



**CLOUDWORK AND GENDER IN JORDAN:
OPPORTUNITIES, CHALLENGES AND
GENDER-RELATED PROBLEMS**

***FAIRWORK
JORDAN
CLOUDWORK &
GENDER REPORT
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Executive Summary

The Cloudwork and Gender Report provides an in-depth exploration of how digital labour platforms (DLPs)—and specifically cloudwork—affect women's participation in Jordan's labour market. Conducted jointly by Fairwork and the Phenix Centre for Economics and Informatics Studies, with support from GIZ Jordan, the study represents one of the first comprehensive analyses of female cloudworkers in Jordan. It identifies both the opportunities cloudwork offers for women's empowerment and the persistent structural, social, and legal barriers that limit its potential to provide decent and equitable employment.

1. Context

The platform economy has transformed global labour markets, offering millions of people new ways to earn income via digital platforms that connect clients and workers. Unlike geographically tethered gig work (e.g., ride-hailing, delivery), cloudwork represents a planetary labour market in which workers can serve clients anywhere. Cloudwork platforms are “companies that connect workers with clients through a digital interface, exert control over and extract value through the labor process,” in which jobs can be performed remotely (Howson et al., 2023, p. 733). Cloudworkers perform tasks such as graphic design, content creation, translation, and data entry, with minimal representation in technical or high-skill fields like programming. For groups traditionally excluded from formal employment—especially women, migrants, and low-skilled workers—cloudwork offers low entry barriers, autonomy, and flexibility. However, it also introduces risks such as income insecurity, lack of social protection, and algorithmic management that reinforces precarity. Globally, cloudworkers face unstable earnings, unpaid tasks, delayed payments, and weak dispute resolution systems. These challenges are magnified for women, who encounter gender pay gaps, limited career progression, and discrimination embedded within digital platforms.

Jordan has one of the lowest female labour participation rates in the world, at just 14.5% in 2025. Despite women's educational achievements—where they slightly outperform men in tertiary attainment—their employment remains constrained by structural, social, and cultural barriers. The Jordanian government recognizes female economic inclusion as a national priority through a number of policy initiatives, and international organizations, notably the ILO and IFC, complement these efforts through training, advocacy, and the promotion of decent work standards. However, most interventions focus on the supply side (skills and training) rather than addressing systemic challenges such as access to finance, infrastructure, and legal protection. Without simultaneous reform of the “demand side” and enabling environment, many trained women remain underemployed or excluded from meaningful online opportunities.

Cloudwork is increasingly positioned as a solution to Jordan's gendered employment crisis. Cloudwork offers a pathway to income for women who cannot access traditional

jobs. However, the informality of digital labour—characterized by unstable income, lack of data visibility, and absence of legal safeguards—means that cloudwork risks reproducing the vulnerabilities of offline informal work. Despite growing government and donor interest, the sector remains data-poor and under-regulated. No official database records the number of female cloudworkers, their earnings, or working conditions. This invisibility hinders policy design and effective targeting of support programmes.

2. Methodology

This study used an exploratory mixed-methods approach to examine women's experiences with cloudwork platforms in Jordan, combining both quantitative and qualitative tools to capture the structural and personal dimensions of this emerging form of labour.

The first phase involved an initial mapping of the digital labour landscape through desk research. The second phase focused on quantitative data collection through a survey of female cloudworkers across Jordan. The survey was conducted between May and August 2025, resulting in 84 responses, of which 73 were retained after data cleaning. To complement the survey data and capture more nuanced experiences, the third phase consisted of semi-structured qualitative interviews. The research team conducted 20 in-depth interviews with women cloudworkers from diverse regions. Participants were selected based on their years of experience, the types of platforms they used, and the nature of their work to ensure a rich variety of perspectives.

By combining quantitative breadth with qualitative depth, the study sought to build a holistic understanding of women's participation in cloudwork. Importantly, the methodological design also allowed the research to adapt the Fairwork Principles—Fair Pay, Fair Conditions, Fair Contracts, Fair Management, and Fair Representation—to a gender-specific lens. Rather than evaluating platforms by score, the study applied these principles as analytical themes to interpret the experiences of women workers. This approach made it possible to assess not only the formal conditions of employment but also how fairness—or its absence—intersects with gender, class, and geography in Jordan's digital labour market.



3. General Findings

Demographics: The majority of respondents are young (18–38 years old), highly educated, and single. Most live in urban areas, particularly Amman, which benefits from better digital infrastructure. A small proportion are Syrian refugees, highlighting cloudwork's inclusivity for marginalized groups.

Nature of Work: Over 59% identify as freelancers or self-employed, with limited access to formal protections. Most engage in part-time, flexible work, averaging 27 hours per week, of which more than half are unpaid (e.g., searching for tasks or building profiles). Cloudwork is mainly a supplementary income source rather than a sustainable full-time career.

Platforms and Strategies: Women primarily work on Upwork (36%) and Freelancer (32%), alongside Arabic-language platforms like Mostaqil (29%) and Khamsat (21%). Many adopt multi-homing strategies, using multiple platforms to mitigate income instability. Women report that Arab platforms feel safer and culturally familiar but pay less and lack transparency, while international platforms offer higher pay but require advanced English, technical skills, and navigation of opaque algorithmic systems. This duality reflects the tension between social comfort and professional advancement.

Motivations: Economic necessity dominates. 48.6% undertake cloudwork to supplement income amid stagnant wages and inflation. Flexibility (47%) and work–life balance are key motivators, especially for married women managing care responsibilities. However, autonomy and entrepreneurship are secondary motives, suggesting that most women engage in cloudwork as a pragmatic solution to labour market exclusion rather than as an aspirational career.

Skills and Sectors: Women's participation is concentrated in graphic design, content creation, translation, and data entry, with minimal representation in technical or high-skill fields like programming. Although most possess intermediate skills, limited access to advanced training and English proficiency restricts upward mobility. Many recognize the future demand for tech-related services but feel underprepared to compete globally.

Gendered Dynamics and Precarity: While cloudwork enables women to earn income from home, it often reproduces traditional gender inequalities in digital form. Married women prioritize domestic responsibilities, shaping their engagement as secondary earners. Low pay, unpaid hours, and absence of benefits perpetuate financial vulnerability. Moreover, algorithmic systems and opaque reputation mechanisms reinforce power imbalances, with limited avenues for redress. As a result, few women view cloudwork as a sustainable career path; it functions instead as temporary, precarious work offering flexibility at the cost of stability.

4. Applying the Fairwork Principles

Applying Fairwork's principles reveals that cloudwork in Jordan offers flexibility but perpetuates gendered precarity.



- **Fair Pay:** Most women earn very little (typical weekly earnings \$10–\$50), with ~69% below Jordan’s minimum wage. Pay models—fixed-task and hourly—both depress real hourly rates: fixed tasks often hide extended unpaid time, while hourly rates involve intense global price competition. Only 18% set their own prices; platforms or clients usually determine pay. Unpaid activities (searching, bidding, profile work) consume many hours, adding an “invisible digital labour” burden. Payment delays, non-payment, platform fees, and withdrawal restrictions further undermine financial security.
- **Fair Conditions:** Claimed flexibility is limited by algorithmic control. Many workers cannot set schedules and face opaque task-allocation systems. Competition is rising, driving down prices. Health and psychosocial risks (musculoskeletal pain, eye strain, isolation, stress) are common, while training access and social protection are limited. Women often combine digital work with unpaid domestic care, producing long days and blurred boundaries.
- **Fair Contracts:** Although most workers can access and partially understand the terms, complex legal language, poor notification of changes, and lack of negotiation power leave them vulnerable. Algorithmic management undermines their autonomy—rejecting tasks can harm ratings, compelling women to accept unfavourable conditions. This illusory flexibility reinforces overwork, unpaid labour, and dependence on opaque systems, perpetuating gendered precarity and limiting genuine economic empowerment for female cloudworkers.
- **Fair Management:** Although most women can contact human representatives, only 43% are satisfied with complaint handling, and many face automated or unclear disciplinary actions without explanation or appeal. Platforms rarely consult workers, often side with clients, and show subtle gender or linguistic bias. Women report exclusion from high-value projects and limited recourse against discrimination. Overall, opaque algorithms, poor communication, and lack of procedural fairness undermine women’s confidence and reinforce digital inequality and precarity.
- **Fair Representation:** Fair representation for women on digital platforms in Jordan is largely absent. Most workers lack awareness of unions or professional association and rely instead on informal online groups for support. Fear of account suspension discourages collective action, reinforcing isolation and dependence on platforms. While 67% expressed interest in joining representative bodies, weak legal frameworks and social norms hinder organization. Overall, women remain individually vulnerable, with limited protection, transparency, or voice in platform governance or dispute resolution.

5. Conclusion

Cloudwork holds significant promise for enhancing women’s labour market participation in Jordan, offering flexible and accessible income opportunities that bypass many cultural and structural barriers. Yet, without robust legal protection, social security, and equitable digital infrastructure, it risks entrenching women’s precarity rather than empowering them. This report calls for a gender-sensitive digital labour strategy—one that integrates economic modernization with social justice—to ensure that the future of work in Jordan is inclusive, fair, and sustainable.



1. Introduction

In the past few years, the platform economy has emerged as one of the most important trends in labour markets globally, with digital labour platforms rapidly becoming part of the everyday fabric of the urban economy in most countries. Digital labour platforms are defined as any entity that facilitates the delivery of a service using digital technologies, initiated at the request of the user, and carried out by an individual.¹

They are generally divided into two main categories: location-based platforms, where services are provided by a person in a specific location, such as in the case of transport or cleaning services, and online platforms, also known as cloudwork platforms, where workers provide their services remotely, generally via the internet.²

The platform economy has been hailed for providing important job opportunities, especially to social groups who are traditionally disadvantaged in terms of access to labour markets, including migrants, ethnic minorities, women, students and the low-skilled. This is due to its lower entry barriers, such as in hiring and onboarding, in skills requirements, including limited language requirements to perform tasks, as well as the work’s autonomy and flexibility.³ At the same time, platform work has been found to engender important risks and issues for workers.⁴

Concerning the platform economy, the delivery and ride-hailing sectors have grabbed most of the attention from media and policymakers, partly due to their visibility to consumers and the public more generally, as well as to the growing organising and mobilising efforts of platform workers. By contrast, cloudwork, despite representing an important share of the platform economy, employing hundreds of millions of workers worldwide,⁵ has received comparatively little attention, in large part due to the invisibility of cloudworkers, who generally work in offices or from their homes, often without knowing who their coworkers are.

Unlike location-based platform work, such as ride-hailing, delivery or domestic work, cloudwork can be said to be truly part of a planetary labour market,⁶ as workers can work from anywhere and can connect with clients anywhere in the world, as long as they both have access to an internet connection. Even more than location-based platform work, its dispersed and remote nature has the potential to increase job opportunities for many traditionally disadvantaged workers, as it lowers barriers to labour market entry for people who are unable to work outside their home due to caring or household responsibilities, or for other reasons. At the same time, these characteristics may foster very precarious and unfair working conditions, often outside the purview of local regulations and enforcement authorities.⁷ Despite a growing number of studies on cloudwork,⁸ There is still a lack of case study reports focused on specific categories of cloudworkers in specific contexts, especially about gender-based inequalities.

This report is the first of its kind, focusing specifically on working conditions among women working on cloudwork platforms in Jordan. Its main purpose is to evaluate working conditions among female cloudworkers in Jordan, highlighting both opportunities as well as risks and challenges associated with this type of work. Jordan is among the countries with the lowest female employment rate in the world, standing at 14.5% during the first quarter of 2025.⁹ Cultural barriers to female work as well as lack of supporting services, such as insufficient and affordable nurseries, and the horizontal occupational segregation in the Jordanian labour market, which stems from the gender stereotyping of jobs. At the same time, there has been an interest among policymakers in fostering female employment through the “Economic Modernization Vision” and other initiatives to enhance financial inclusion and women’s entrepreneurs.

In that respect, cloudwork in Jordan has been seen as part of the solution, as it may foster female employment due to the flexibility in working hours and locations, as well as access to broader opportunities beyond the local labour market into regional and global markets, granted women professional prospects that are not necessarily available within the traditional domestic labour market.

However, little is known about female cloudwork in Jordan, its characteristics as well as its opportunities and challenges. This report, carried out through a collaboration between Fairwork and Phenix Centre, funded by GIZ Jordan, sheds light on these aspects, also suggesting evidence-based policy recommendations for the improvement of work opportunities and labour standards in the Jordanian cloudwork economy, focusing specifically on female workers.

Given that the report is a pilot study and its aim is mainly exploratory, it does not apply the usual Fairwork evaluation framework nor the usual methodology (see: <https://fair.work/en/fw/about/>). It instead uses a combined qualitative methodology, using both a survey and more in-depth semi-structured interviews with female cloudworkers. However, questions in both the survey and interviews closely resemble those used in other Fairwork cloudwork reports,¹⁰ though thoroughly amended to take into account the specific context and characteristics of female work in Jordan.

2. Cloudwork: Opportunities and Challenges

Digital labour platforms connect people who need to get work done with people who can do it, all through an online interface. Unlike platforms for selling products or renting assets, these services are focused on labour.

Not all work on these platforms is remote; in fact, many are used for local services like ridesharing (Uber, Bolt, DiDi), food and delivery services (Deliveroo, Glovo, Postmates), and other personal services such as home cleaning and beauty. We refer to this type of location-specific work as “geographically tethered work.”

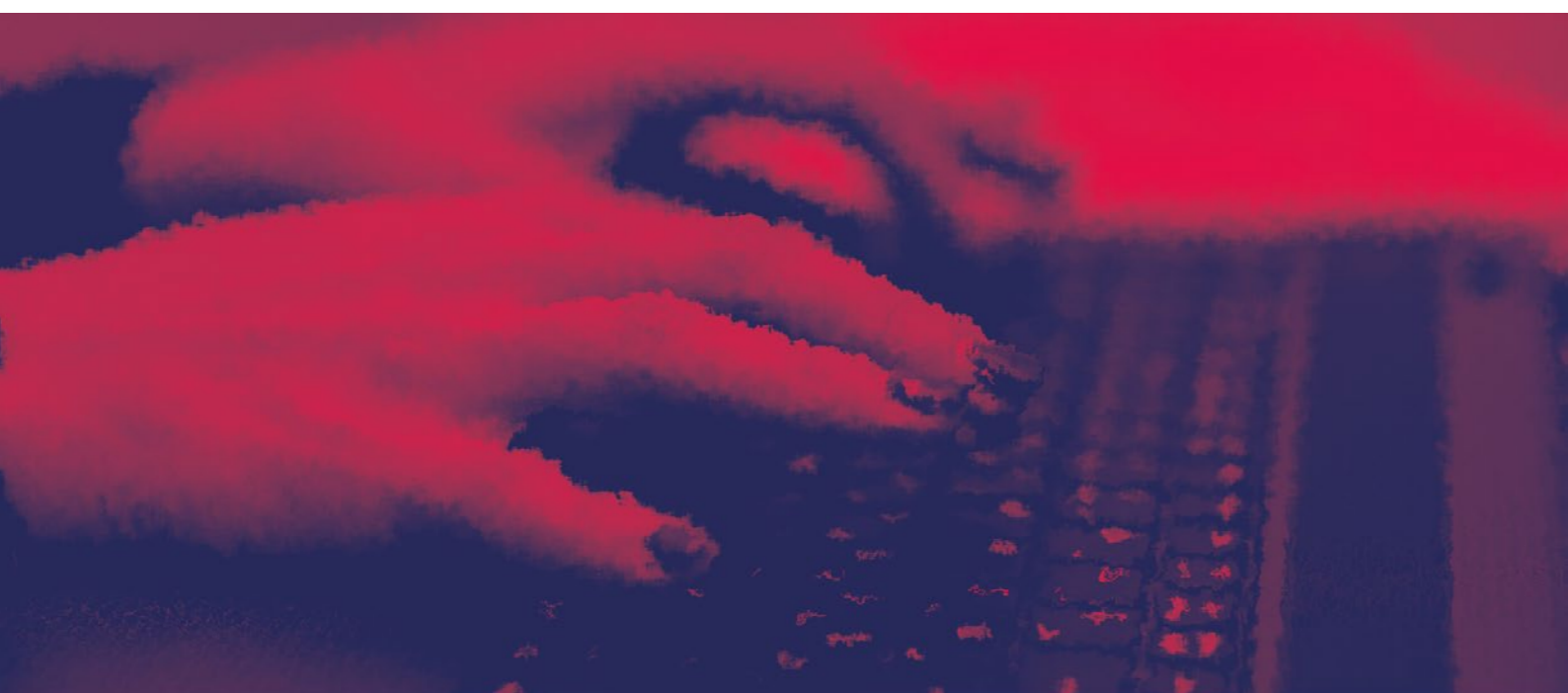
In contrast, “cloudwork” describes work that can be done remotely via a digital labour platform. These platforms connect clients and workers who are often in different parts of the world, making it possible for a company in one country to hire someone with specific skills in another.

