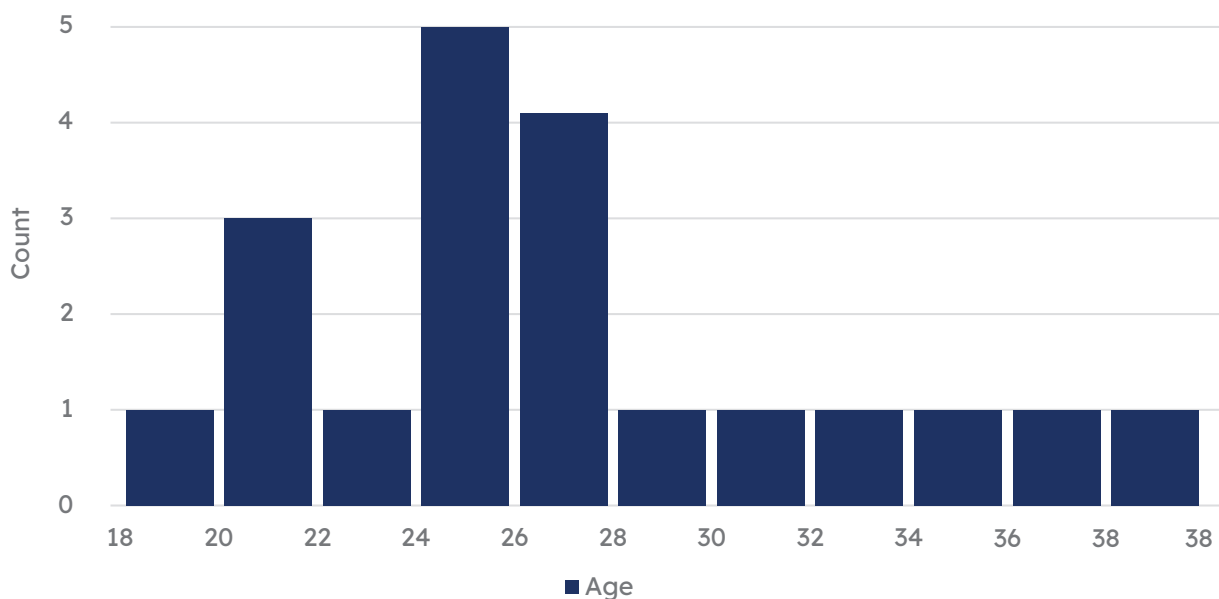


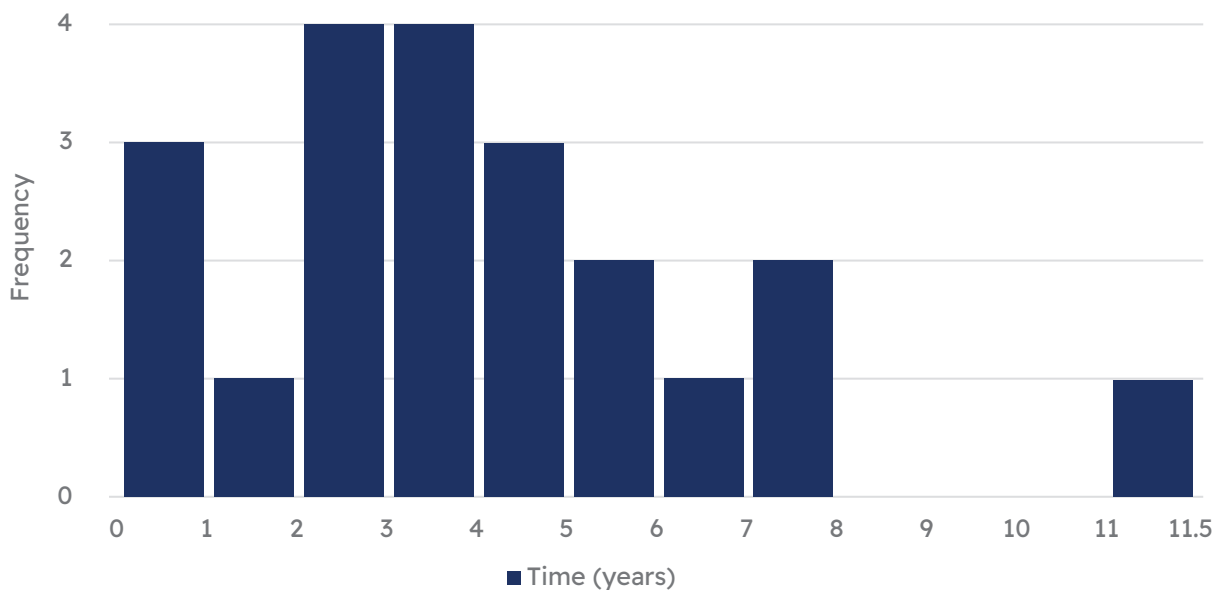
Figure S1.3: Age distribution among PMCW workers

Disaggregating the data by gender revealed that the majority of women had children, while the majority of men did not. This may suggest that women are drawn to cloudwork because it complements their childcare responsibilities, although more research is needed to confirm this.

The literature often shares that the Global South may be sought out for services that mainly focus on software engineering and development. The interviewees seemed to display a diverse set of services. Throughout the interviews, 35% of respondents reported offering graphic design services, and the same portion of respondents offered translation services. Twenty percent of respondents offered content creation and copywriting services. Others reported services offered included web design, video editing, recruitment, training or tu-

### 4.3.2 Cloudworker Job Status, Opportunities, and Barriers to Entry

Most of the cloud workers interviewed were freelancing alongside other livelihoods that offer them more stable sources of income, while only six of them were exclusively cloudworkers. Twenty percent were also students, 25% were salaried employees, 15% were business owners, and 10% were a combination of the above. Contrary to concerns in the literature that many in the Global South are at risk of job instability due to the possibility of freelancing being their only source of income, what is noticeable in the interviews is that they often had stable jobs or were university students but were seeking freelancing opportunities to increase their household income.



**Figure S2.3:** Distribution of amount of years working on platform

toring, marketing, customer service and software support. Once again, this shows that the segment that is being described and analyzed in this paper are highly educated, dealing with freelancing tasks of medium to high complexity. To what extent this sample represents the cloud worker population in Egypt remains to be seen, but at least this shows that freelancers in the Global South may be more globally competitive across a diverse number of domains.