Cloudwork can be further categorised based on the different aspects, such as the duration of the task typically performed on a platform. Some cloudwork platforms facilitate data work, such as data labelling and processing, AI training, and image categorisation. Such tasks can take a matter of seconds or minutes to complete and are often referred to as “microwork”. By contrast, the second category of cloudwork platforms facilitates tasks (sometimes called online freelance work) that are longer in duration and that usually require a higher level of specialist training. These can include translation, design, illustration, web development, and writing.

Cloudwork platforms can adopt multiple models. These companies establish rules through their terms of service and policies like community guidelines and privacy policies. Workers need to register and create their profiles with information about their location, area of expertise, services and skills, among others. Clients can post jobs, and workers bid on them or are selected by platform management teams. In many cases, workers can post their services and be reached out to by clients with job proposals.

Research shows that this global online labour market is growing significantly, though its exact size is hard to measure. A 2020 estimate by the Oxford Internet Institute put the number of online workers at about 163 million, but acknowledged the actual figure could be higher.¹¹ Similarly, a World Bank report estimated the workforce to be somewhere between 154 million and 435 million.¹²

The World Bank study also profiled key characteristics of this workforce. Regarding working hours, 54% reported working less than 10 hours per week, 29% worked more than 20 hours per week, and 18% worked between 10 and 20 hours per week. This indicates the complementary nature of cloudwork for a significant portion of individuals



engaged in this productive activity. Approximately two-thirds of our survey respondents identified cloudwork platforms as a secondary occupation or a sporadic or marginal activity. Among the motivations for engaging in cloudwork, survey respondents cited flexibility (23.3%), a side job to earn extra income (17.8%), a job needed to bridge gaps (14.3%), the desire to be their “own boss” (13.7%), the opportunity to learn new digital skills (11.1%), better-paid online jobs (10.7%), and a lack of job opportunities in their area (9.2%).

Governments, international organizations, and companies see cloudwork as an opportunity for workers who face barriers to enter traditional labour markets. Most platforms have low entry barriers, allowing workers to easily register and start bidding on jobs on both local and international platforms. While not all registrations are automatic and some may be evaluated by the platform and subject to its rules—with certain countries of origin being restricted—these systems are generally open to a wide number of jurisdictions.

The remote nature of cloudwork allows individuals to register and perform tasks from home. This is particularly helpful for workers who face restrictions that prevent them from securing regular office jobs. For instance, it benefits those (often women) who need to stay at home due to caregiving responsibilities. Flexibility in working hours is another valued aspect of cloudwork, as it is with other platform work models. In many cases, workers can choose when they log on to apps and websites and when they perform tasks.

Cloudwork is also seen as an attractive alternative due to the wide variety of available tasks. This means that workers with different skill levels, expertise, and language knowledge can find and apply for jobs. Workers can also connect with clients in other countries, which helps to expand their professional networks.

Because much of the labour on cloudwork platforms can be performed remotely by workers with internet access, cloudwork platforms effectively create what has been called a “planetary labour market.” These companies also create new spatial divisions of labour at national, regional, and international levels.

To efficiently manage large pools of workers, platforms often employ automated systems to allocate tasks and determine fees. These systems are supported by surveillance tools and extensive data collection practices, which use workers’ personal information to shape the labour process and drive business growth.¹³

Reputation systems are another common feature of these platforms. They enable a distributed quality control system where clients evaluate workers and use their ratings to select from the vast pool of available talent. The intense competition for work often reduces workers’ bargaining power, forcing them to accept lower pay and unfavourable conditions.

However, despite operating at a planetary scale, this market is shaped by geographically specific factors like language, time zone, and internet access. As such, a key feature of cloudwork is the uneven geography and regional inequalities that permeate these new work arrangements.

There is a high level of concentration in cloudwork, with a few powerful companies, mostly located in global centres of power—especially the United States—dominating the market. Most of the demand comes from clients who are also located in the Global North, while the vast majority of the available workforce is in the Global South, as is the case for the MENA region and Jordan.

Since 2021, the Fairwork Cloudwork Project has been evaluating fairness in cloudwork platforms against its five core principles of “fair work”. The latest report, the Fairwork Cloudwork Ratings 2025,¹⁴ reveals that platforms still have a long way to go in protecting fundamental labour standards for their workers. Of the 16 platforms assessed, none achieved a perfect score of 10 out of 10. Only three platforms scored an 8 out of 10, and two received a 7 out of 10. Strikingly, half of the companies evaluated (eight) scored 2 out of 10 or less.

A survey of 776 workers across 100 countries conducted for the Fairwork Cloudwork Ratings 2025 report¹⁵ highlighted the significant challenges they face. For 58% of respondents, cloudwork is their primary source of income. However, a lack of fair rules and governance mechanisms in these platforms creates a “race to the bottom” dynamic, where platforms feel pressured to avoid improving labour standards.

Intense international competition makes it difficult for cloudworkers to find jobs, with many reports that securing work has become increasingly challenging in recent years. This competition contributes to significant financial instability: only 35% of workers surveyed felt secure about their earnings from these platforms all or most of the time.





Our research found concerning rates of non-payment and late payment. 31.2% of survey respondents reported not being paid for some of their work, and 38% experienced late payments, with 10% identifying it as a constant issue. Additionally, workers are performing a substantial amount of unpaid labour, spending an average of eight hours a week on tasks such as searching for and bidding on jobs, tailoring their profiles, and handling demanding clients.

When faced with unfair decisions or disputes with clients, workers must often rely on the platform's appeal process. The Fairwork Cloudwork Ratings 2025 notes that more than half of the platforms offer this option. However, the survey conducted for the report revealed a critical gap in awareness: 40% of workers were not informed about the existence of these processes or how they function. This lack of information leaves many workers vulnerable to unfair decisions without a clear way to challenge them.

Gendered inequalities in platform work are a significant concern, as highlighted by the academic and technical literature. The Fairwork project's 2023 special report and its 2025 ratings found that while platforms are starting to address anti-discrimination policies, they still have very few positive measures to support disadvantaged groups, particularly women.¹⁶

A survey by the International Labour Organization (ILO) on Amazon Mechanical Turk revealed notable demographic and pay disparities. The survey found that 47% of female workers had children, compared to 24% of male workers. Additionally, female workers' motivations were often tied to the difficulty of working in non-remote jobs. The study identified a gender pay gap, with women earning \$1 less per hour than men. Women were also twice as likely to be in a low-pay bracket (earning less than \$3 per hour), with 21% of women compared to 10% of men falling into this category.¹⁷

A UK study of female cloudworkers found that motivations for engaging in this type of work are complex. Factors such as "gender divisions of reproductive labour" and "children's responsibilities" were crucial decision points. Other reasons included mental health issues, redundancy, workplace bullying, and general discomfort with the corporate world. On a positive note, workers appreciated the increased autonomy, flexibility, and ability to work with clients beyond their local area.¹⁸ However, the study also revealed significant challenges. Female workers were sceptical about cloudwork as a long-term career and reported gender-based constraints that hindered their ability to access jobs and succeed on platforms.

A five-year study of online freelancers on Upwork found that gendered inequalities negatively impact women's careers.¹⁹ The proportion of female workers who viewed cloudwork as a long-term career dropped sharply from 74% in the first year to just 38% in the fifth year. The authors describe this trend as "career disempowerment."

The study found that despite their professional qualifications and prior corporate experience, female freelancers experienced limited professional growth and a decline in career confidence over time. Their work became fragmented into temporary, lower-skilled tasks, which stalled their career progression and undermined their sense of professional identity. This phenomenon suggests that platform work, for many women, becomes a series of temporary gigs rather than a sustainable career path.



3. Female Work in Jordan

3.1. Overview

The participation of women in the labour force is a key indicator of economic and social development in any country. In Jordan, despite progress in education and health, female labour market participation continues to face deep-seated structural challenges. This situation hinders the achievement of full equality and the utilisation of female talent to support the Jordanian economy. Recent data highlights the scale of these challenges, from Jordan's low ranking in global indices to local figures revealing low participation and high unemployment rates. Jordan is ranked 123rd out of 146 countries in the Global Gender Gap Index for 2025.²⁰ This low ranking reflects a 34.8% gender gap in achieving equality. While there has been a very slight improvement at the global level, with the overall gap narrowing to 68.8% across the four pillars of the index (Economy, Education, Health, and Political Empowerment), this does not represent a significant or transformative change.²¹ Jordan still lags particularly in female economic participation. The results of the Labour Force Survey for the first quarter of 2025 show that the revised female economic participation rate in Jordan has remained stable over the past ten years at just 14.5%. This rate is lower than the Arab countries' average of 18%,²² underscoring the necessity of more effective measures. The low participation rate exacerbates the issue of unemployment. The overall unemployment rate in Jordan was 21.3% in the first quarter of 2025, with the female unemployment rate reaching 31.2%, compared to 18.6% for males. Although this represents a decrease of 3.5 percentage points compared to the first quarter of 2024,²³ it does not reflect a structural change in women's access to employment. Furthermore, 95.4% of employed women work as wage employees, compared to 84.8% of men, indicating that the vast majority of working women in Jordan depend on salaried employment rather than on self-employment or entrepreneurial activities.

3.2. The Digital Divide and Spatial Distribution

Data from the Jordanian labour market indicates the existence of a digital divide between women and men, which widens with age. In the young age group (20–24 years), females show a relative advantage in computer use, at 54.8% compared to 42.8% for males. However, this advantage does not persist with age, as the rate of use declines more quickly among older women. It reaches 24% for females versus 28.8% for males in the 35–39 year age group, and the gap widens further in the 50–54 year age group, where the rates are 9.7% for females compared to 17% for males.²⁴ This gap among women is also influenced by geographical factors, as urban women are more frequent users of technology than their rural counterparts. Among women aged 20–24, the rate of use was 55.6% in urban areas compared with 48.4% in rural areas. The gap increases significantly with age, reaching 10.2% in urban areas versus 4.4% in rural areas among women aged 50–54.²⁵

This pattern reflects the social, economic, and structural obstacles faced by women, particularly in rural areas, where traditional social roles, weak digital infrastructure, and a scarcity of flexible job opportunities limit women's ability to maintain their integration into the digital labour market as they get older.²⁶

Data from the Information and Communications Technology Association highlights a clear disparity between women's academic qualifications and their actual integration into the technical labour market. Although women constitute approximately 40% to 50% of graduates from ICT specialisations in Jordan, their proportion in the workforce within this sector does not exceed 16% to 20%. This discrepancy reflects a structural issue where the labour market has a limited capacity to absorb qualified female professionals, despite the availability of academic talent. This points to barriers related to job opportunities, institutional environments, and social norms that restrict women's participation in technical fields.²⁷ This disparity reveals a significant paradox: despite women representing a high proportion of qualified professionals in the technical sector, the traditional labour market is failing to absorb this potential. The consequences of this "absorptive gap" are evident in the high unemployment rates among educated women, with 81.6% of unemployed women holding a bachelor's degree or higher.²⁸ These figures indicate that the problem is not a lack of skills but rather the existence of structural barriers that prevent women from accessing jobs commensurate with their qualifications. This digital divide contributes to women's low economic participation. As a result of these indicators, many individuals are turning to freelance and informal work, which is unregulated and offers no form of social protection, to earn a living and meet their basic needs. According to statements by the Director General of the Social Security Corporation last year, the percentage of informal workers in Jordan has reached 59%,²⁹ most of whom are low-income and in dire need of social protection. Consequently, freelance or temporary work has, over the past few years, become a new reality that has established itself firmly in labour markets across most countries, especially with the widespread emergence of online platforms.

3.3. Barriers to female work in Jordan

Studying the obstacles to women's employment in Jordan is an essential step towards understanding the factors influencing their economic participation and engagement in the labour market. The most prominent barriers include:

- **Low Wages and High Inflation:** Low wages are considered a major obstacle. The minimum wage in the private sector remains at JOD 290 (409 USD),³⁰ and the monthly cost of living allowance in the public sector (JOD 135 (190 USD) has not increased in approximately 10 years.³¹ This occurs amid a continuous rise in inflation, which reached 1.98% for the first half of 2025,³² leading to the erosion of the purchasing power of wages, and making work less attractive, particularly for women.
- **The Wage Gap:** Data from the Department of Statistics indicates that the gender wage gap remains relatively high at 16% in both the public and private sectors.

In the private sector, the average monthly wage for males is JOD 515 (726 USD), while for females it is JOD 443 (624 USD), resulting in a gap of JOD 72 (101USD) per month in favour of males.³³

In the public sector, the gap remains at the same percentage, with the average monthly wage for males at JOD 679 (957USD) compared to JOD 585 for females, a JOD 94 difference per month in favour of males.³⁴

Reports from the International Labour Organization (ILO)³⁵ indicate that the gender wage gap is not only due to differences in education or age, but also to deeper factors such as the undervaluing of women's work and the de-skilling of female-dominated sectors. Wage differences are also attributed to certain unstated discriminatory rules. For example, allowances linked to family status (such as the cost of living allowance, housing compensation, and educational benefits) play a role in widening this gap, as they are often granted to males on the basis of being the "primary breadwinner" for the family, which increases their total income compared to women.³⁶

- **Population Growth:** Jordan's population has exceeded 11 million,³⁷ driven by both natural growth and the presence of approximately three million refugees and asylum seekers (UNHCR/Government of Jordan),³⁸ further straining the labour market, particularly for women.
- **Female Educational Superiority and Employment Challenges:** Women in Jordan have achieved a remarkable educational advantage, with a slightly higher percentage of females holding a bachelor's degree or higher than males (20.2% compared to 19.1% for males).³⁹ This reflects a significant narrowing of the educational gap and even a reversal in favour of women. However, this academic excellence does not necessarily translate into parallel opportunities in the labour market. This paradox between educational achievement and career prospects reflects the presence of structural, social, and economic barriers that limit women's integration into various sectors, such as social norms, weak flexible work policies, and a mismatch between educational outcomes and market needs. Consequently, the challenge is not women's ability to achieve academically, but rather in converting this achievement into fair and sustainable employment opportunities.
- **Female Employment Patterns and Preferred Sectors:** A larger proportion of women are employed in the public sector (44.3%) compared to men (37.0%), while their presence is lower in the private sector (49.1% for women versus 47.3% for men).⁴⁰

This distribution reflects a clear preference for the public sector, driven by women's search for job stability and social security, including social insurance, health insurance, and regular working hours. While logical from an individual's perspective, this trend creates a major structural challenge in the labour market. Public sector jobs are limited and cannot absorb the large and growing number of qualified women. As a result, competition is heavily concentrated on a few jobs, which exacerbates female unemployment, especially among educated women who cannot find attractive alternatives in the private sector that offer the same level of job security and benefits.⁴¹

- **Horizontal Occupational Segregation:** Female employment is significantly concentrated in specific economic activities that are traditionally described as female-dominated, such as the education, health, and social work sectors.

This stereotyping not only reflects numerical differences in newly created jobs within these sectors but also points to the influence of social factors and trends that may push women toward certain career paths. This can lead to a limitation in the diversity of experiences and job opportunities in other high-growth or technologically and financially oriented sectors. An analysis of data on the distribution of individuals who secured new jobs in the second half of 2023 indicates a clear horizontal occupational segregation for women, as their job opportunities are heavily concentrated in specific sectors. The education sector absorbed the largest number of women (12,907), followed by the health and social service sector (3,918), and then professional, scientific, and technical activities (1,320). This concentration in employment reflects a social pattern that directs women towards traditionally “feminine” jobs. In contrast, the number of women in other sectors such as financial and insurance activities (480) and information and communications (391) is much lower compared to their male counterparts in the same sectors (1,518 and 1,713, respectively).⁴² This limitation negatively impacts women’s presence on cloudwork platforms, as their participation is often restricted to traditional sectors like education and health, while their opportunities remain weak in the technical and financial sectors that form the backbone of the digital economy and online freelance work. This limits their opportunities in higher-income and more in-demand fields within the digital economy.

- **Social Norms and Unequal Work Burden:** Social norms that discourage gender mixing significantly affect women’s career choices, limiting the opportunities available to them in certain sectors and pushing them towards jobs with segregated work environments. This occupational stereotyping, along with economic challenges such as poor infrastructure and transportation, exacerbates the difficulty for women to fully integrate into the labour market.⁴³

Furthermore, women bear a double burden that extends beyond paid work. According to global statistics, women work longer hours daily than men in both paid and unpaid work. They perform at least two and a half times more unpaid domestic and care work, such as caring for children and the elderly and managing household affairs. Although this work is essential for family survival and stability, it is often not considered “real work” and is not economically valued or calculated.⁴⁴ These dual burdens often compel married women to withdraw from the labour market to dedicate themselves to reproductive and family responsibilities. The difficulties of reconciling the demands of formal work with household duties, and the lack of support from a partner in caregiving work, make continuing to work a challenge that may exceed a woman’s capacity. Although a decision to withdraw from the labour market negatively affects a woman’s economic independence and her contribution to the gross domestic product, it becomes the most realistic choice in the absence of supportive policies for a more equitable distribution of roles.⁴⁵

- **Weak Financial Inclusion for Women:** Weak financial inclusion for women in Jordan is a major challenge to achieving comprehensive economic empowerment. Financial inclusion is defined as providing access to formal financial services, such as bank accounts, savings services, loans, and insurance, to all segments of society. In Jordan, a clear gender disparity remains in this area. Recent data indicates a persistent and notable gender gap in financial account ownership. In 2021, 34.1% of women owned a financial account compared to 58.6% of men.⁴⁶ In 2024, this number declined to 27% for women compared to 48% for men, showing that the gap remains at around 21 percentage points. This reality confirms the need for more interventions and supportive policies to financially include women in the Jordanian economy.⁴⁷ Financial inclusion for women engaged in freelance work is a pivotal element for enhancing their economic independence and enabling them to expand their businesses. The ability to access bank accounts and digital financial services, such as e-wallets and microfinance, enables women to effectively manage their savings, obtain loans, and securely and affordably receive electronic payments, which boosts the sustainability of their businesses and increases their opportunities for growth. Financial inclusion also reduces women’s reliance on informal intermediaries and grants them legal protection and greater opportunities for integration into the formal economy, which contributes to reducing the gender gap in the labour market, especially in the rapidly expanding freelance and digital platform sectors.⁴⁸



4. Women's Experiences in Jordan's Digital Labour Platforms

4.1. Overview

Remote digital work in Jordan represents an emerging and promising sector, in which thousands of Jordanians are engaged from their homes or from co-working spaces via global and regional Arab platforms. The scale of the digital freelance sector in Jordan is estimated in a report by the International Labour Organisation (ILO), using data from the Online Labour Index (OLI), at approximately 11,000 workers during the period from 2017 to 2022.⁴⁹ Meanwhile, some official statements from the Ministry of Labour in 2025 estimate the number of Jordanians working in this sector to be between 10,000 and 15,000 workers, despite the absence of official databases (or a precise gender distribution for independent workers).⁵⁰ The difficulty in determining a precise figure for the number of female freelancers highlights their status as an “invisible” segment in the economy. This data gap is a significant policy deficit that prevents the government and supporting organisations from accurately assessing the sector's economic contribution and designing effective and targeted support policies, and means that any policy response will be based on conjecture rather than evidence. This may lead to a misallocation of funds and ineffective programmes that fail to meet the genuine needs of this growing workforce, particularly its large female contingent. Consequently, the lack of data in itself represents a fundamental barrier to regulating and supporting this sector.

Cloudwork is promoted as a solution for high unemployment rates and low female participation in the labour market. A report issued by UN Women adds that small businesses led by women from home are often unregistered due to income instability and the fear of losing government support should they enter the formal system.⁵¹ Cloudwork constitutes a form of informal labour, but one that is digitally mediated. It provides an immediate, low-barrier pathway to income generation, bypassing the legal and financial obligations that have historically hindered women. This is considered a key short-term benefit, but it concurrently means that cloudwork does not necessarily contribute to the formalisation of the workforce. Instead, it can digitise and expand the precarity associated with informal labour, thereby perpetuating the absence of social protections, benefits, and legal avenues for recourse, which are challenges that accompany traditional informal labour.⁵²

Despite the growing importance of this work pattern, preliminary observations indicate a scarcity of academic studies and field surveys regarding the nature, scale, and impact of platform-based cloudwork on women workers, specifically within the Jordanian context. Therefore, this report represents a crucial contribution to filling this notable knowledge gap by providing in-depth qualitative and quantitative data that sheds light on the structural challenges and the social and economic implications of this type of labour.

4.2 Supporting Cloudwork and Empowering Women in the Digital Labour Market

The Jordanian government has consistently recognized the importance of boosting female participation in the labour market as key to inclusive economic development. Successive national strategies, including the Economic Modernization Vision 2022-2033 and the National Strategy for Women 2020-2025, clearly prioritize women's employment as a social need and an economic requirement. These plans focus on closing gender gaps in labour force participation, encouraging entrepreneurship among women, and improving access to decent work, especially in underserved areas.⁵³

Despite these commitments, female labour force participation in Jordan is still one of the lowest in the world, holding at around 14% in recent years.⁵⁴ The government has reacted with specific reforms, like expanding childcare support, encouraging private companies to hire women, and changing labour laws to enhance maternity protections and workplace flexibility. The Ministry of Labor and the Jordanian National Commission for Women (JNCW) have also worked together on awareness campaigns and legal reviews to break down structural barriers to women's economic inclusion.⁵⁵ Despite the progress made, there are still significant hurdles to overcome. Critics highlight the disconnect between what policies say and how they are implemented, especially when it comes to enforcing anti-discrimination laws and addressing cultural norms that restrict women's freedom and career opportunities. While the government's stance is strong and increasingly supported by strategic planning, it still faces mounting pressure from civil society and international allies to turn promises into real, measurable results.⁵⁶

Nevertheless, the Jordanian government's interest is manifested in a number of initiatives that directly target the enhancement of women's participation in the digital gig economy and remote work sector, particularly through cloud-based platforms:

- **The Jordanian Digital Transformation Strategy 2026-2028.** This aims to enhance equitable digital inclusion and specifically targets “digitally un-enabled groups such as the elderly, persons with disabilities, and women in remote areas.” This is in addition to the eradication of digital illiteracy through the provision of interactive and specialised training programmes.⁵⁷
- **The “Employment Subsidy Incentive in the Digital and Entrepreneurial Sector” Programme.** This programme, affiliated with the Ministry of Digital Economy and Entrepreneurship, aims to achieve several objectives, among them “increasing female participation in the labour market from the (20-34) age group”. It also seeks to stimulate employment outside the capital, Amman. It is noteworthy that one of the programme's objectives is to allow companies to “convert freelancers and part-time workers not registered with Social Security into full-time employees”, which reveals that the governmental objective is not to support freelance work in itself, but rather to use it as a conduit to increase formal employment rates, which could affect the flexibility of freelance work if alternative protections are not provided.⁵⁸

- **The “Freelance Business Platforms” Programme.** The Ministry of Labour and the Ministry of Digital Economy and Entrepreneurship have developed platforms and programmes to support the national workforce, which constitutes a direct investment in this ecosystem by providing grants to civil society organisations to support training and networking in the field of cloudwork, with a focus on communities with limited opportunities, and the inclusion of women, especially those who come from local communities with limited opportunities (at a rate of 30% of those targeted), and Syrian refugees.⁵⁹
- **Platforms and Initiatives in Partnership.** The B.O.T. The platform is a prominent example of a partnership between the government (Ministry of Digital Economy and Entrepreneurship), international organisations (UNICEF), and the private sector (Dot Jordan). The platform aims to create a better future for both the most vulnerable women and youth aged between 17 and 24 years, by facilitating their access to micro-employment opportunities and freelance work in the digital sector, in order to provide better sources of income and a seamless transition to the productive phase of adulthood.⁵⁰
- **4.3 Interventions by Companies and Non-Governmental Organisations:**

Against the backdrop of the structural challenges facing the Jordanian labour market, interventions by the private sector acquire strategic importance in fostering women’s digital economic empowerment. Given the existence of an absorption deficit that impedes qualified female competencies from accessing employment commensurate with their qualifications, Public-Private Cooperation emerges as an effective mechanism for delivering specialized training and flexible livelihood opportunities. For instance:

- **Orange Jordan.** The “Giglancing” programme is a social responsibility initiative that directly targets the freelance economy in partnership with the Crown Prince Foundation and other entities. The programme has trained more than 1,000 young men and women in the skills required for online freelance work, with women constituting 62% of the participants. This provides a successful and scalable model for private sector participation.⁶¹

International Organisations:

- **International Labour Organisation (ILO).** The ILO plays a fundamental role in supporting decent work for women in Jordan, as its programme works to create decent working conditions and ensure the alignment of national legislation and policies with international labour standards. The organisation collaborates with multiple national bodies, such as the Ministry of Labour and the Social Security Corporation, to address gender-related challenges in the workplace. For example, the ILO’s Decent Work for Women Programme, the “Equality at Work: Towards a Safe and Inclusive Workforce in Jordan (2024–2027)” project, aims to promote a decent work environment, gender equality, and labour rights, consistent with national legislation and priorities and international labour standards. One of the project’s objectives empower female workers and employers through digital transformation.⁶²

The IFC has financed projects that have allowed women from host communities and female refugees to access digital opportunities via platform-based training and bidding for jobs on the Ureed online platform. The goal of the project was to increase women’s economic participation by providing them with digital skills and linking them to flexible online work and limited local job options.⁶³

It is noted that the current support ecosystem is heavily concentrated on interventions related to the “supply side,” that is, training and qualifying individuals to become independent workers. Despite the importance of this aspect, without implementing parallel efforts to address the structural challenges on the “demand side” and in the “enabling environment”—such as improving access to finance, expanding the social protection umbrella, and providing high-speed internet—may limit the effectiveness of this ecosystem. Indeed, increasing the number of workers without developing the supporting economic and regulatory environment could lead to poor market absorption of them. Therefore, achieving the desired impact requires a shift from a model that focuses solely on training to a more comprehensive model that integrates financial empowerment, policy reforms, and infrastructure development.



4.4 The Legislative and Regulatory Framework for Cloudwork in Jordan

The current regulatory framework for cloudwork in Jordan remains fragmented and insufficient. There is no comprehensive legal framework dedicated to protecting individual workers who operate as freelancers through digital platforms. As a result, a significant governance gap persists, leaving platform workers outside the scope of formal labour protection mechanisms, including social security, health insurance, and employment stability.⁶⁴ Although the Jordanian Government has introduced digital transformation and innovation policies, these initiatives primarily focus on developing technical infrastructure, improving government services, and enhancing institutional efficiencies. They do not explicitly address the labour rights, working conditions, or legal status of individuals who rely on digital platforms as a primary source of income. Consequently, platform work in Jordan continues to operate in a largely unregulated space, despite its growing importance as a source of livelihood for thousands of independent workers.⁶⁵

Moreover, the sector lacks a clear legal framework that defines the employment relationship or legal status of these workers and guarantees their rights, as Jordanian labour legislation is not applied to them, leaving them outside the official umbrella of legal and social protection, as follows:

Jordanian Labour Law No. (8) of 1996⁶⁶

- **Absence of a legal definition of the worker:** The Jordanian Labour Law does not contain any provisions that regulate work via digital platforms, as it defines a worker in its Article (2) as someone who works under the direct supervision and management of an employer, without consideration for the modern forms of algorithmic control imposed by digital platforms. Although the legal text does not explicitly stipulate direct supervision, the Jordanian labour judiciary still interprets it as personal and direct supervision, thereby excluding technical monitoring or algorithmic direction from the concept of legal subordination. This consequently excludes vast categories of platform workers from the legal protection that the Labour Law was established to ensure, despite the elements of a contractual relationship being met in their case—from the provision of labour in exchange for a wage and under de facto, albeit unconventional, control. Considering technical and economic developments, it is necessary to apply the principle of ‘the primacy of facts over form’, such that ‘management’ or ‘supervision’ in the law is interpreted to include indirect control and electronic direction, considering it a contemporary form of legal subordination. Despite these workers enjoying some autonomy in determining their work hours, they are nonetheless obligated to execute tasks specified by the platforms, which makes them fall within the definition of a ‘worker’ in the law and deserving of the protection and rights stipulated therein, especially as they are also obliged to pay government taxes like other workers.⁶⁷
- **Absence of Recognition of the Contractual Relationship:** Digital platforms treat workers as independent service providers (outsourcing) and not as employees, which leads to their exclusion from the application of the provisions of the Labour Law, particularly the minimum rights stipulated in Articles (44–59) such

as annual and sick leave, working hours, rest periods, and the minimum wage.⁶⁸

- **Absence of Oversight and Dispute Resolution Mechanisms:** There is no clear regulatory body to monitor the platforms’ compliance with workers’ rights, as the platforms are not subject to the oversight of the Ministry of Labour, and there is no mechanism for submitting complaints or settling their disputes under Articles (44, 137, 138) pertaining to labour disputes. This deprives platform workers of their right to resort to these mechanisms in the event of disputes or arbitrary termination of work.⁶⁹

The Professional Work Regulation Law No. (11) of 2019⁷⁰

- **The Law’s Scope is Limited to Officially Licensed and Recognised Professions:** Article (3) of the law stipulates that a professional practitioner must hold a license, a qualification, and a professional practice certificate, whereas most digital platform jobs (such as content writing, design, programming, translation, data entry...) are not among the officially classified professions. Consequently, those working in them do not benefit from any professional protection or regulation.⁷¹
- **Absence of Institutional Supervision over Skills and Professional Accreditation:** There is no mechanism in the law to integrate independent platform workers into the national skills system or to officially train/classify them, which weakens their opportunities to gain official recognition or regulatory protection.