On average, respondents had been working on the above mentioned platforms for about 3.5 years. The highest reported amount of time was 11 years, while the lowest reported about 3 months.

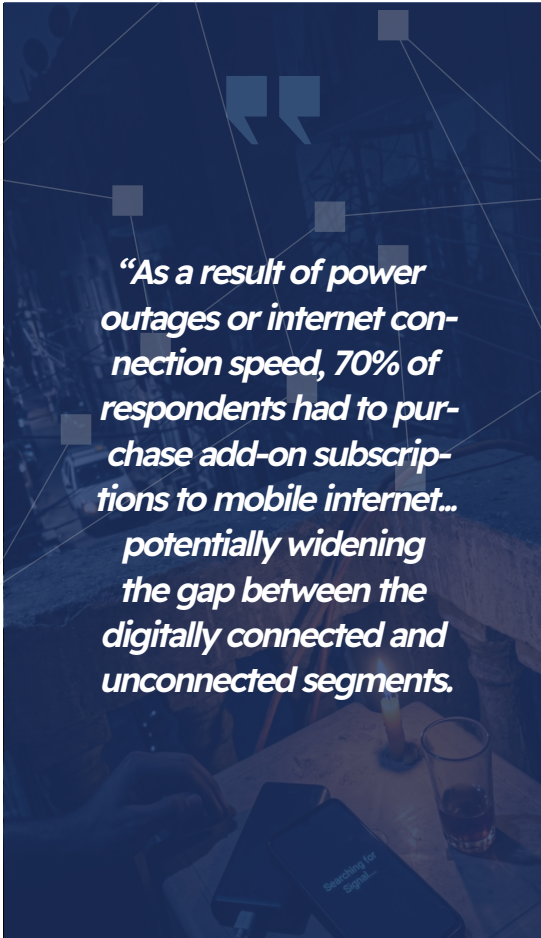
Respondents seemed to have a clear understanding of the income insecurity that comes with freelancing alone. For example, when asked what they would prefer their working situation to be, only one respondent mentioned that they would freelance alone, which shows that the sample are aware of

the limitations of freelancing alone when it comes to job stability. Freelancing also offers an avenue for additional income, particularly for students, many of whom did not previously have jobs.

It is also important to mention that many of these opportunities were secured through social media or a friend, underscoring the importance of personal networks in accessing cloudwork opportunities. This complements what has already been shared in the literature and may raise concerns about furthering the digital divide, given that cloudworking opportunities may further depend on personal networks. That said, 50 percent of respondents reported discovering their platforms through social media, including YouTube, Facebook and Google, whereas 35% of respondents reported finding out about their platforms through a friend. Others reported finding out through their community or at work.

In addition to the importance of personal networks, cloudwork tends to benefit those who have better access to digital tools and connectivity, potentially widening the gap between the digitally connected and unconnected segments of the population. Fifty percent of respondents had to buy a new or used laptop for their work. As a result of power outages or internet connection speed, 70% of respondents had to purchase add-on subscriptions to mobile internet. The majority pay costs for internet subscriptions, subscriptions to tools, and sometimes platform subscriptions as well. It would be worth further exploring whether this holds for a larger, random sample size of freelancers in Egypt, and what that says about the digital divide between those who have the necessary skills for cloud work versus those who may not.

Another possible barrier to entry for cloudwork may be related to the types of costs incurred when engaged in cloudwork. Eighty percent of respondents shared that they pay for internet costs relevant to their work, while 45% of respondents subscribe for a service such as Photoshop, specialized dictionaries, or ChatGPT. Only 10% pay for a platform subscription, mainly on the platform Freelancer.com. One respondent mentioned purchasing a laptop as a work related cost, while another respondent mentioned that they stopped using paid tools due to the credit card limit and debit card ban imposed by the foreign currency limitations in Egypt, which has



***“As a result of power outages or internet connection speed, 70% of respondents had to purchase add-on subscriptions to mobile internet... potentially widening the gap between the digitally connected and unconnected segments.*”**

since been lifted in March 2024. This implies that it is not only education, accessible technologies and personal networks that matter, but also whether the cloudworker has the necessary disposable income to incur the costs associated with their online work.

However, the barrier to entry from a qualifications perspective appears to be low, as 80% of respondents did not need any permits to use the platform, whereas only 20% required background checks, specifically on Upwork, one of the most popular international platforms for freelancers. Almost all respondents shared that there were no minimum academic or professional qualifications for their jobs.

Based on interviews, the level of stability of freelancing jobs varies. One interviewee, for instance, had been working on Upwork for 11 years and, at the time of the interview, was on a fixed one year contract which they secured through the platform. On the other hand, some of the workers interviewed reported committing 5-6 hours each week futilely looking for opportunities on cloudworking websites, but struggling to land contracts.

### 4.3.3 Cloudworker Motivations

Cloudworkers in this sample cited several different reasons for joining freelancing platforms. The majority shared that they sought the opportunity to increase their income (65%) and reported resorting to cloudwork specifically for the flexibility it offered (75%). Others reported reasons such as exposure and passion. One respondent shared that they joined freelancing to increase their income from what they were making locally. They shared that they used to work for a top technology firm in Egypt, but they found a better opportunity on Upwork to be employed for the same technology company that was based in the United States. For two respondents, they shared that this was their only option. In both their cases, they were women and were based outside of urban centers. Another interviewee shared that he recently started full time work in addition to his freelancing work, and shares, “especially after I got married and had a child, I needed more stability and a higher income for my family.” Some other reasons for joining included independence and self employment, receiving a lot of different jobs, exposure, passion, creating unique work, skills development and the ease of joining the digital world.

### 4.3.4 Cloudworker Earnings and Compensation

Based on responses, the sample of cloudworkers interviewed appear to be substantially better off than the average Egyptian. Across the sample, their household was earning higher than the Egyptian minimum wage (although this may not be solely based on their earnings from digital platforms). When it came to monthly household income, there appeared to be variability. The highest reported household income was at 4,000 USD, while the lowest reported household income was at 5,000 EGP. On average, the weekly earnings from digital platforms for the cloudworkers was about 4,275 EGP, well over the monthly minimum wage of 3,500 EGP at the time of the interview (minimum wage in November 2023).