The Social Security Law⁷²

The Social Security Law No. (1) of 2014 makes compulsory subscription contingent upon the existence of a paid work relationship according to the same traditional understanding, conditional on the existence of a clear subordinate relationship between the worker and the employer. This leaves thousands of workers in this sector outside any coverage for work injuries, illness, old age, unemployment, or incapacitation. Consequently, these individuals do not enjoy any of the rights stipulated in the Labour Law and are deprived of inclusion in social security, except in the case of voluntary subscription, under Article (7) of the Social Security Law, which is costly (17.5% of monthly income) and is not suited to the fluctuating nature of income from cloudwork platforms.⁷³

The Flexible Work Regulation⁷⁴

- **Definition and Distinction in Flexible Contracts:** The regulation stipulates in Article 4 and parts of Article 5 that a flexible work contract must be “in writing” and must include details such as the number of working hours, the type of flexible contract, and the wage. However, it stipulates supervision, management, and direction from the employer. This means that contracts that lack the element of direct supervision or direction are not considered legally flexible, which excludes a number of workers on digital platforms who operate with significant autonomy.⁷⁵
- **The Condition of the Employer’s Consent:** Article 6 of the regulation obliges the worker to request the employer’s consent to convert the contract to a flexible form. This is a condition that restricts the ability of the platform worker, even if the nature of their work resembles flexible forms of work, as consent is not always

possible or guaranteed from the platform. This condition can be an obstacle for those who work via platforms.⁷⁶

- **Monitoring and Enforcement Mechanisms:** Monitoring and enforcement mechanisms remain weak. Furthermore, there are no specific and swift mechanisms to protect the rights of digital workers or to settle disputes that may arise due to subordination, evaluation algorithms, payment, or unconventional working hours. This represents one of the key gaps in the practical application of the regulation.⁷⁷
- **Acquired Rights and Social Security in the Flexible Work Regulation:** The regulation, in Article 10, obliges the employer to send data to the Social Security Corporation, and it stipulates that flexible workers are covered by the provisions of the Social Security Law “in accordance with the Fund’s instructions”. However, the specific details of how platform workers can subscribe, or whether subscriptions are voluntary or compulsory, have not been sufficiently clarified. Nor is there protection against the high costs or the income fluctuation that characterises digital work on platforms.⁷⁸

Trade Union Representation⁷⁹

- The Jordanian Labour Law regulates the right of workers to unionise based on Article (16) of the Constitution, which guarantees the freedom to form associations and trade unions.⁸⁰ Articles (97–108) of the Jordanian Labour Law No. (8) of 1996 also stipulate the right of workers to establish and join trade unions when their number reaches at least fifty workers. They prohibit discrimination or dismissal due to union membership and grant trade unions the right to collective bargaining and to conclude agreements that are considered binding and supersede individual contracts if they are more beneficial to the worker.⁸¹
- Despite the clarity of these provisions, their application is limited to traditional forms of work. To date, there is no specific trade union that represents workers on cloud-based platforms except for the General Union of Workers in Public Services and Liberal Professions, under the professional classification decision issued in 2022. In a previous official statement by the union, it noted that it faces significant difficulties in dealing with this sector, defending the interests and rights of its workers, and organising them into a union. It indicated that it is not possible to initiate a labour dispute for each worker individually, as the matter requires the existence of an umbrella or an organised framework for the workers, so that the union can begin the procedures for submitting labour demands and initiate the collective bargaining process as stipulated by the Labour Law.⁸²

5. Methodology

When its research teams are scoring platforms, the Fairwork project uses three approaches to effectively measure the fairness of working conditions at digital labour platforms: desk research, worker interviews and surveys, and interviews with platform management. Through these three methods, we seek evidence on whether platforms act in accordance with the five Fairwork principles.

In desk research, the team scrapes publicly available information to establish the range and types of platforms that will be rated. Platforms are selected on the basis of several different criteria, but we prioritise platforms that a) are especially large or prominent, and/or b) have made public commitments to voluntary regulation mechanisms or claims about fair treatment of workers. In workers’ surveys, we conduct a global survey covering workers from all the platforms scored, aiming for geographical diversity and a minimum number of workers.

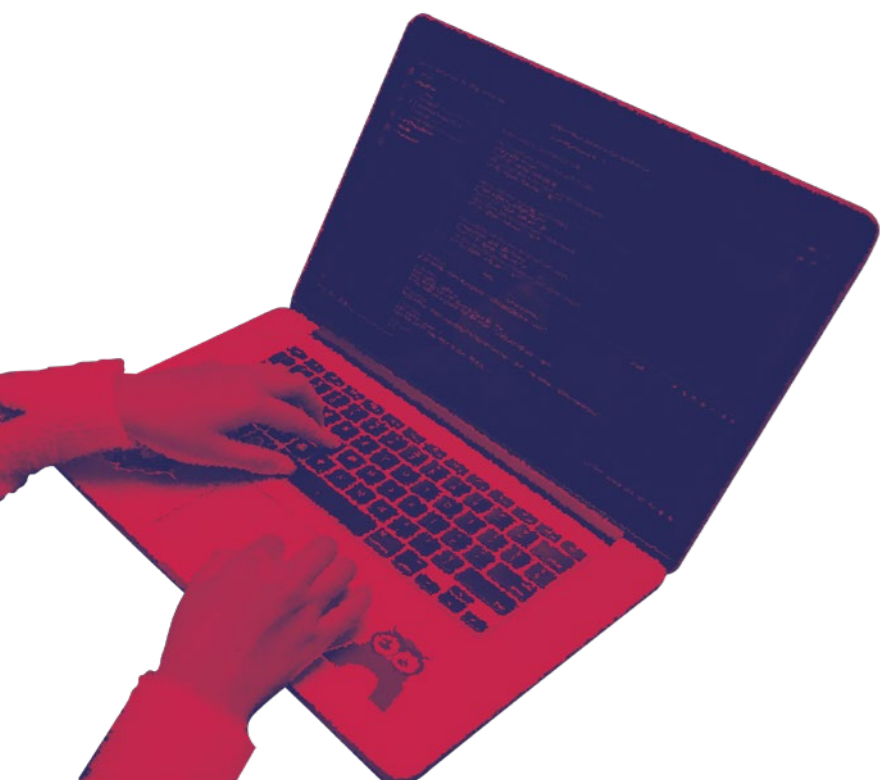
This study did not aim to score specific platforms but to investigate the challenges of female cloudworkers in Jordan. Therefore, the methods were slightly adapted to this objective. Based on the initial research, we selected a diverse range of platforms to ensure a broad understanding of the Jordanian cloudwork market. We focused on major international platforms like Upwork and Fiverr, which attract a wide user base. Additionally, we included regional and local platforms like Mostaq, Khamsat, Sa3idd and Jeelcode, to capture the unique dynamics and challenges faced by workers operating within a more localized context. This approach allowed us to analyze both global trends and specific, local-level issues.

In choosing the platforms for this study, we wanted to ensure we had a good mix of both global and regionally important marketplaces that are relevant to freelancers in Jordan. This meant including well-known international platforms like Upwork and Freelancer, which provide access to a diverse range of projects and clients from all over the world. We also looked at popular Arabic-language platforms such as Khamsat and Mostaq, which specifically cater to the needs of Arab professionals. By incorporating these options, we could delve into how Jordanian freelancers navigate various linguistic, cultural, and competitive landscapes, as well as how the design and policies of these platforms impact their job opportunities. Additionally, we included Jordan-based platforms like Sa3idd and Jeelcode to showcase the influence of local initiatives on the country’s digital labour market. Sa3idd is all about connecting service providers with clients for quick, task-oriented work, while Jeelcode serves as a hub for tech talent, offering project-based opportunities in software development, design, and digital services. By featuring these platforms, we aimed to explore how homegrown solutions meet local market demands, foster culturally relevant work environments, and potentially provide more tailored support to Jordanian freelancers compared to their global counterparts.

The worker's surveys were conducted within the scope of the project, recruiting Jordanian female workers. The questionnaire was adapted to include questions and themes related to the local context and gender-based challenges and experiences. The recruitment methods followed were via platforms and social media groups targeting cloudworkers. We also utilized snowball sampling by asking participants to share the survey with other female cloudworkers in their networks. The survey was conducted between May 2025 and August 2025 on the following platforms: WhatsApp groups, phone-based recruitment, Upwork, and posts on our social media platforms such as Facebook, LinkedIn, and Instagram. The team designed and administered the survey using Qualtrics, an online survey platform, to collect and manage responses. We received 84 responses from Amman, Irbid, As-Salt, Madaba, Karak, Ramtha, and Balqaa cities. After cleaning the data, we were left with 73 responses.

In addition to the survey, we collected qualitative data from semi-structured interviews. The aim was to deepen our understanding of the main topics and issues that arose from the survey and get more in-depth data on female workers' experiences and challenges. A total of 20 female workers were recruited. We recruited participants from various governorates, including Amman, Mafraq, Tafila, Ma'an, Jerash, Irbid, Madaba, and Zarqa. This selection aimed to reflect a wide range of local contexts and experiences. We reached out to potential participants through phone calls and followed up with survey respondents who had shown interest in taking part in interviews. The selection parameters were based on their years of experience, types of platforms used, and diversity of their work roles to ensure a representative sample of experiences. An additional questionnaire was developed with specific questions to explore the problems faced by these workers and the gender-based aspects of their work experiences on online remote work platforms.

The interviews provided valuable insights about the challenges both according to the Fairwork Cloudwork Principles and the problem from a gendered lens. This enables a more fine-grained understanding of aims and concerns of these female workers and of the factors impacting their daily work, from local to platform-based constraints.



6. Findings

6.1 Demographic and Occupational Characteristics of Cloud Platform Workers

The analysis of the demographic characteristics of women working on cloudwork platforms in Jordan offers crucial insights into the identity of the workforce adopting this model of work and the extent of its link to structural challenges in the Jordanian labour market, most notably the high unemployment rates among youth and higher education graduates. Cloudwork is viewed as an immediate, low-barrier response to the limited absorptive gap experienced by the traditional labour market. Accordingly, this analysis aims to determine whether these platforms attract a new segment of workers, or whether they represent an alternative pathway for jobseekers who have not found opportunities commensurate with their qualifications in the organized labour sector.

The survey data reveals an intense concentration in the sample within the young age category, where more than 91% of participants fall within the 18-28 year age bracket (51.4%) and the 29-38 year age bracket (40.3%). Although the vast majority of the sample are Jordanian females (94.4%), the presence of a small percentage of Syrian refugees (5.6%) is a theoretically significant indicator of the untapped potential of cloudwork, which offers an immediate, low-barrier path to income generation, bypassing the legal, financial, and geographical obligations and restrictions faced by refugees that have hampered their integration into the traditional labour market, such as work permits or professions closed to refugees in the Jordanian labour market.

The survey data exhibits a clear prevalence of single women with a percentage of (65.3%) who have minimal direct family responsibilities. However, it also indicates that structural familial barriers may push married women away from this type of work. The percentage of married working women reached 33.3%). The data demonstrates a high family care burden, especially for young children, where more than half of married participants (60%) have one or two children, and (96%) of married participants have at least one child under the age of 5. This requires intensive and continuous care. This may represent the main obstacle that drives married women to withdraw from the labour market, or restricts their options for flexible work from home, given the high costs of nurseries and the lack of sufficient support for the equal distribution of caregiving roles between genders, as stated in the theoretical framework above.

In terms of geographical distribution, the sample (quantitative and qualitative) includes participants from 10 Jordanian governorates out of 12, namely: Amman, Balqa, Irbid, Karak, Madaba, Zarqa, Tafilah, Ma'raq, Ma'an, and Jerash. The majority of workers in the sample (68.1%) are concentrated in the capital, Amman. This concentration reflects the city's role as Jordan's primary economic and technological centre, benefiting from the highest density of digital infrastructure, greater availability of high-speed internet, and the presence of hubs and support centres for entrepreneurship and freelance work. Consequently, cloudwork platform is easier and more sustainable in Amman than in other governorates, which limits its effectiveness as a comprehensive national tool for addressing unemployment in areas outside the main urban centres.

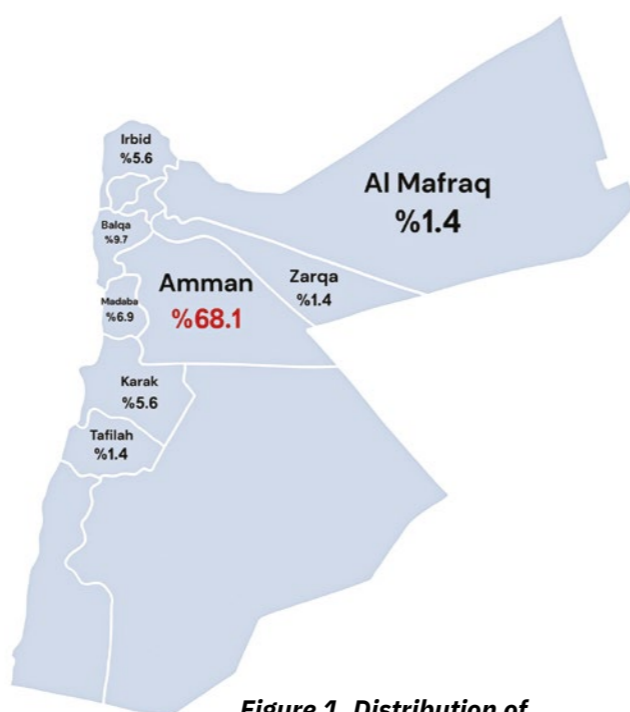


Figure 1. Distribution of participants by governorate

As illustrated in figure 1, the remaining percentage of participants is distributed across other governorates in small proportions, with Balqa ranking second with 9.7%, while governorates such as Zarqa, Tafilah, and Ma'raq record the lowest representation at 1.4% for each. This minimal representation in peripheral governorates indicates that cloudwork has not yet succeeded as a wide-ranging tool for “stimulating employment outside the capital”, despite some government programmes explicitly targeting this goal, such as the Jordanian Digital Transformation Strategy (2026-2028), which aims to enhance equitable digital inclusion by targeting “digitally enabled groups such as... women in remote areas”.

The participants are characterized by a high educational level, with more than three-quarters of participants (76.4%) holding a Bachelor's or Master's degree (Bachelor's, 68.1%; Master's, 8.3%). This reflects that the problem in the Jordanian labour market does not lie in a skill shortage (the supply side), but rather in the “absorptive gap” that prevents educated women from accessing employment opportunities commensurate with their qualifications. This educational advantage, which does not translate into equivalent opportunities in the traditional labour market, pushes these high-calibre competencies (high-skilled unemployed) to seek refuge in cloudwork as an alternative to the high unemployment among university degree holders. In terms of specialization, there is a diversity of fields, with the highest concentration in Graphic Design (25%) followed by Accounting (11.1%). Essential administrative and engineering specialties, such as Business Administration and Engineering, appear with an equal percentage of (8.3%) for each. Furthermore, Languages and Translation, and Mathematics specialties show a close percentage of (6.9%) for each. The lowest percentage specializations include Marketing and Information Technology (5.6% for each), Sociology and Pharmacy (4.2% for each). Human Resources, Psychological Counselling, and Economics record the lowest percentage at (1.4%) for each. This distribution reflects that cloudwork

attracts competencies from various academic backgrounds but favours skills that are readily digitizable.

The current occupational status of participants via cloudwork platforms represents the essential backbone of the digitally mediated informal work sector, where the vast majority (59.7%) of participants identify themselves as freelancers or self-employed. Consequently, the dominance of freelance work indicates that women either prefer the flexibility this type of work offers or are forced into it due to the limited opportunities for traditional employment. The core problem here is that cloudwork, despite offering an immediate path to income generation, digitizes and expands the instability associated with informal work. Consequently, the majority of workers who operate as freelancers remain outside the umbrella of formal legal and social protection, and are not covered by the provisions of the Labor Law or mandatory social security, which was also indicated by the majority of participants in the in-depth interviews.

6.2 Nature of Work on Cloudwork platforms

Women's engagement in cloudwork platforms in Jordan indicates a noticeable yet limited economic and social shift. While these platforms provide an alternative source of income amid shrinking formal employment opportunities and allow a certain degree of flexibility in balancing family and professional roles, they only occasionally lead to stable or empowering forms of work. Most women remain confined to short-term, low-paid tasks, with minimal legal and social protection. Consequently, digital labour platforms do not fundamentally transform gendered work relations; rather, they tend to reproduce existing inequalities within a new, digitally mediated framework.