In terms of workload, respondents were working just over part-time, for about 25 hours per week on average. The highest reported working 50 hours, while the lowest reported working 3 hours (see Figure S2.6 for distribution). Workers, however, reported spending a substantial amount of time (6 hours and 40 minutes on average per week) doing unpaid work, including searching for opportunities and developing proposals for clients. The highest reported uncompensated working hours were 20 hours per week, while one respondent reported having no uncompensated hours (see Figure S2.6(II) for

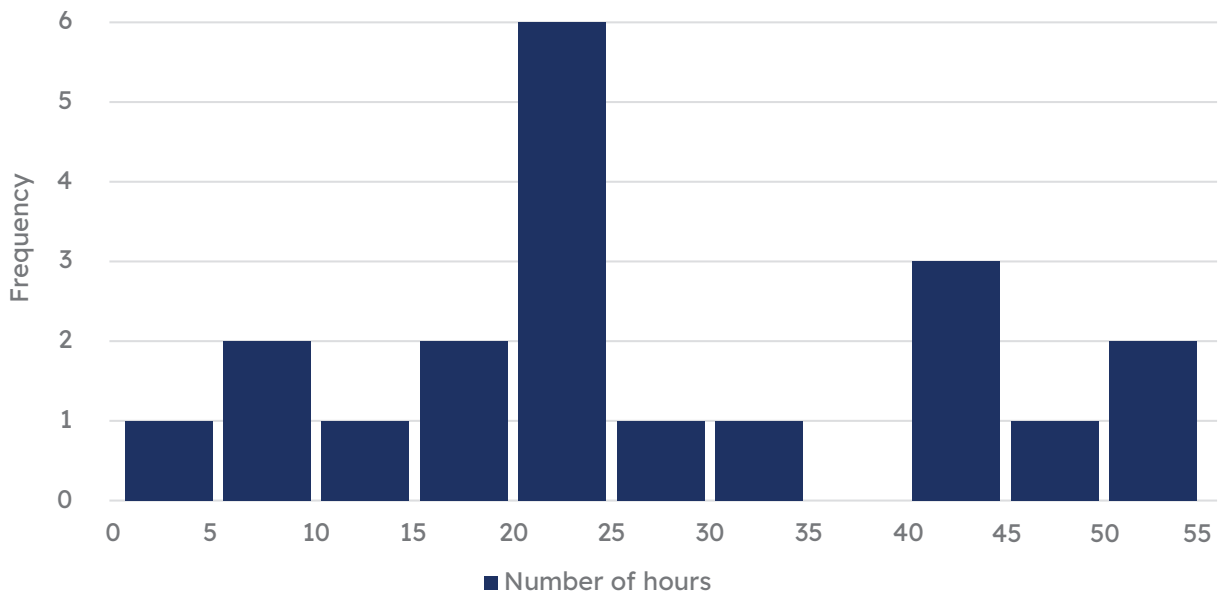


**Figure S2.1:** Weekly earnings for cloudworkers

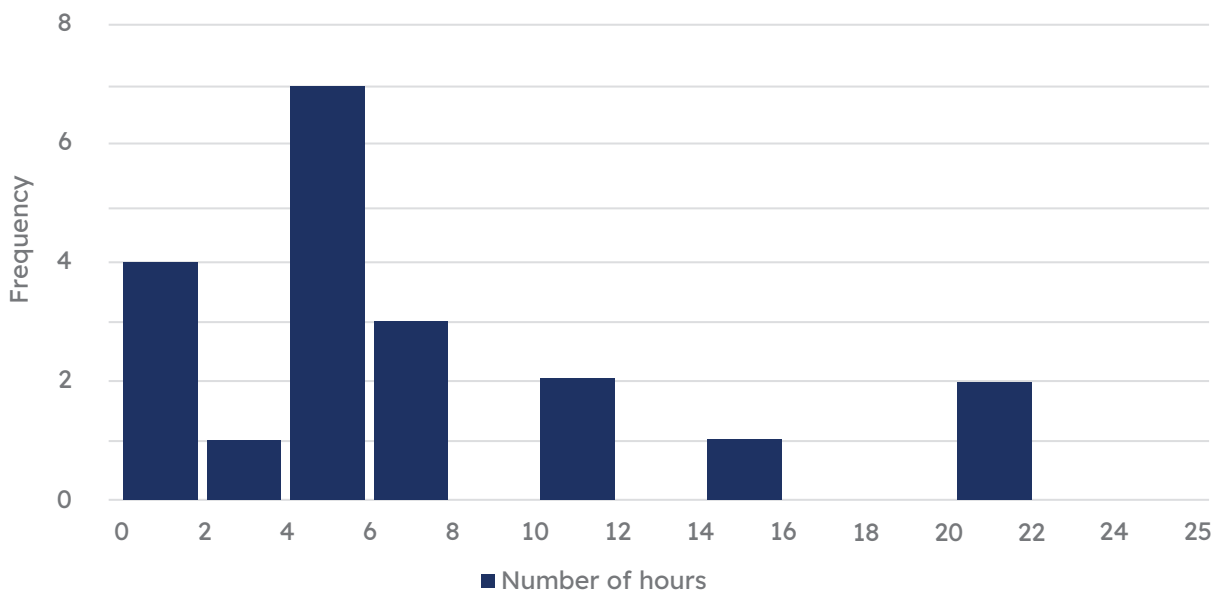
distribution). About 35% of respondents claimed to be overworked, while the majority claimed to be neutral to the level of work that they were being given. None of the respondents claimed to be underworked.

All freelancers set their own rates for tasks or projects, and they received their fee after completion. Surveyed platforms charged between 10-25% commission, with local platforms charging higher com-

mission than their international counterparts. According to respondents, 45% of them are charged a commission rate of 10%, while 25% are charged at 20%. The rest are somewhere in between or a little above 20%. Only one respondent shared that they were not charged commission. In terms of taxation, 60% of respondents did not pay taxes. One respondent elaborated that freelancing is not yet clearly defined within Egypt's taxation system, while another respondent shared that they are not formally



**Figure S2.6:** Distribution of working hours by week for PMCW workers



**Figure S2.6 (II):** Distribution of number of unpaid hours per week for PMCW workers

employed in any Egyptian company so are accordingly not required to be taxed.

In addition, about 65% of interviewees did not witness a price change in their services to reflect the current economic situation in Egypt. Those who did notice an adjustment to their prices were mainly on local platforms such as Elharefa. This makes sense as those who are working on international platforms receive their compensation in US Dollars, and so their compensation may not have been affected by the devaluation of the Egyptian Pound.

In order to receive their payments, 55% of respondents needed to create a new bank account, especially if the platform was international. Overall, the types of payment methods used include, Paypal, Bank transfers, Vodafone Cash, and Instapay. This generally depended on whether the platform was international or local.

About 60% of respondents were compensated by task or project, one respondent was compensated by an hourly rate, and the rest were a combination of both types of compensation. 90% of the respondents reported receiving their payment upon completion of their task or project, while the remaining respondents received a deposit in advance and the remainder after the completion of a task. When respondents were asked whether the prices of their services increased recently (to reflect devaluation at the time of fieldwork), 45% responded to having witnessed an increase in prices on their platforms, while the remaining 55% did not see any increase. It is worth mentioning that in some cases they receive their compensation in foreign currency so their compensation may not be affected by the devaluation of the Egyptian Pound.

When asked whether their income covers expenses, the majority agreed that their income covered their expenses (85%), while some reported that it covered most expenses (10%), and one respondent agreed that sometimes it covered their expenses. None of the respondents reported that their income does not cover their expenses. According to the responses, 70% of interviewees are aware of the minimum wage earned in Egypt, even though all of them earn above it.

Overall, respondents believed that they were paid fairly decently, while one respondent believed that



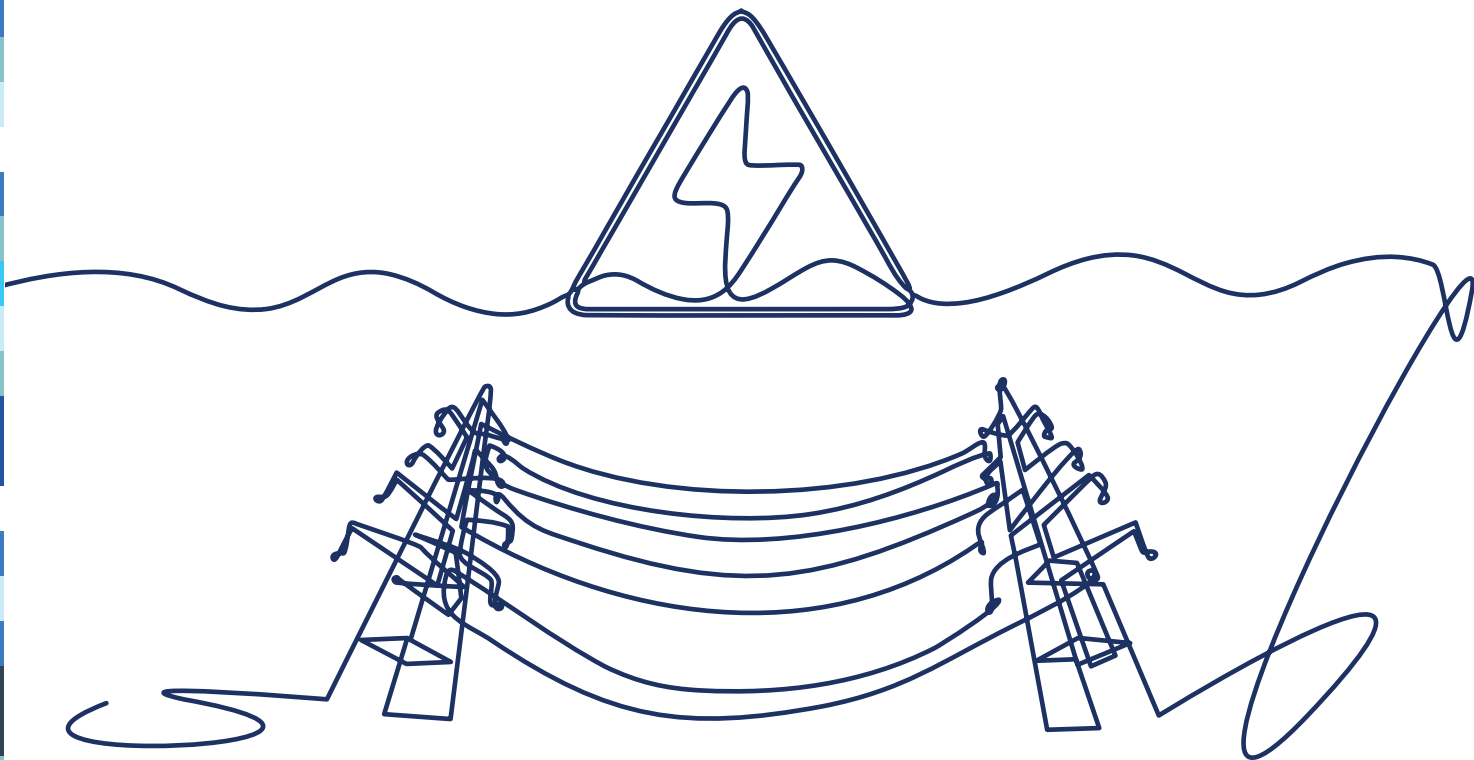
their compensation was not decent, citing that beyond their basic living expenses, they could not afford to upgrade their mobile phone or purchase new clothing. The same interviewee also mentioned that their compensation may be unfair due to competition from other countries with lower fees in Asia, such as in India or Pakistan.

#### **4.3.5 How are Cloudworkers Faring on the Online Freelancing Platforms?**

Respondents reported skills development and career development across a number of areas. Interviewees shared many positive aspects related to how cloud work has impacted their career. Some shared that the platforms offered them completely new opportunities that their locations would not have been able to afford them. Other respondents mentioned the additional income from cloud work improved their lifestyle. Some also reported greater exposure, particularly on the international level, through meeting people with different mindsets. Others reported better communications skills, self-confidence, and financial independence. This

once again aligns with what has been reported in the literature, in the sense that often cloudworkers are motivated to join online digital platforms to develop their skills.