Table (1) presents the distribution of women's tenure on cloudwork platforms in Jordan, illustrating the duration and depth of their engagement in digital labour. Overall, the results suggest limited job stability and weak long-term sustainability, reflecting the short-term and fluctuating nature of women's participation in this sector.

Duration of Work on the Platform	Frequency	Percentage (%)
One month	18	25%
From 2 – 3 months	8	11.1%
From 7 months – 1 year	12	16.7%
From 1 – 2 years	15	20.8%
From 3 – 4 years	13	18.1%
5 years and more	6	8.3%
Total	72	100%

From a professional and economic perspective, these figures reflect high participant mobility within cloudwork platforms. This trend can be explained by several factors, as indicated by participants in the in-depth interviews; most notably the absence of financial stability resulting from fluctuating earnings and the lack of permanent contracts, alongside weak social protection, as workers lack any form of health or social insurance, rendering work via platforms unsustainable in the long term. Some participants also indicated that the temporary nature of digital tasks—which are often short-term or seasonal—increases the fragility of the professional link to the platforms. Additionally, the psychological and digital stress resulting from long working hours, client pressure, and continuous evaluations, leads to what is known as “Digital Burnout,” prompting many women to quit work after short periods. The data shows that the percentage of workers who continued for more than two years does not exceed 26.4%, which confirms the difficulty of building a long-term career path on digital platforms, unlike traditional jobs that offer greater opportunities for growth and promotion.

6.3 Types of Platforms

The results show that work via digital platforms is characterized by its temporary and fragile nature, dominated by the rapid entry and exit of workers without professional stability. This reflects the absence of a supporting institutional structure and limits the possibility of building a sustainable career path in this sector. The data indicates that the work of the participants is heavily concentrated on major freelance platforms, both global and regional, as follows:

1. Global Freelance Platforms: Women primarily work on Upwork (36.1% of participants), followed by Freelancer at 31.9%, while Fiverr shows a lower usage rate of 5.6%. This concentration on Upwork and Freelancer indicates a preference for the medium- to long-term project model in fields such as writing, translation, design, administrative support, and programming. These represent the most common sectors among women engaged in online work in Jordan. Many of these women rely on bid-based models that characterise several cloudwork platforms, as this approach grants them greater control over both the type and pricing of their work. This stands in contrast to gig-based models, such as those used by platforms like Fiverr, where users must create pre-defined services and wait for clients to purchase them. As a result, gig-based work requires a higher level of self-marketing and client interaction, which can be more challenging for workers who have limited experience in digital marketing or personal brand building.

2. Arab Freelance Platforms: The results indicated a wide spread of Arab platforms, with Mostaqil used by 29.2% and Khamsat by 20.8%. This diversity in usage reflects the participants’ need to access Arabic-speaking job opportunities. It may also be an indicator of the ease of dealing with these platforms in terms of verification and payment requirements within the local/regional context.

3. Absence of Specialized Platforms: The data shows a complete absence of women in the sample using specialised platforms such as Contra, Guru, TrueLancer, Workana, Toptal, or TasmeeemMe. Specialized platforms refer to digital platforms targeting high-skilled professionals in fields such as advanced design and programming.

They typically impose stricter admission criteria, including skill tests or verified experience, and offer fewer but higher-paid opportunities compared to other platforms like Upwork or Freelancer. This finding indicates a limited representation of women in the study sample on specialised or high-skilled platforms, suggesting that access to such platforms may require levels of expertise and specialisation that are not yet common among the majority of participants.

The results indicate that women adopt a multi-homing strategy (working simultaneously on more than one digital platform), with about 60% of respondents reporting activity on multiple platforms. This pattern of “platform multiplicity” is considered an adaptive strategy to compensate for the instability of demand. One worker stated: **“I work on Khamsat and Upwork to reduce reliance on a single source of income amidst strong global competition and the fluctuations of algorithms on any individual platform, as sometimes my account is closed for three days, and I don’t know the reason”**. Another adds: **“When subscribing to two platforms, the probability of finding diverse jobs and in different markets (global/Arabic) increases”**.

The analysis of the qualitative interviews with the workers shows that the differences between Arab and international platforms are not confined merely to language or market size but reflect a structural disparity within the digital work ecosystem itself, regarding regulation, contractual fairness, and protection guarantees. These differences deeply intersect with gender, and reproduce gender inequalities within the virtual workspace, mirroring the traditional labour market. Participants described Arab platforms such as Khamsat, Mostaqil, and Saed as being closer to the local social environment, as their Arabic language and simplicity of use provide a sense of belonging and safety, especially for workers entering the digital labour market for the first time. One stated, for example, that she found the platform **“an opportunity to work from home with her daughters without fear of dealing with strangers or being subjected to harassment,”** adding that **“Khamsat is a generous source of income, but it is limited.”** This sense of social security is inseparable from the conservative cultural context to which the interviewees belong; working from home, in their language and traditional culture, preserves their social image and reduces the likelihood of conflict with family or society. However, this security comes at a cost: lower earnings, limited requests, and a lack of transparency in contracts and evaluation mechanisms. The majority indicated that Arab platforms lack organization and distribute tasks randomly, which generates a feeling of unfairness. From a gender perspective, these platforms represent a space for social empowerment more than actual economic empowerment; they grant women symbolic recognition of the ability to work, but within narrow economic limits that do not allow them complete financial independence unless they work on more than one platform.

In contrast, several interviewees viewed international platforms such as Upwork, Freelancer, and Fiverr as fairer and more organized in terms of the clarity of contracts and financial systems, though they constitute a more complex and difficult space to access, requiring language, technical, and personal skills. One mentioned that these platforms **“grant global opportunities, but they are not easy to enter; the competition is strong and requires high linguistic and communication proficiency,”** indicating that she **“faced difficulty understanding the English contracts and activating the international bank account.”** The majority of workers on international platforms affirmed that these platforms **“reward effort and professionalism, but are devoid of**

human interaction; responses are automated and decisions are non-negotiable,” which makes women feel they are dealing with an algorithm that does not understand their circumstances. What distinguishes these platforms is that they re-sort women according to their linguistic, digital, and financial capital. Women with fewer educational or training advantages are automatically excluded to low-wage tasks (such as data entry or simple design), while the doors open for those with technical competence and good English language skills. This was expressed by one woman: **“The international platform opens the world to you, but it closes the door if you don’t have the tools.”** The interviews show that women do not choose a platform based solely on financial return, but also on their feeling of safety and ability to control. Married workers or mothers prefer Arab platforms because they grant them a “safe” working space inside the home and within flexible hours, while young, unmarried workers are attracted to foreign platforms as a means of professional advancement and building an independent digital identity. One participant said: **“The international platform treats me as a professional, but the Arab platform understands me as an Arab human being.”** The interviews show that both Arab and international platforms reproduce the same gender structures that govern the traditional labour market, as follows:

- **On Arab platforms:** Women are confined to low-wage work that is not conducive to professional development, with a heavy reliance on personal trust relationships or self-evaluations.
- **On international platforms:** Women face hidden structural discrimination resulting from algorithms, banking policies, and linguistic requirements.

From this perspective, the difference between the two platforms cannot be reduced to an issue of “language or culture,” but rather one of access and structural empowerment. While Arab platforms constitute a comfortable space for social inclusion, foreign platforms represent a real test of professional equality—a test that Arab women often still lose due to the lack of familial and technical support.

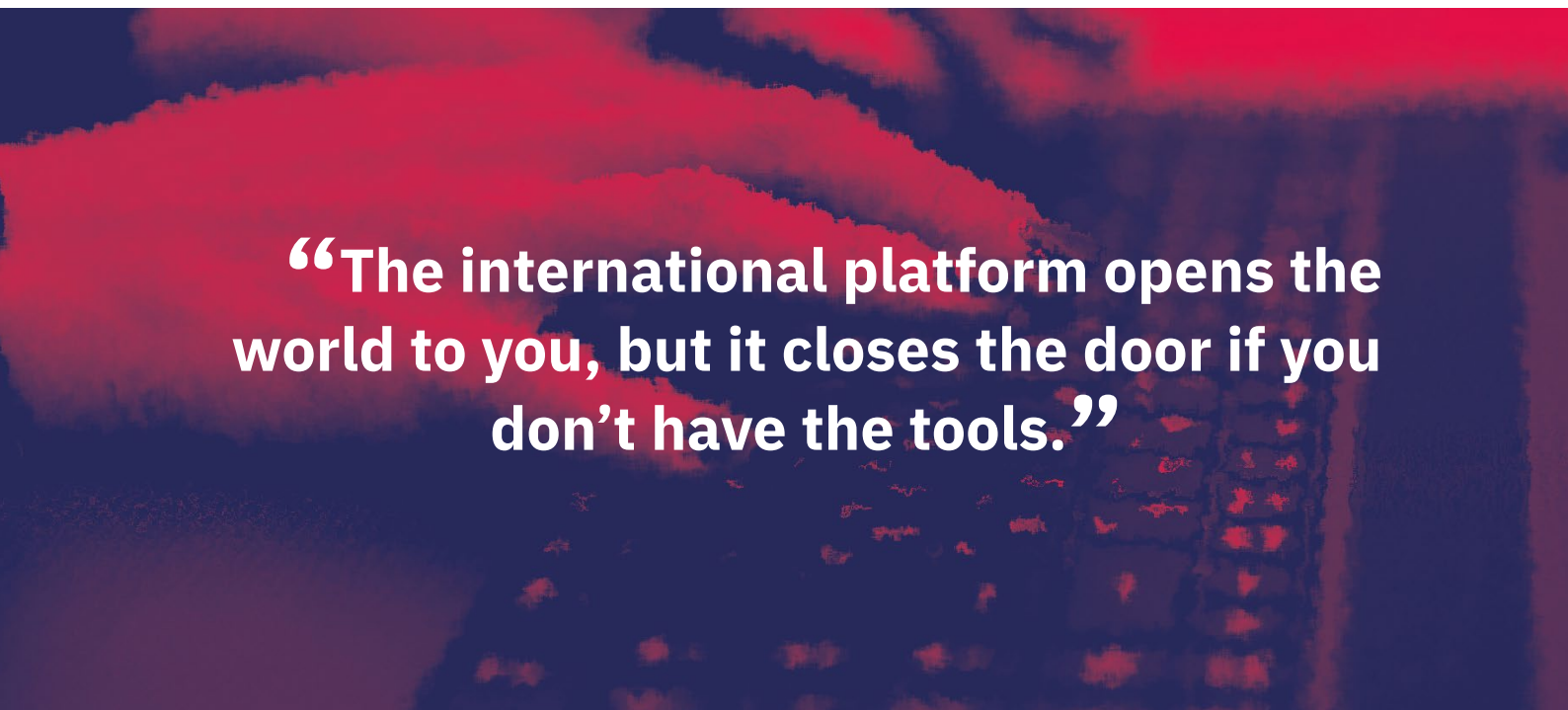
6.4 Motivations for Working on Cloudwork Platforms

Motivations for working on platforms are divided into pull factors (related to positive freelance work characteristics) and push factors (related to constraints in the traditional labour market). The results show that workers’ motivations represent a balance between push and pull factors. While increased income and flexibility were the strongest motivations, the tangible rise in difficulty securing a traditional job and familial constraints confirms that the choice is not always rooted in an absolute desire for independence, but is often a response to the structural and social constraints women face in the traditional labour market (such as lack of transportation or cultural constraints, although the latter were less present in these data). The data indicates that the most prominent motivation for participants joining freelance work through platforms is the need to increase income and improve their financial situation (48.6%). This makes the work closer to an economic necessity rather than merely an optional or secondary career choice. The existence of a significant income gap, which pushes nearly half of the participants to work on cloudwork platforms, suggests the failure of the traditional labour market to provide adequate earnings or suitable employment opportunities for this segment. In this context, digital platforms act as an economic safety net or a vital supplementary source of income that helps address the problem

of insufficient earnings. The search for flexibility and the ability to set working hours is the strongest driver within the pull factors category, recording an approval rate of 47.2% among workers. This finding is further contextualised by qualitative insight from several married participants in the in-depth interviews, who referred to the burden of unpaid care work. Digital flexibility therefore provides a crucial mechanism that enables women to reconcile paid employment with care responsibilities (often referred to as the “double burden”) without having to sacrifice either domain. This is further demonstrated by the high percentage of respondents who prefer to work exclusively from home to balance family responsibilities (27.8%), indicating that platform-based work serves as a practical tool for managing multiple roles.

From this perspective, this preference for flexibility can be classified as a constrained pull factor; flexibility itself is not the ultimate goal, but a means to confront the structural social constraints related to the distribution of care roles. It enables them to reconcile their multiple and conflicting commitments. Additionally, it enabled workers to combine continuing education with paid work (93.1%), and manage the responsibilities of caring for children or other family members (79.2%). Contrary to the main educational and familial motivations, the data shows that factors related to personal health and incidental reasons are marginal drivers for the majority of platform workers. The percentage of those needing flexibility “due to sickness” (9.7%) or “due to disability” (8.3%) recorded very low rates, confirming that good health is the prevailing norm and does not represent a major constraint in the search for flexible work. In the same context, the motivation of “due to other family or personal reasons” (23.6%) recorded a relatively moderate rate, indicating the existence of a scattered set of factors requiring flexibility, but which do not rise to the level of strategic importance represented by combining education or family care as primary motivations.

The motivation to develop skills and gain experience was reported by 34.7% of respondents and represents an important pull factor for engaging in platform-based work. This finding suggests that a significant proportion of women view digital work not only as a source of income, but also as an opportunity for self-development and professional advancement. In contrast, only 23.6% of women working on digital



“The international platform opens the world to you, but it closes the door if you don’t have the tools.”



platforms chose this work model due to a desire for autonomy and self-management of work without direct supervision, compared to 76.4% who do not consider autonomy an essential motivation for them. Difficulty in finding a traditional job came at a rate of 23.6% as an additional push factor, highlighting the limited absorptive capacity of the local labour market for women. At a similar rate, scarcity of opportunities in remote areas followed at 22.2%, reflecting that the digital economy has become a realistic alternative to overcome geographical barriers and limited employment opportunities. Platforms allow access to global labour markets from any location, without incurring the burden of relocation or residence in urban centres.

Few workers (9.7%) consider the difficulty of accessing traditional workplaces, and (8.3%) cite avoiding unsafe or uncomfortable work environments as their main motivations for choosing to work through digital platforms. Although these percentages appear low, they highlight an important qualitative dimension related to the spatial, environmental, and social constraints women face in the traditional labour market. In addition to the scarcity of safe or reliable transportation and weak safety standards in certain sectors such as factories, workshops, and fieldwork sites, cultural and social norms that restrict or discourage women from working outside the home or in mixed-gender environments further limit their participation in the formal economy. Consequently, digital work emerges as a safer and more socially acceptable option that allows women to work from home without conflicting with familial or cultural expectations, while maintaining a degree of economic independence and balancing paid work with caregiving responsibilities.

6.5 Work Type and Experience Level in Platform Work

The survey data indicates that 27.8% of women work in Microtasks such as data entry, data training, and text transcription. These jobs are low-cost and quick to execute but, conversely, lack professional stability. The same percentage (27.8) work in Content Services such as writing, design, and audio/video editing. These fields combine creativity and self-marketing and reflect a growing trend towards the creative economy. Despite the noticeable dual distribution between microtasks and content services, the analysis reveals a clear weakness in women's participation in specializations that are fundamental to digital economic growth. Furthermore, in-depth interviews with workers indicated the inadequacy of university specializations in qualifying women for cloud platform work, leading to reliance on self-learning. In the field of Technology Services like programming and technical support, the percentage of workers engaged does not exceed 8.3% of the total activity. This clearly highlights a gap in advanced technical skills among this segment of women. One of the female workers participating in the in-depth interviews stated: **"The university did not qualify me with any skill; I learned everything myself so I could work on the platforms. Every project I took on the platform was like a new course I learned alone from YouTube, even if it was simple"**. Another added: **"I noticed that tasks related to programming or technical support are difficult for us, not because we can't do them, but because they require high language proficiency and skills, and prolonged dedication, which is difficult for married women who have family commitments"**.