Regarding the type of skills developed, 65% of respondents reported that they developed their communication skills, 45% reported honing their presentation skills, 35% reported improving their negotiation skills. Other skills shared include: time management (25%), writing (15%), language skills (15%), video editing, translation, editing, graphic design, research skills, ability to price work, marketing and sales skills, and computer skills. These skillsets may be classified as soft skills that are often needed for career development and work maturity, therefore the notion that cloudwork in the Global South may focus on low-skilled tasks is not necessarily perceived as such by the respondents. That said, more research is needed to better understand the nature of the tasks, and to what extent microtasking exists in Egypt, in addition to the more complex tasks.



Other positive aspects of cloud work that were mentioned included: an increased network, clarity of work and task at hand, flexibility with regards to working location and promotion of work if it is good quality.

Alternatively, respondents reported facing several challenges when offering freelancing services on digital platforms. Some respondents shared having communication issues with their clients, citing that their client may not respond in a timely manner, or that they would use the feedback system as a way to blackmail freelancers. They may also attempt to take work outside of the platform to take advantage of the freelancers. Some freelancers also found the language barrier between them and the client to be challenging for communication purposes where the client and freelancer spoke different languages, while others may have found the activity of proposal development for clients challenging. Other respondents mentioned payment-related issues, where their commission would be taken upfront or they may find difficulty in verifying the client payment for a project. Other technical issues were related to a platform closing, an account getting hacked, or an account receiving limited visibility on the platform. Beyond the platform, some cloud workers mentioned that electricity instability and internet instability in Egypt made it difficult to get online work done. Overwhelmingly, 90% of respondents faced internet connectivity problems, ranging from minor disruptions to more impactful ones.

Respondents also shared concerns about the nature of cloudwork as a form of employment. For some, applying for work can be time-consuming and unfruitful. Several respondents cited that cloud work can be taxing on mental health given its sedentary nature, the management of personal tasks, and stress related to deadlines. Others were also concerned with the income instability and lack of safety net, which may also be a source of stress. Respondents frequently mentioned that platforms charge too high of a commission for freelancers (Elharefa).

In order to ensure the safety and security of cloud workers on their platforms, respondents shared how platforms are mitigating these risks. To reduce the chances of cloudworker scamming, some platforms use a two-factor authentication method to verify the cloudworker's identity. In one platform,

they took screenshots of conversations between clients and freelancers to prevent scams and to make sure both the client and service provider are getting paid. One respondent mentioned that the platform uses a payment verification system to ensure that clients are not taking advantage of cloudworkers offline or beyond the online platform, and another respondent shared that the platform verifies phone numbers and emails. Although 90% of respondents reported signing terms and conditions on freelancing platforms, a third of them did not read the terms.

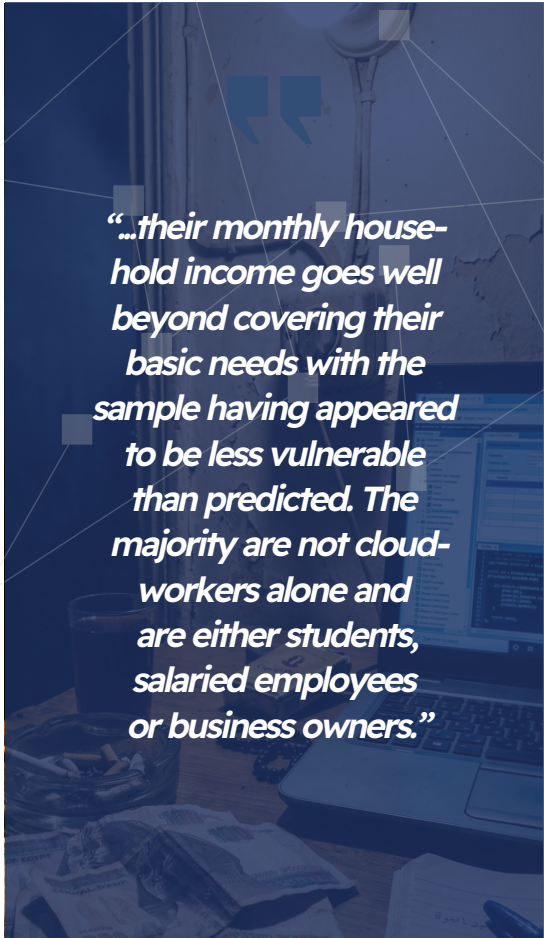
Regarding whether men and women are treated equally on the platform (bearing in mind that 65% of respondents for this research are men), 65% of respondents agreed that both genders are treated equally. In terms of perceptions on gender equity, 25% of respondents believed that women receive better opportunities than men, citing that they are more dominant, have more spare time, or because clients prefer dealing with female freelancers. One respondent believed that men receive better opportunities, and another respondent was unsure.

Seventy-five percent of respondents shared that they do not feel discriminated against as a result of their identity. However, the remaining reported feeling discriminated against due to their nationality. In some cases they felt discriminated against for coming from particular rural areas in Egypt. Several respondents cited that their Arab identity was grounds for discrimination on international and local platforms.

#### **4.3.6 To What Extent are Cloudworkers Socially Protected?**

Cloudworkers in this sample seemed to fall outside of both social protection and legal systems. While some respondents benefited from some forms of social protection and social safety nets, there appears to be no clear framework to support them.

Given that the majority of the workers interviewed reported that their income covers their expenses, none of them fundamentally needed social assistance to secure their basic livelihoods. Overall, 45% of respondents reported having some form of insurance. Forty percent of respondents reported having medical insurance, while 25% reported having social insurance. Only 20% of respondents



*“...their monthly household income goes well beyond covering their basic needs with the sample having appeared to be less vulnerable than predicted. The majority are not cloudworkers alone and are either students, salaried employees or business owners.”*

had both. This aligns with what has already been shared in the literature, however it would be interesting to further explore how they are securing this insurance.