This disparity, in turn, limits their ability to compete in digital projects that are characterized by high financial returns and relative stability, keeping them away from the forefront of anticipated future demand. Furthermore, the data indicates limited engagement in Professional Services, which include fields such as education, law, and finance, where the percentage reached only 13.9%. Although these services require high academic qualifications, the low demand for them may reflect the difficulty of converting traditional specializations into a suitable digital format in the local market. One participant in the focus groups added that this is due to strong global competition. Meanwhile, the percentage of workers in Marketing and Sales (12.5%) indicates activity supporting small and medium-sized brands online. This is a vital role in the digital economy, but it does not necessarily require the same level of deep specialization demanded in advanced technical or creative fields. However, there is a trend among workers to move from marketing to micro and intermediate tasks. One worker stated: **"Initially, I worked in e-marketing, but later I found that data entry and text editing were better because I could complete them within a defined time and without much pressure, whereas marketing requires continuous follow-up"**.

Experience requirements confirm that the majority of work performed by the female workers is not entirely low-skilled, but rather falls into an intermediate zone. The majority of workers (69.4%) believe their work requires an "Intermediate experience and/or training level". This indicates that platforms tend to hire individuals who possess a professional and knowledge base allowing them to execute relatively complex tasks that go beyond simple microtasks, but which do not reach the level of high specialization. In contrast, 26.4% of workers indicated their work requires high experience, suggesting the presence of a segment of workers offering specialized services. Conversely, low experience constitutes a very small percentage (4.2%), refuting the idea that platform work is limited to beginners or tasks requiring no skill.

When participants were asked about the sectors witnessing the highest future demand in the cloudwork market, considering the type of tasks required, clear disparities emerged between the nature of tasks they currently perform and their perceptions of future demand. Participants showed high expectations for continued demand for Technology Services (37.5%), followed by Content Services (30.6%). This reflects a growing awareness of the importance of programming, development, and digital design, even though the percentage actively engaged in these fields remains very low, at 8.3%. One participant said: **"It is clear that the demand on platforms is towards technology, design, and programming, but most women tend to work in small tasks, because they are easier and do not require long training"**. In contrast, a decline is noted in their expectations towards microtasks; while they currently account for 27.8% of their activities on platforms, only 12.5% expect continued demand for them in the future. This disparity indicates a gap between current supply and future demand. The work of women is currently concentrated in microtasks and content (a total of 55.6%), while they anticipate future demand shifting towards technology and content (68.1%, combined). It can be inferred that there is an urgent need to direct training efforts toward developing advanced digital and technical skills to enable women to keep pace with the transformation in the cloudwork market, considering that women working via cloudwork platforms are concentrated in medium-skilled and low-job security work, while opportunities for entry into the technical sectors remain limited despite the increasing demand for them.

6.6 Weekly Working Hours on Platforms

The data clearly indicate that digital platform work is predominantly a side activity rather than a full-time occupation for most women. The results indicate that women cloudworkers spend an average of approximately 27 hours per week on platform-related work. Only 12 of these hours constitute paid labour (44.4%), compared to 15 unpaid hours (55.6%) spent on searching for tasks, applying for assignments, and building professional reputation, as follows:

- Paid Weekly Working Hours on Platforms:** The data from female workers shows that the work of women on cloudwork platforms is characterized by short or part-time working hours for most of them, reinforcing the idea that digital work offers great flexibility and is practiced mostly as a supplementary activity rather than a full-time job. This distribution confirms that women utilize digital cloudwork platforms as a tool to segment their time into small, self-manageable work units, which aligns with the strong motivation to seek flexibility. The aim is to integrate paid work with academic and family commitments, solidifying the status of most workers as “flexible part-time workers” in the digital economy.
- Working Hours on a Single Platform:** The distribution of weekly working hours on the primary platform demonstrates that women’s digital engagement is predominantly limited and part-time in nature (Table 2). Almost two thirds of respondents (63.4%) spend less than 10 hours per week on their main platform, indicating that cloudwork is largely pursued as a supplementary income source. A moderate level of engagement is observed among 16.9% of women who work between 11 and 19 hours weekly, while only a small minority (14.1%) approach full-time levels of 30 hours or more.

Table (2). Distribution of women according to weekly working hours on the primary platform

Weekly Working Hours on a Single Platform	Percentage of Workers (%)	Interpretation
Less than 5 hours	33.8%	Very limited participation, often considered occasional or supplementary work
5–10 hours	29.6%	Majority working short part-time hours, reflecting a high level of flexibility
11–19 hours	16.9%	Moderate part-time engagement
20–29 hours	5.6%	A small proportion approaching high part-time engagement
30 hours or more	14.1%	A minority working near or at full-time levels

One worker said: “My work as a freelancer has not affected my life much because it is very flexible. I work on one platform, so I work during the night hours after my

main job at Aramex, and sometimes I stop for days. The good thing is that I control my time completely, but I cannot work on more than one platform”.

- Working Hours on All Platforms:** women engaged in cloudwork demonstrate a predominantly part-time pattern of participation across both paid and unpaid platform-related activities. In terms of paid work, the largest proportion of women 37.5% spend between 5 and 10 hours per week, while a further 23.6% work between 11 and 19 hours. Only a small minority 16.7% reach 30 hours or more of paid work per week, indicating that full-time engagement in platform work remains relatively limited.

In contrast, unpaid tasks—such as searching for clients, preparing profiles, and applying for opportunities—are even more time-intensive. The highest concentration of unpaid effort occurs in the 11–19 hour range, where 37.0% of respondents dedicate a substantial portion of their time without compensation. Notably, a considerable proportion 27.4% also spend fewer than 5 hours per week on unpaid tasks, suggesting varied levels of cloudwork engagement .

Overall, these patterns highlight that cloudwork for women in the survey is characterised by short, fragmented, and unpaid-intensive working hours, reinforcing its role as a supplementary and often invisible form of labour, rather than a stable or full-time occupation. The significant time invested in unpaid activities further underscores the hidden burden placed on women within the platform economy, where effort is frequently uncompensated yet essential for accessing income opportunities.

Table (3). Distribution of women according to weekly working hours on all platforms (Paid vs. Unpaid Work)

Weekly Working Hours (All Platforms)	Paid work (%) (n = 72)	Unpaid tasks (%) (n = 73)	Interpretation
Less than 5 hours	9.7%	27.4%	Low level of engagement; unpaid time is significantly higher in this category
5–10 hours	37.5%	19.2%	Majority of paid work occurs here; unpaid effort is also notable
11–19 hours	23.6%	37.0%	Unpaid work peaks in this range, showing heavy invisible labour burden
20–29 hours	12.5%	12.3%	Comparable paid and unpaid engagement
30 hours or more	16.7%	4.1%	Paid work more likely at high hours; unpaid work drops significantly

One of the workers said: “I work on two platforms and divide my time between the two platforms and household chores. Sometimes I work in the kitchen all day, and I complete design work in the middle of the night. Platforms don’t have fixed working hours, meaning I work when I can, and this suits me a lot because I have a home and children.”



7. Applying the Fairwork Principles for Women in Cloudwork Platforms

7.1 Fair Pay

The analysis of payment for women working on cloudwork platforms in Jordan reflects a reality intertwined between economic empowerment opportunities and manifestations of financial precarity. Women work in a digital environment that offers flexible income but lacks fairness in payments and professional stability. The analysis reveals the continuation of the gender gap in income, despite women's transition to the global digital labour space.

The data, within the context of payment patterns and currencies, shows that 59.7% of workers are paid in US Dollars (USD) compared to 41.7% who are paid in Jordanian Dinar (JOD), which reflects the cross-border nature of digital work, where most platforms rely on pricing in USD as a relatively stable international currency, while a limited segment deals locally. Despite this, 70.8% of women prefer to deal or report in Jordanian Dinar, indicating that the economic and social link to daily life remains local, even if the sources of income are digital and cross-border. As for payment by non-cash means such as gift cards (2.8%) or bonus points (4.2%), it remains very limited. This indicates that women prefer direct cash income to meet living needs, especially in light of the weak social protection for digitally self-employed workers. Furthermore, the presence of only 6.9% who receive earnings through "other" methods (such as local e-wallets or indirect transfers) suggests the limited diversity of digital payment tools in the Jordanian market.

The analysis of income levels among women engaged in digital platform work reveals a clear trend toward income fragility and instability within cloudwork platforms. The survey data indicates that the average weekly income for most participants ranges between \$10 and \$50 USD, with only a few cases exceeding \$100 USD per week. At the monthly level, 69.4% of women reported earning below the national minimum wage in Jordan (290 JOD or approximately \$409 USD), while only 26.4% surpassed this threshold.

Survey results confirm that cloudwork serves predominantly as a supplementary rather than a primary source of income for most women. Around 54.2% of respondents described their digital work as an additional income stream—whether significant or minor—while 12.5% rely on a single platform as their main source of income, and 33.3% combine multiple platforms to generate their primary earnings. This pattern underscores the flexible yet precarious nature of digital labour, which enables women to balance work with household responsibilities but fails to provide financial stability or fair remuneration when compared to the minimum wage in Jordan (290 JOD / 409 USD) in the traditional labour market. One worker stated: **“Working on platforms is**



not an essential income that I can rely on to cover living expenses alone; it is just an extra amount that helps me cover some needs for the children. If it were the primary income, I would not be able to live in Amman”. Another adds: **“The amount I earn monthly from the platform is much less than the Jordanian minimum wage, but it is the only option for me to work from home and be able to balance with my family responsibilities”.**

The principle of **Fair Pay** in cloudwork platforms is considered a structural challenge affected by deep gender factors, and despite the fact that platforms are characterized by equality in providing access to opportunities, the analysis of the wage structure and its determination highlights how the prevailing gender patterns in the traditional labour market can be reproduced and reinforced, particularly in light of the strong motivations driving women to participate, such as income necessity and flexibility needs.

The pay **structure** is directly affected by the nature of the tasks in which the female workers are concentrated, which pushes earnings towards two models which limit the economic value of their effort:

Model 1: The Fixed-Price per Task model; about 45.8% of female workers receive a fixed wage for each task regardless of time, as it is applied to high-intensity microtasks (such as data entry and text transcription). The data indicates that 27.8% of women work in these high-intensity tasks, and in-depth interviews with the workers indicated that the final product is priced at a very low cost to ensure the platform's ability to compete. From a gender perspective, the concentration of women in these tasks leads to a significant decrease in the actual hourly wage when time spent searching for work and preparing proposals is counted within the total unpaid working hours. One worker says: **“When I get a data entry task for a fixed amount, I work on it for much longer hours than I expected. In reality, my hourly wage drops to almost nothing. Fixed task work is more vulnerable to time exploitation.”** Another adds: **“In text transcription tasks, I am forced to concentrate for a very long time, and when I divide the amount I receive by the number of hours I spent, I find that I worked for free for a large part of the time.”**

Model 2: The Hourly Rate model; about 47.2% of female workers receive an hourly wage. This is often applied to content and design services, where 27.8% of women work in these fields. Some in-depth interviews with workers indicated that they are exposed to global price competition, where workers are forced to set significantly lower prices compared to their counterparts in countries with higher purchasing power, which limits their ability to fairly price their intermediate and high skills. These percentages reveal that fixed-task work is more vulnerable to time exploitation, as task completion hours can extend without additional compensation, leading to a real decrease in the hourly wage. In contrast, the hourly rate appears fairer theoretically, but it relies on client evaluations and platform algorithms that may limit women's opportunities for fair competition.

The data shows that the **determination of earnings** on cloudwork platforms is not self-determined by the female workers, as the results indicated that only 18.1% of women set their service prices themselves, compared to 40.3% whose wages are

determined by the platform and 41.7% whose earnings are set directly by the client or requester. This distribution reflects women's limited autonomy over pricing, as more than 82% rely on external parties—either the platform or the client—to determine their compensation.

In the absence of a formal employment contract or a protection system, non-transparent market mechanisms control the material value of the work, which weakens the bargaining power of the workers and makes them more susceptible to accepting low earnings. Furthermore, digital platforms rely on an open competition system among workers. This pressures women who suffer from a strong economic motive (48.6%) to improve income and difficulties finding traditional jobs (23.6%) to lower their price offers to ensure securing tasks. Additionally, platform algorithms play a pivotal role in cementing this pattern, as they evaluate skills and suggest lower prices in work categories with a “feminine” character, such as writing, design, and content (27.8%), compared to technical fields where women's participation does not exceed 8.3%. Thus, cloudwork platforms reinforce an indirect algorithmic bias against the sectors in which women are concentrated, which leads to fixing their earnings at levels lower than the true value of their work, despite their effort and high flexibility. One worker said in the in-depth interviews: **“I often cannot set the price that I consider fair; either the client sets it in advance, and I must accept it, or the platform sets it, and there is no room for negotiation. I do not have real autonomy in pricing my effort.”**

Unpaid Weekly Working Hours on Platforms: Cloudwork involves a substantial amount of unpaid labour that is essential for obtaining and maintaining paid tasks. The data reveal that 29.2% of working women reported spending 17 hours per week on unpaid activities such as searching for tasks, preparing proposals, and maintaining their online profiles. This is followed by 10.4% spending 15 hours, 8.3% spending 20 hours, and 6.3% spending 10 hours per week. Altogether, women who dedicate between 10 and 20 hours weekly to unpaid digital tasks represent nearly half of the total sample, indicating a consistent time burden that mirrors the equivalent of a half-time working week without pay. By contrast, the lower-hour categories are significantly smaller: around 25% of women spend between 1–5 hours weekly on unpaid work, indicating that only a limited proportion of respondents engage in minimal unpaid activities, while the majority remain involved in more sustained and time-intensive unpaid labour. At the opposite extreme, approximately 10% of participants reported spending 24 hours or more per week on unpaid activities—a sign of chronic digital overwork or burnout among some women seeking to sustain their visibility and ranking within the competitive environment of cloudwork platforms.