None of the respondents reported receiving any form of social assistance and only one respondent reported being eligible for such assistance. None of the respondents also reported having food subsidy cards. With the exception of one respondent, none of the respondents reported worrying about paying for food and groceries. In terms of coping strategies since April and October 2022 during the Egyptian Pound devaluation, not all workers resorted to the same methods. The majority of those interviewed, about 60%, reported taking out money from their savings or reducing their consumption and spending. Some reported borrowing from family. Many reported reducing their consumption by eating out less, and reducing outings with friends, expenditure on non-essential items, travels and electronic device purchases. About 20% of respondents reported having recently participated in money lending circles. Other workers, however,

were not affected as much. About 35% of respondents reported having not reduced their consumption at all, with two respondents sharing that they were not as affected as a result of being paid in foreign currency.

As shown from these responses, respondents are able to cover insurance whether personally and through other salaried employment, and have found ways to cope with the devaluation, or were somewhat shielded from the negative impacts as a result of receiving their payments in foreign currency.

That said, they still shared concerns regarding various areas that have impacted their work as cloudworkers. For example, there is a clear need to improve telecommunications infrastructure, reduce electricity cuts and provide internet subsidies. Some respondents had also mentioned that it would be useful to find easier ways to receive foreign currency in Egypt.

When asked whether they need additional assistance, 35% shared that they did not, while the rest of the respondents shared the following:

- Greater income
- Subsidized fuel
- Stabilization of the currency
- Improving telecoms infrastructure
- Subsidize freelancing ecosystem
- Reduce fees for education
- Discount on electricity bill and internet subsidies
- No power cuts and stable internet connectivity
- Easier way to receive foreign currency
- Provide loans with low interest

The above mentioned support appears to ensure income stability and sustainability, and has less to do with ensuring that these freelancers are able to provide for their basic needs. More research is needed to better understand how the microtasking segment of cloudworkers are faring when it comes to social protection. The cloudworkers interviewed seem to have relatively stable freelancing opportunities, since they have been active on digital platforms for 3.5 years on average. However, further research is needed to confirm whether this holds for

the larger cloudworking population in Egypt, and to what extent freelancers are unable to meet their basic needs over a longer period of time given the economic instability in Egypt.

## V. CONCLUSION, RECOMMENDATIONS AND FURTHER RESEARCH

This preliminary fieldwork conducted offers a snapshot of the current cloudworking population in Egypt. Aligning with the existing literature, the cloudworkers interviewed are skilled, educated, and take on projects of medium to high complexity, with the ability to use digital tools to access job opportunities beyond their geographies. They face some challenges on digital platforms, but these challenges do not threaten their ability to cover their basic needs. While they lack formal social protection mechanisms that will absorb economic or health shocks, their monthly household income goes well beyond covering their basic needs with the sample having appeared to be less vulnerable than predicted. The majority are not cloudworkers alone and are either students, salaried employees or business owners.

There appear to be several factors that may influence how successful a cloudworker is in accessing job opportunities, namely: their age, gender, personal networks, access to digital technologies, and geographic location. More research is needed to understand these factors and the interplay between them.

In contrast to what is understood about skills development in platform work, the cloudworker sample reports developing an array of soft skills that could help them advance in their professional career. Moreover, the areas of specialization for this sample of cloudwork is quite diverse. Further research is needed to better understand how other types of cloudworkers are faring, such as those who engage in low-skilled and repetitive tasks or microtasking. This segment may be at a much greater risk of being unable to cover their needs and may need social protection and assistance.

As mentioned above, there were some challenges with regards to data collection, which may have skewed the sample size to overrepresent urban ge-

ographies, leaving out rural populations who may add more perspective to the data narrative. Future data collection may benefit from adding a greater representation of rural cloudworkers. In addition, there is a cloudworking segment that may have not been represented in this data, namely those who are engaged in low-skilled tasks. This segment may be susceptible to more economic shocks than the sample interviewed and would be worth exploring from a social protection angle. Moreover, the sample size was too small to make conclusive insights, therefore it may be worthwhile to expand the sample size and include a greater representation of female cloudworkers.

Based on the above, this research leads to specific recommendations for platform optimization and regulation. In light of the interviews conducted, there are ways in which digital platforms can support the protection of the rights of its cloud workers.

- **Provision of digital training:** As shown from the results, 70% of respondents shared that they did not receive any digital training from the platform and were forced to navigate the platform independently. In order to prevent freelancers from data breach, getting scammed or hacked, it may be worthwhile to consider providing digital training to inform them of the best practices in using their platforms. If freelancers are not provided with training, they should be compensated proportionally if they are scammed or safety measures are breached
- **Communication:** Based on responses, platform operators can improve the communication policies between the cloudworker and the employer to allow for flexibility, as well as close monitoring of harassment or inappropriate behavior that violate platform policies
- **Commission:** Given the discrepancy of platform commissions offered, another recommendation is to reduce commission on local platforms to support freelancers.
- **Providing social safety nets for freelancers:** One recommendation was for platforms to establish an entity responsible for protecting freelancers and providing them with insurance and needed support.

- **Payment schedules:** Platforms often take time to process payments for freelancers, therefore another recommendation included that the payment process is expedited, especially after the freelancer completes their project.
- **Integrated tools:** Platforms should be integrated with tools that will help freelancers, such as computer assisted translation, that would save time for freelancers. The advancement of Artificial Intelligence in recent years may support this more effectively.
- **Better user experience on mobile phones:** Cloud work platforms often neglect mobile applications, assuming that freelancers are accessing them from their computer. Updating mobile applications of platforms may improve operations and improve accessibility.

On a final note, while several of the research hypotheses have been addressed, there remain areas that can be further developed and researched. It would be interesting to explore disaggregated data of a larger representative sample of cloudworkers, specifically to observe how female cloudworkers fare relative to male cloudworkers. Another area of research may look at the geographical differences both regionally within Egypt, as well as cross-country comparisons that may inform how cloudworker behaviors and demographics differ by region. One area of concern is related to the rapid growth of this segment of the working population, and how this may exacerbate the digital divide, particularly for those who are left behind. Relatedly, a deeper comparison between platform-mediated cloudworkers and groundworkers may offer more insight into the digital divide.



## APPENDIX: SURVEY QUESTIONNAIRE

### “New Work, Data and Inclusion in the Digital Economy: A Middle East and North Africa Perspective” Egypt Case study–Draft Fieldwork questions–Cloudwork

May 1, 2023

*Internal Document–Not for circulation or publication*

Section 1: Background information	
1. How old are you?	
2. Which city are you living in?	
3. Did you relocate to Cairo specifically for this job? <input type="checkbox"/> Yes <input type="checkbox"/> No	
3.1 If yes, then from which governorate did you come from?	
4. What is your educational qualification? <input type="checkbox"/> Middle School <input type="checkbox"/> Industrial/Technical thanaweya <input type="checkbox"/> Thanaweya 3ama <input type="checkbox"/> Technical Diploma <input type="checkbox"/> University Student <input type="checkbox"/> Bachelors <input type="checkbox"/> Post graduate (Masters/ PhD, etc.)	
5. Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	
6. (Including yourself) How many members are in your family?	
7. (Other than yourself) How many family members do you financially support?	
8. Are you the sole breadwinner in your family?	

9. Do you have children?	
10. While you work, who takes care of the children?	
<p>11. Which of the following best represents your current work status? Are you:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> A salaried employee (1)</li> <li><input type="checkbox"/> A freelancer or self-employed (e.g. cloud workers) (2)</li> <li><input type="checkbox"/> An independent/irregular worker (e.g. gig workers) (3)</li> <li><input type="checkbox"/> An informal worker (4)</li> <li><input type="checkbox"/> An owner or partner in a business (with or without paid employees) (5)</li> <li><input type="checkbox"/> Unemployed (6)</li> <li><input type="checkbox"/> Student (7)</li> <li><input type="checkbox"/> Retired (8)</li> <li><input type="checkbox"/> Homemaker (unpaid work at home including housework, caring for children, etc.) (9)</li> <li><input type="checkbox"/> Other (10)</li> </ul>	
<p>12. What employment status would you prefer to have?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Employee, working for a monthly, annual, hourly, or daily wage (1)</li> <li><input type="checkbox"/> A freelancer or self-employed(2)</li> <li><input type="checkbox"/> An owner or partner in a business (with or without employees) (3)</li> <li><input type="checkbox"/> Other (4)</li> </ul>	
13. If platform work is part-time, what is your main job? Formal/informal sector?	
14. Do you hold any additional jobs or conduct any freelance work offline?	
15. What is your monthly/weekly household income?	
16. What was your previous job?	
<b>Section 2: Platform Experience</b>	
17. What is the main platform you work on?	
18. What services do you offer on the platform?	

<p>19. Why did you join the platform/start working online?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Flexibility</li> <li><input type="checkbox"/> Preference for self-employment</li> <li><input type="checkbox"/> Temporary lay-off from main job</li> <li><input type="checkbox"/> Permanent lay-off from main job</li> <li><input type="checkbox"/> Reduced salary from main job</li> <li><input type="checkbox"/> Ease of joining the digital world</li> <li><input type="checkbox"/> Increase of income</li> <li><input type="checkbox"/> Only opportunity for employment</li> </ul>	
<p>20. How long have you been working on the platform?</p>	
<p>21. What are the minimum academic/ professional qualifications for working on this platform, or for receiving those types of projects?</p>	
<p>22. How did you find out about this platform?</p>	
<p>23. What permits/ certificates are required to work on this platform (e.g. Land Transport, Regulatory Authority, disease free certificate, background check, home based business license)?</p>	
<p>24. Do you work on any other platforms?</p>	
<p>25. Are you aware of the new minimum wage for the private sector in Egypt in 2023?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> </ul>	
<p>26. Do you earn above the minimum wage (2,700 LE) from the gig/cloud work?</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> </ul>	
<p>27. How many hours of work do you conduct for the platform per week?</p>	
<p>28. How many of these hours are unpaid? (looking for and applying to tasks, etc.)</p>	
<p>29. How many projects/tasks do you finish in a week?</p>	
<p>30. How much on average do you make in a week working on the platform? (Weekly gross income)</p>	

31. What are your weekly job-related costs (platform fees, internet, equipment, software, subscriptions, etc.)?	
32. How is your pay calculated? a. fixed amount agreed upon per task b. fixed hourly rate c. other	
33. Do you set your own rates?	
34. When do you receive your pay? a. after completion of task b. deposit before starting, remainder after completion c. platform receives money from client and holds it until completion d. installments e. other	
35. Does the platform charge a commission?	
35.1 How much?	
36. Do you pay taxes? <input type="checkbox"/> Yes <input type="checkbox"/> No	
36.1 If yes, what percentage?	
37. Have you increased the prices of your services recently? <input type="checkbox"/> Yes <input type="checkbox"/> No	
38. Due to increase in prices/Inflation: <input type="checkbox"/> Got more working hours in <input type="checkbox"/> Joined another app	
39. How do you feel about your workload? <input type="checkbox"/> Too much work <input type="checkbox"/> Too little work <input type="checkbox"/> Okay/neutral	

<p>40. Do you feel that you earn a decent income?</p> <p><input type="checkbox"/> Definitely decent</p> <p><input type="checkbox"/> Fairly decent</p> <p><input type="checkbox"/> Neutral</p> <p><input type="checkbox"/> Fairly not decent</p> <p><input type="checkbox"/> Definitely not decent</p>	
<p>41. Does it cover your expenses?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>41.1 If not to what extent does it cover your expenses?</p>	
<p>42. In your opinion, is the rate you receive from your work through this platform a fair rate for the work performed?</p>	
<p>43. Do you face any risks/challenges working on the platform?</p>	
<p>44. What safety measures are provided by the platform?</p>	
<p>45. Have you signed off on any terms and conditions? – a form of any kind? – at time of joining by accepting T&amp;C on the platform?</p>	
<p>45.1 Did you read them?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>45.2 Were they clear to you?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>46. What are the platform's guidelines or policies regarding maximum number of working hours/ projects, deadlines, what happens if you are late delivering your work)?</p>	
<p>47. Are you able to negotiate with clients if you need more time?</p>	
<p>48. Are you permitted to work on multiple platforms at the same time? If so, are you required to report this to the platform you work for?</p>	
<p>49. How do you communicate with the client? Have you had negative or difficult experiences with clients? Please explain.</p>	