One participant expressed this dilemma by saying: **“Sometimes I spend two days applying and corresponding with customers, and I don't get a job, but I have to keep applying so my account doesn't get closed”.**

These results show that cloudwork platforms transfer a portion of the operational cost to the workers themselves, as they bear time and effort that should have been compensated, such as searching for clients, applying for tasks, or building a digital reputation. This work pattern is known in modern literature as “invisible digital labour”, which is a form of necessary effort for the continuation of the digital economic system, but which is neither recognized nor paid. This makes it similar to unpaid domestic work

performed by women in the private sphere. Consequently, women working across platforms often face a double burden of unpaid labour—domestic and digital—which widens the time gap between genders and limits their ability to achieve a balance between economic production and family care. One of the respondents summarized this feeling by saying: **“The platform considers application time as part of the work, but this time is effectively wasted; it's not paid. Sometimes I feel frustrated because I am working for free and for many hours”.**

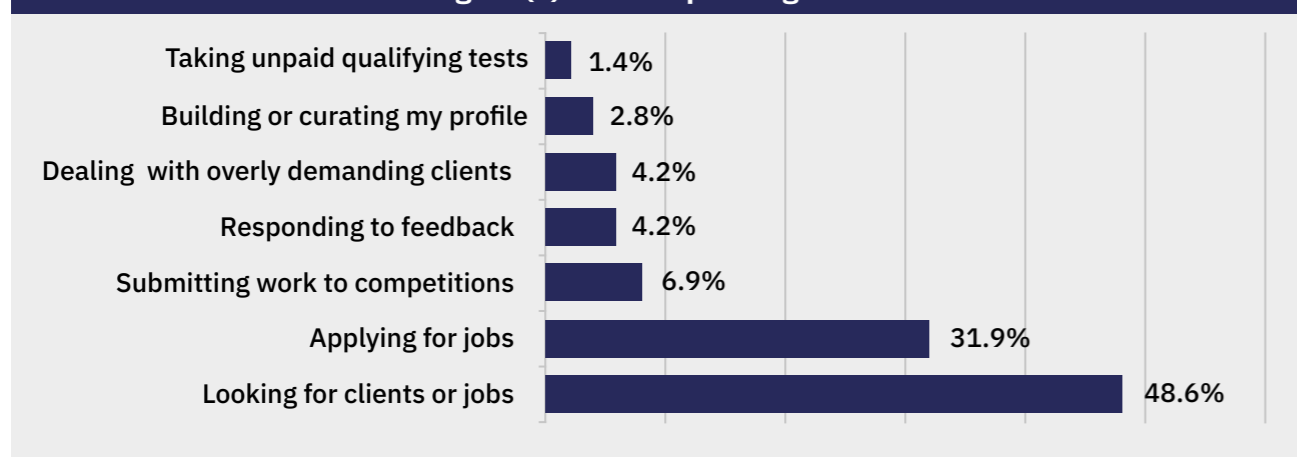
The findings highlight a significant gap in fair working conditions for women engaged in cloudwork. There are no clear policies or mechanisms in place to recognize or compensate for the substantial unpaid time spent searching for tasks, submitting applications, or maintaining visibility on platforms. Instead of supporting equitable time management, platform algorithms incentivize continuous activity, effectively transferring the costs of digital productivity onto workers themselves. This dynamic creates a cycle of invisible digital labour that disproportionately affects women, undermining fair conditions and fair pay. As a result, what could serve as a pathway to women's economic empowerment often becomes an inequitable digital environment—one that replicates offline gender inequalities through algorithmic management rather than transparent and fair contractual protections.

The results, as indicated by Figure (2), show that the most draining activity for women's unpaid time is searching for clients, with 48.6% of participants reporting that this aspect consumes the largest part of their unpaid time. This high percentage reflects a state of professional instability, as workers must dedicate a long time to find new opportunities, making digital income conditional on constant perseverance in “searching” and not solely “production”. From a gender perspective, this search represents a double burden, as women are forced to reconcile their digital tasks with domestic care requirements, thereby increasing their total hours of invisible labour compared to men. One respondent summarized this challenge by saying: “I spend long hours adjusting my profile or preparing proposals for clients and looking for them, but in the end, I might not be accepted. The platform I work on always keeps me in a state of readiness, but without real compensation”.

Furthermore, 31.9% of participants pointed out that applying for jobs is the most draining activity within the unpaid work category. This process includes writing proposals, modifying professional files, and preparing work samples, making it a form of unpaid self-administered labour imposed on workers within a highly competitive system. The platform converts the recruitment process into a continuous effort borne by the worker alone, without a guarantee of task acceptance or payment. The data also shows that a small segment of women (1.4%) perform free qualification tests, while (6.9%) participate in digital competitions without guaranteed compensation. These figures, despite their small proportion, reveal a concerning trend of normalizing free practices under the guise of “proving competency,” where women's work is used to generate content or test performance quality without actual compensation. One participant expressed this feeling of exploitation, stating: “The platform requested a logo design test before employment, and this task took me two hours, and afterward the platform did not get back to me with the client, and they did not reply to my email. I felt they took my idea for free”.

The data also indicates that 2.8% of workers spend time building or updating their personal profiles, which is a necessary step for building digital reputation but is also not calculated within the wage. Meanwhile, 4.2% indicated that dealing with clients who have high requirements represents the most draining activity, particularly when repeating work or making frequent modifications without additional pay, which increases the feeling of professional injustice and lack of appreciation.

Figure (2). Core Unpaid Digital Assets



These activities show that women working through digital platforms face a double burden of unpaid labour. While they spend long hours on unpaid digital tasks (searching, applying, editing, preparing files), they simultaneously perform unpaid domestic work (childcare, cooking, cleaning), which makes their working day longer and less financially productive. This reality reproduces inequality in the distribution of time and economic returns, as women's effort in both realms—digital and domestic—remains essential for the continuation of the productive cycle yet remains unrecognized economically or institutionally. It can be concluded that this unbalanced time structure perpetuates women's dependence in the digital economy and highlights the urgent need to establish regulatory frameworks that recognize invisible labour and reduce its time burden through improving job-worker matching mechanisms, simplifying application processes, and providing compensation or incentives for time invested in unpaid preparatory tasks.

Financial security constitutes one of the deepest challenges in the experience of women working on cloudwork platforms in Jordan, where flexible working conditions intersect with their lack of economic stability. The data showed that 48.6% of workers feel financially secure most of the time, while 44.4% consider their earnings insufficient or unfair, which reflects a gap between the effort exerted and the actual financial return. This feeling of insufficient wage is directly linked to the weakness of protection systems in freelance work, as workers do not enjoy any guarantees protecting their income during periods of low demand or project interruption. What decreases financial security is that 22.2% of workers feel permanent anxiety about covering living costs, while 27.8% face this anxiety most of the time, which shows the fragility of digital income and its irregularity as a primary source of livelihood. One of them says: **“We are forced to lower the price in our offer significantly compared to workers from Europe or America, otherwise the client will never choose us. The platform makes**

us compete based on low earnings, and this reduces the value of our certificates and experience,” and another adds: **“I know the service I offer in design deserves a higher amount, but when I see competing offers, I set a much lower price to get the project, and this pressures our profits and thus makes us anxious.”**

These findings reveal that working via digital platforms does not constitute a stable alternative to traditional jobs but is a temporary solution to deal with economic challenges, especially in the absence of health insurance and social security. This situation reflects the widening economic gap between genders, where women bear additional burdens without institutional safety nets, which reinforces the pattern of “exhausting independence” based on work without stability.

Challenges related to payment constitute a crucial mechanism that exacerbates structural precarity within digital labour, where a legal guarantee for workers' rights is absent. The results indicate that 33.3% of women reported that they did not receive their earnings on time sometimes, which is a clear indicator of payment mechanism disruption and the failure of platforms or clients to adhere to accurate schedules. Furthermore, 18.1% of participants stated that they completed work for which they never received financial compensation, with the additional challenge of proving their rights in the absence of formal contracts or legal intermediaries. While 38.9% of the workers confirmed that the platform intervened to ensure payment, 29.4% said their complaints were never resolved, reflecting the absence of an effective system for equity and arbitration within the platforms. These figures reveal a dual fragility suffered by women in terms of weak bargaining power on the one hand, and the absence of institutional protection on the other, which exacerbates the risk of financial exploitation. Thus, “digital freelance work” transforms into an unequal space that reproduces traditional gender disparities but with more complex digital mechanisms, where women bear the burden of flexibility without real guarantees or financial security. One of the participants stated: **“Sometimes the client delays the transfer of payment for days, and there is no formal guarantee that obligates the platform to pay at a specific time. This disruption in payment causes me great anxiety, especially when I need the money for weekly expenses.”**

As for platform fees, the data reveals that about 48.6% of women working on digital platforms pay fees to the platform. This percentage is considered high given the already low earnings, as most workers earn less than the minimum wage (69.4%). These fees are often deducted automatically without clear transparency, whether as a commission on each task or a percentage of the total monthly income. Qualitative interviews indicate that workers rarely understand the mechanism for calculating these fees or the reasons for their change, which makes the financial relationship between the worker and the platform unequal. From an economic perspective, these deductions represent a direct erosion of net income and limit women's ability to achieve financial sustainability, especially for groups that primarily rely on platforms as their sole source of livelihood. From a gender perspective, these fees double women's economic vulnerability, as they are added to unpaid burdens (domestic care, raising children), making the return from digital work lower than the effort actually expended. It is noted that workers who suffer from limited access to traditional employment opportunities find themselves in a relationship of digital dependency, similar in effect

to the traditional informal work relationship, in the absence of legal protection. One of the female workers says: **“The platform deducts a very high commission from every project, and in many instances, I never understand the mechanism for calculating these fees or why they change. This automatic deduction directly reduces my net income.”** Another adds: **“We pay these fees, and we know they are high, but we have no choice. Traditional employment is no longer easily available.”**

The results of the **analysis of withdrawal mechanisms** reveal a contradiction between the platforms’ promise of complete flexibility and the restrictions imposed on cash liquidity faced by female workers, which affects their ability to manage their low income and meet immediate family needs. Regarding withdrawal flexibility and cash liquidity control, the data shows a balance between flexible and time-bound options for wage withdrawal. Platforms, especially some Arabic ones (like Mostaq), allow a large degree of control to workers, as 33.3% of them reported being able to withdraw money “whenever I want,” and 23.6% can withdraw “weekly”. This provides a high level of cash liquidity and personal control over funds, which is vital for women who manage daily or weekly family budgets. In contrast, a significant percentage of workers adhere to a restricted schedule, with 16.7% of workers able to withdraw money “once a month”. Female workers participating in the in-depth interviews working on the Freelancer platform indicated that the platform imposes a holding period delay of 15 days on the first withdrawal request submitted by the worker on the platform, without most workers on the platform knowing the reason for this delay. Some workers also indicated that a number of platforms, especially international ones, do not provide clear or guaranteed mechanisms for regular income withdrawal without excessive delays or restrictive conditions.

This challenge appeared to be particularly relevant for participants from the southern regions of Jordan, who reported relatively weaker infrastructure and more limited access to financial services, increasing their vulnerability to delays or restrictions in income withdrawal. As a result, women are more adversely affected by these policies, especially if they rely on platform income as a primary or essential source, as any delay or restriction in withdrawal undermines the sustainability of their digital work and increases the risk of financial instability. One of the female workers says: **“I completed the project and submitted it today, but I cannot receive my wage immediately, because the amount is held for at least twenty days to guarantee the client’s right to review. After that, the amount is transferred to an electronic bank, then to the local currency, and then the withdrawal journey begins, which is very difficult in Jordan due to the absence of official cards for freelance work. The only bank we can use is Cairo Amman Bank, but issuing the card requires guarantees and mortgaging property”.** Another worker on the Freelancer platform adds: **“The payment mechanism is in place; the client puts the amount in the platform’s account before starting the work, and after submission, the amount is transferred to our account on the platform, and from there we withdraw it using a card, bank transfer, or PayPal. But the problem is that these methods are not always easy in Jordan, because there are restrictions on bank accounts, and not all cards are available and easy for women”.**

These minimum withdrawal requirements represent a structural barrier that limits immediate access to earned payments. Although 70.8% of participants in this study reported using platforms that do not impose a minimum withdrawal limit, 29.2% indicated that the platforms they use require a minimum threshold. A substantial proportion of these participants face a limit of approximately 94 units (either Jordanian dinars or US dollars). The consequences of these restrictions primarily affect cash liquidity and intensify financial pressure, particularly in relation to care responsibilities. Given that 69.4% of participants earn less than the monthly minimum wage, the imposition of high withdrawal thresholds—such as 94 units—represents a significant barrier, as it delays access to funds that are already difficult to earn. This, in turn, increases the economic strain on women who are often responsible for meeting daily household expenses and care-related needs. In contrast, greater financial autonomy is observed when withdrawal flexibility is high (33.3% “whenever I want” and 70.8% reporting “no minimum limit”), which is especially important for women engaged in part-time platform work, as it provides immediate liquidity and enables them to manage household finances more effectively. On this, one worker says: **“On the Khamsat platform, there must be 10 dollars in the account for me to be able to withdraw via PayPal or bank card, but on Mostaq there must be a minimum of 25 dollars. The bad thing is that they take a high commission that sometimes reaches 20% or 15% depending on the platform, and there is no clear policy for commission deduction.”**

Consequently, platforms that provide high cash liquidity (no temporal or financial restrictions) effectively enhance women’s financial empowerment and support their flexibility in managing their dual role (production and care), whereas imposing high withdrawal limits creates a structural challenge that impedes the fundamental goal of freelance work, which is to provide immediate income to support the family.

Conclusion: This study reveals that digital platforms in Jordan have reproduced the traditional wage gap but in a new digital form. The majority of women in the study sample are concentrated in low-paid tasks such as content writing and data entry, which are socially classified as “feminine” and are characterized by time intensity and low financial return. In contrast, technical sectors (programming, software development, data analysis) appear as the most profitable sectors, but they remain nearly closed to women. Furthermore, the nature of the payment system based on a “fixed task” conceals the invisible time gap, as women spend extra hours searching for clients, modifying work, and improving their personal files without financial compensation. This invisible work leads to an inflation of the actual income gap, even among women themselves, depending on the level of specialization and technical skill. Thus, digital platforms reflect a transformation in the form of gender discrimination rather than an overcoming of it; the wage gap is no longer due to direct discrimination, but rather to market mechanisms and algorithms that evaluate skills and price tasks in non-transparent ways, which may reduce the value of the work in which women are concentrated.

It is clear from the study analysis that economic empowerment through cloudwork platforms in Jordan does not yet reach the level of economic justice. While these platforms provide temporal and spatial flexibility and allow women to work from home, they simultaneously perpetuate a new pattern of unstable and precarious work, characterized by the absence of a digital minimum wage, high fee deductions compared

to platform income, and payment irregularity, which sometimes includes delayed payment. All these factors produce a work environment highly like the traditional informal economy, but in the digital space. Consequently, there is an urgent need for regulatory interventions at both national and institutional levels to ensure a decent digital environment.

7.2 Fair Conditions

The conditions of work and evaluation mechanisms represent one of the most salient aspects revealing the reality of digital labour for women in Jordan, where technological dynamics intersect with the gender and social dimension. According to the Fairwork framework, “fair conditions” encompasses the fundamental aspects that determine the fairness and safety of the digital work environment, including job access and availability, platform management and evaluation systems, and health and safety protections. Together, these dimensions serve as an indicator of the quality and sustainability of women’s work on cloudwork platforms and the extent to which these platforms adhere to decent work standards.

Our findings show that while the work environment on cloudwork platforms exhibits a degree of apparent organization through time estimations and evaluation mechanisms, it conceals certain imbalances related to fairness and transparency. The algorithms, which are supposed to regulate workflow, have become a tool for digitally reproducing some traditional patterns of discrimination. Furthermore, the declared flexibility in setting working hours and task opportunities does not necessarily translate into genuine autonomy for the workers. Instead, it sometimes reveals a digital dependency and algorithmic hegemony that limits their capacity for negotiation and fair competition. Nevertheless, some cloudwork platforms have started to demonstrate fairer practices toward women regarding time flexibility, clarity of payment mechanisms, and the provision of digital training opportunities. Although these initiatives within the platforms remain limited, they represent positive steps toward achieving decent digital work and enhancing economic and gender empowerment in the cloudwork environment.

Regarding **time estimation**, the survey results indicate that 86.1% of women cloudworkers receive upfront time estimates for task completion, reflecting a basic level of task structuring in the digital work environment. However, this percentage does not necessarily imply that the estimates are accurate or equitable, as 68.1% of workers reported that tasks took less time than the estimated duration, while 15.3% reported that tasks took longer than expected. This gap between estimated and actual time reflects an imbalance in the relationship between the worker and the platform-mediated work system.