50. Have you ever had your work refused or a complaint issued by a client?	
51. Do you think men and women receive the same work opportunities on this platform (quantity, field of work)?	
52. Do you face any challenges during your work due to your identity? For example, discrimination due to your nationality, gender, age, disability etc. Has anyone you know experienced discrimination while working on this platform?	
53. Does the platform protect you against discrimination? For example, are there equal hiring practices? Do you receive work opportunities based on your credentials?	
54. How has your platform work affected your career?	
55. Do you feel that you have improved any specific skills through working for this platform? If so, what skills?	
56. Please summarize briefly what you consider to be the main positive and negative aspects of working on this platform?	
57. What are the primary changes that you would like to see in order to improve the quality of your current platform mediated work?	
<b>For Female workers only</b>	
58. What measures (if there are any) are taken to ensure your safety from harassment during work hours?	
59. Are there other (informal) measures that you take with your colleagues to ensure your safety?	
<b>Section 3: Digital accessibility, affordability and literacy</b>	
60. Did you have to buy a new laptop to be able to work on the platform? <input type="checkbox"/> Yes <input type="checkbox"/> No	
60.1 If yes, how did you finance your purchase? <input type="checkbox"/> Borrowed money <input type="checkbox"/> In installments <input type="checkbox"/> From Savings <input type="checkbox"/> From gam3eya money	

60.2 Is it new or used?	
61. Did you need to buy add-on internet, memory, speedier wifi, etc? <input type="checkbox"/> Yes <input type="checkbox"/> No	
62. Did you need to purchase any specific software to conduct your work on platforms (illustrator, office, etc.)	
63. Did you face any connectivity problems? <input type="checkbox"/> Yes <input type="checkbox"/> No	
63.1 If yes, how did connectivity issues affect your work? (1 least, 5 most) <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5	
64. Did you have to create online accounts to specifically access this type of work? <input type="checkbox"/> No <input type="checkbox"/> Yes, through social media such as Facebook <input type="checkbox"/> Yes, through search websites like forasna and shaghalni	
65. Did the platform provide any training on its use or how it works prior to starting the job? <input type="checkbox"/> Yes <input type="checkbox"/> No	
66. Did you have to create a bank account to get your money? <input type="checkbox"/> Yes <input type="checkbox"/> No	
67. How do you get paid?	
<b>Section 4: Social protection and welfare</b>	
<b>For Female workers only</b>	
68. How do you balance between having a job and taking care of children?	
69. Do you feel like the responsibility of taking care of children and the elderly falls only on you?	

<p>70. Do you receive any compensation or financial support for care duties?</p>	
<p>71. Are you part of any governmental or private insurance?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>71.1 If yes, what type of insurance? (For example pensions, cash support, health insurance, grants, etc)</p>	
<p>72. Are you currently receiving social assistance?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>72.1 If yes, what type of assistance?</p>	
<p>73. From who?</p> <p><input type="checkbox"/> Government</p> <p><input type="checkbox"/> NGOs</p> <p><input type="checkbox"/> Community</p> <p><input type="checkbox"/> Company</p> <p><input type="checkbox"/> Other affluent individuals</p>	
<p>74. Did you need to resort to any coping strategies since April 2022 (Previous Devaluation) and October (Most recent devaluation)?</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, taking money out of savings</p> <p><input type="checkbox"/> Yes, borrowing money from family, friends, relatives</p> <p><input type="checkbox"/> Yes, money circles</p> <p><input type="checkbox"/> Yes, had to sell assets</p> <p><input type="checkbox"/> Yes, had to move places (Urban to rural, cheaper rent)</p> <p><input type="checkbox"/> Yes, support from family, friends, relatives abroad</p> <p><input type="checkbox"/> Yes, reduced my consumption and spendings</p> <p><input type="checkbox"/> Yes, other, specify.....</p>	
<p>74.1 If you're not a part of government programs, have you applied?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	

<p>74.2 Can you apply for it? (Eligibility)</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>																															
<p>74.3 If you were rejected, why?</p>																															
<p>75. Do you have a subsidy card from the government?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>																															
<p>76. What's written in your occupation field in your ID?</p>																															
<p>77. Since April 2022, have you or other members of the household ever been worried that you will not have enough food/grocery stocks to eat because of a lack of money or other resources?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>																															
<p>78. Since April 2022, have you or other members of the household reduced your food or food quality consumption because of a lack of money or other resources?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>																															
<p>79. How helpful has the assistance from the government or the other parties been in meeting the daily needs of your household?</p>																															
<p>80. On a scale of 1-5. (1=not helpful at all, 5= very helpful)</p> <table border="0"> <thead> <tr> <th></th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> </tr> </thead> <tbody> <tr> <td>Government</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Friend and Family</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>NGOs</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Company</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		1	2	3	4	5	Government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Friend and Family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NGOs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Company	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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<p>81. Did your dependency on social assistance increase compared to April 2020?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>																															

<p>82. Did you have to forego certain things due to the impact of Covid and inflation on your income?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>82.1 If yes, what?</p>	
<p>83. Do you take part in money circles (gam3eyat)?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>83.1 If yes, have you always taken part in gam3eyat or is this recent? Since when?</p>	
<p>83.2 If no, did you use to? Why did you stop?</p>	
<p>84. Do you think your household right now needs assistance from the government?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>85. If you think they do, what kind of assistance does your household need the most?</p> <p><input type="checkbox"/> Money</p> <p><input type="checkbox"/> Staple food</p> <p><input type="checkbox"/> Electricity bill discount</p> <p><input type="checkbox"/> Deferment of loan payments/ installments</p> <p><input type="checkbox"/> Seed money assistance (To buy motorcycle, micro-projects, etc)</p> <p><input type="checkbox"/> Reduction in Education fee/other forms of assistance for education fees</p> <p><input type="checkbox"/> Subsidies for cell phone credit or internet package</p> <p><input type="checkbox"/> Healthcare equipment/services</p> <p><input type="checkbox"/> Social Housing.</p> <p><input type="checkbox"/> Other ( Please specify)</p>	
<p>86. Do you require assistance to secure sustainable means of livelihood?</p> <p><input type="checkbox"/> Yes</p> <p><input type="checkbox"/> No</p>	
<p>86.1 If yes, in what form? (ex: training and skills development, financial literacy, financial assistance, etc).</p>	

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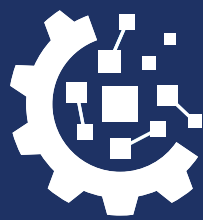
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