According to participants in the in-depth interviews, time estimations are often used as a managerial tool to control or justify the reduction of earnings. Although these estimates are formally provided by the task requester, they operate within a platform-regulated environment that governs task pricing, visibility, and acceptance. When a task is estimated to take less time than it actually requires, it is frequently assigned a lower monetary value than the real effort expended, contributing to an erosion of the actual value of women’s labour in the digital sphere. In addition, workers noted that cloudwork platform algorithms tend to rely on global performance averages rather

“The platform does not actually evaluate the time we spend working but rather evaluates us based on a global performance average that ignores our circumstances as Jordanian women with a higher cost of living. This makes us feel that our work is priced according to Asian market rates.”

than individual or contextual realities, thereby disregarding differences in working conditions across countries and genders. For Jordanian women workers, this means that tasks are often priced according to Asian or African market rates, where earnings are lower, rather than according to the local cost of living. Additionally, some workers indicated that tasks requiring human interaction, such as creative writing or language support—are considered “soft tasks” with lower market value, despite consuming relatively more time and effort. One worker stated: **“The platform does not actually evaluate the time we spend working but rather evaluates us based on a global performance average that ignores our circumstances as Jordanian women with a higher cost of living. This makes us feel that our work is priced according to Asian market rates.”**

True digital empowerment is not achieved merely by providing online job opportunities but requires a transformation in the structure of relationships within the platforms themselves, by ensuring women’s right to manage their time, understand evaluation mechanisms, and participate in formulating working conditions. One worker explained that: **“the platform relies heavily on commitment to delivery and speed of response,”** adding, **“If I delay the task or do not respond quickly, the number of requests I receive later decreases. I feel there is a system that constantly monitors activity, and every move affects my chances later.”**

Regarding the clarity of quality standards on platforms, 80.5% of women affirmed that these standards are clear. Clarity of quality standards refers to the platform and clients providing workers with specific and explicit instructions or guidelines on how to execute tasks and the specifications required for job acceptance. This means that women feel they know the basic rules upon which they are evaluated, such as standards for accuracy, speed, adherence to time, style, or client satisfaction. However, according to the in-depth interviews, this clarity is procedural or formal rather than practical; meaning the rules are theoretically announced, but their application is neither consistent nor objective. In practice:

- Standards are often applied selectively or through rigid automation that disregards the diverse nature of tasks or the workers’ circumstances. One worker explained, **“The standards are clearly written on the website, regarding time commitment, client satisfaction, and work quality, but in reality, the system is automated and does not differentiate between an error intended for the work or an error resulting from human life,”** and another added: **“The system looks organized, but it is actually rigid and doesn’t understand context. If an emergency happens or an internet problem, no one listens to you; the algorithm judges alone.”**
- Acceptance and evaluation criteria may change without prior notice. One worker commented, **“The platform suddenly changes its policies; sometimes they ask for a specific format, and sometimes they say the opposite, without clear notification. This makes us live in constant tension, fearing being negatively rated due to a change we didn’t know about.”**
- The final evaluation sometimes relies on the client’s impression or the platform’s algorithm more than the quality of the work itself. One worker stated, **“Sometimes I see a worker who delivers late getting a higher rating than others because**

the client liked her style, while those who work precisely do not get the same appreciation, the standards here are not applied equally.”

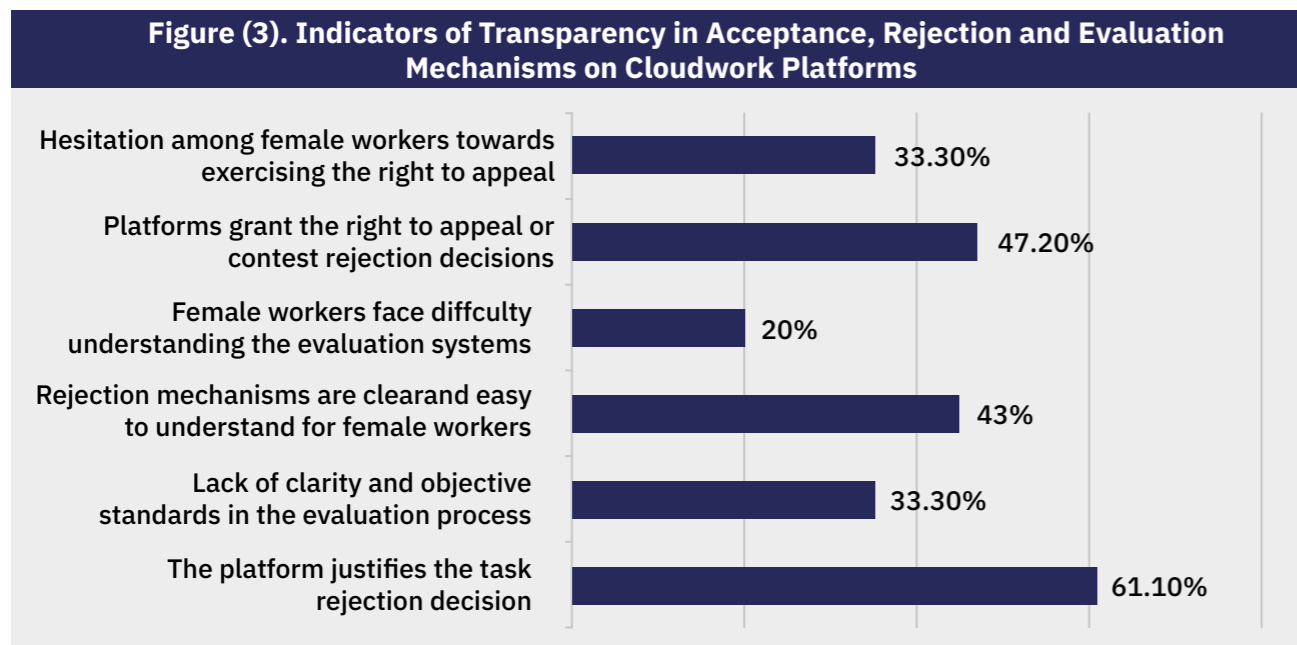
Consequently, clarity does not necessarily equate to fairness. Even if workers understand what is expected of them, the inconsistency of application renders this clarity ineffective in guaranteeing their rights. This situation specifically harms women, as they are often more committed to instructions and less inclined to confront or object, making them vulnerable to unfair evaluations without an effective means of appeal or review. Moreover, standards are often applied selectively or through rigid automation that disregards the context or working conditions, especially in tasks requiring creativity or cognitive effort, such as editing or design. As a result, women may be rated lower due to stylistic differences or slight delays caused by family obligations, which algorithmically translates into a decline in ranking and future work opportunities. Automated systems fail to account for the disparity in resources and time between women and men, particularly in patriarchal societies, such as the Jordanian context, where women bear a heavier burden of domestic care. Some workers added in the in-depth interviews that they often exercise greater caution in accepting tasks for fear of negative evaluation, which results in a less active digital presence. One worker explained: **“The standards are clear theoretically, but their application is not consistent. Sometimes I am rated lower due to a slight delay caused by family obligations, and this is algorithmically translated into a decline in my ranking without any consideration for my circumstances, so I am very cautious when selecting tasks.”** With repeated rejection of tasks or low ratings, some workers may find themselves in a continuous downward spiral: starting with lower ratings, leading to diminishing work opportunities, followed by decreased income, resulting in more anxiety and inability to compete, potentially culminating in withdrawal from cloudwork.

The results regarding task rejection and acceptance mechanisms on cloudwork platforms, as shown in Figure (3), reveal a digital reality characterized by a lack of transparency in the relationship between workers and platforms. Although these digital environments are marketed as neutral workspaces that reward performance and quality, the data points to certain hidden biases in the automated evaluation systems that negatively affect women and contribute to the reproduction of gender inequality within the structure of global digital labour. Data shows that 61.1% of workers reported that platforms justify or explain task rejection decisions to varying degrees, while 33.3% described the explanations as vague or insufficient, and only 12.5% considered them clear and user-friendly.

Although 43% of workers reported that platforms provide some information about evaluation mechanisms, more than 20% clarified that this evaluation information is either unavailable or not fully understood. According to participants in the in-depth interviews, these figures reveal that so-called “digital transparency” does not exceed the level of technical formalities; even when information is provided, it is often fragmented, written in technical language that hinders understanding, or fails to clarify how data is actually used to evaluate or rank workers, functioning like an algorithmic “black box.” This ambiguity exacerbates the inability to predict future opportunities, leading to psychological and economic instability among workers, as the algorithms managing task distribution and pricing do not disclose their precise criteria. This leaves women unable to ascertain the reasons for their lower ratings or declining ranking.

These unannounced changes often translate into “silent digital exclusion,” where workers are gradually excluded from tasks or offered fewer opportunities without clear cause, which was a reason for some workers to abandon certain cloudwork platforms, according to our interviewees. One stated: **“If I reject one task or am late with delivery, the algorithms reduce my chances of getting work later. This pushes us to continuously accept work without negotiation for fear of losing our rating or digital reputation.”**

Despite 47.2% of workers indicating the possibility of appealing or objecting to rejection decisions, nearly a third (33.3%) remained neutral on this question. This, according to some participants in the in-depth interviews, is attributed to a lack of trust in the platforms’ fairness or the effectiveness of digital review mechanisms. Appeals are often met with delays or ignored, making women more hesitant to object for fear of lowering their ratings or being deprived of future tasks. This dynamic creates an unequal power relationship between the platform and the workers, where their behaviour is regulated through “algorithmic surveillance” that ensures compliance without objection.



Regarding competition and the availability of work opportunities in the cloudwork market, the study results indicate that competition has become the most prominent feature of the contemporary digital environment. A total of 97.3% of working women reported a noticeable increase in the level of competition during the past year, reflecting a dynamic and unstable market. Most workers (68.1%) described the increase as “to some extent,” while 29.2% considered the rise in competition to be “very significant.” These indicators point to an inflation of supply relative to demand on digital platforms, leading to wage erosion and a decline in job security. Despite this rise in competition, 55.6% of participants did not observe a change in the number of available jobs, suggesting that increased competition does not translate into an expansion of opportunities but rather a narrower distribution among a larger number of workers. Conversely, 27.7% reported an actual decrease in work opportunities,

reflecting a decline in global demand or a shift in platform algorithms toward favouring new users or those with higher ratings, mechanisms that redistribute market power unequally, as indicated by participants in the in-depth interviews.

The survey participants attribute the high competition to two main factors:

- **The increase in the number of users on platforms (59.7%):** meaning the number of new entrants into the cloudwork market is continuously rising, particularly from developing countries like Jordan, which view online work as an opportunity for income generation. One worker stated: **“Initially, tasks were more numerous and diverse, but now, with the increase in the number of freelancers, it has become difficult to secure projects easily.”** Another added: **“I feel that competition has increased significantly over the past year. Previously, I would secure one or two projects per month easily. Now, I have to submit dozens of offers for only one to be accepted, due to the large number of new workers on the platforms.”**
- **The impact of low-wage labour (48.6%):** as digital platforms constitute an open, borderless space, allowing workers from countries with low costs of living (such as India, Pakistan, Bangladesh, and the Philippines) to offer services at prices significantly lower than those possible in Jordan. One worker commented: **“Workers from India and the Philippines offer the same services at very low prices, and the platform does not take into account the difference in the cost of living. This makes the market completely unequal.”**

Physical and Psychological Health and Safety: The results indicate that women working on digital platforms face a set of complex risks, where technical, social, and legal dimensions intersect within an unregulated work environment. Our data shows that 22.2% of women working on cloudwork platforms in Jordan are exposed to physical or psychological health risks or harm due to the nature of the work, while 77.8% did not report direct exposure. Although the latter percentage appears outwardly reassuring, the in-depth interviews reveal that many workers do not immediately recognise these risks, especially in the absence of any training or health awareness. The most prominent types of risks are indicated in the following table:

The table shows that physical risks are the most prevalent among women working on cloudwork platforms, with musculoskeletal disorders (back, neck, and hand pain) (16.7%) and digital eye strain (15.3%) leading the list of direct physical risks resulting from the demands of prolonged sitting in front of screens. One worker stated: **“I started wearing glasses from sitting so much at the laptop, I didn’t need them before working on platforms, but my eyes became tired from continuous focus and lighting,”** and another added: **“I have a slipped disc because of sitting for long periods while designing, and sometimes the pain prevents me even from sleeping, but I am forced to continue because the work is my source of income”.** Meanwhile, social isolation (12.5%) and high psychological stress and pressure (9.7%) emerged as the most prominent psychological challenges facing women workers in the digital work environment. One worker said: **“Sometimes I feel isolated because I work alone at home for long hours; there is no real interaction with people, and this makes me feel stressed and bored even though I love my work”.** These testimonies clarify that the health effects of cloudwork are clearly evident, particularly among younger

women aged 18–28 who participated in the in-depth interviews, and that the nature of digital work based on prolonged sitting in front of screens without sufficient breaks contributes to an increase in physical and psychological injuries.

Table (4): Common Occupational Risks for Women Cloudworkers

Risk Category	Occupational Injury or Illness	Percentage of Workers %
Physical Risks	Musculoskeletal Disorders (Back, Neck, and Hand Pain)	16.7%
	Digital Eye Strain	15.3%
	Sleep Disorders	6.9%
	Poor General Health	5.6%
Psychosocial Risks	Social Isolation	12.5%
	High Psychological Stress and Pressure	9.7%
	Anxiety and Depression	5.6%
	Burnout	2.8%
Technological Risks	Decline in Self-Esteem (Self-esteem impact)	2.8%
	Technostress	4.2%

The findings of this study indicate a weakness in the commitment of digital platforms to providing occupational safety and protection for workers. The majority of workers (83.3%) reported that platforms inform them of risks “sometimes” before accepting tasks, while 13.9% did not receive any protective information at all, with only 2.8% indicating receipt of clear warnings or guidelines before starting work. Regarding available protective resources, 77.8% of workers mentioned that platforms provide some general resources (such as a user manual or non-binding general policies), while 22.2% confirmed they did not receive any type of guidance or training. These figures are exacerbated by the fact that 58.3% of workers did not observe any actual tangible measures taken by the platforms to mitigate risks, compared to only 41.7% who reported the presence of such measures. Taken together, these results suggest that the protection of workers’ physical and psychological well-being is not treated as an institutional priority within the prevailing cloudwork platforms.

Social and Occupational Protection: The results confirm that workers do not enjoy any form of social or occupational insurance, except for those in the formal sector. Participants who are not employed in formal jobs expressed their unwillingness to subscribe to social security due to multiple economic and procedural reasons. Some workers mentioned that subscribing to social security represents an additional financial burden given the low earnings they receive from digital platforms. One participant

stated: **“The income is very low; if I pay for social security from it, nothing will be left. There is no need for me to bear an extra cost when my work is already unstable, and the optional social security is highly expensive.”** Furthermore, several of them pointed to the absence of job stability and the lack of formal contractual link with the platform, which makes social security subscription impractical. One worker said: **“I don’t have official working hours or a contract, and the platform does not recognize me as an employee, so how can I enrol in social security?!”** In other cases, the refusal was linked to a lack of confidence in the utility of subscription or a feeling of not benefiting from it. One said: **“Social security is of no use to me; I always do temporary work and have not benefited from it, so why should I commit to it when social security itself is not guaranteed?”** These statements clarify that low income, the absence of official contracts, and the lack of clarity regarding social protection mechanisms in the platform economy collectively constitute the main reasons behind the reluctance of women platform workers to subscribe to social security.

The data shows that 22.2% of participants face difficulty keeping up with continuous updates to platforms and new technical tools such as Microsoft 365, Google Workspace, and Slack, while 27.8% indicated that they suffer from poor access to training programmes directed at women that promote advanced digital skills, especially in managing cloud systems such as CRM or ERP. These figures reflect a structural digital gap hindering women workers in the digital economy, as platform work relies on the principle of “self-learning,” a model that is unfair to women who enter the field with limited tools and less digital knowledge due to the lack of prior or targeted training opportunities. Workers in the interviews indicated that males enjoy technical expertise gained from training or traditional work experiences, which gives them freedom of movement, coupled with some fathers’ preference to invest in male education, especially in areas outside the capital Amman. Consequently, many women are forced to build their skills through trial and error or through informal learning via the internet, female friends, or civil society organizations. As mentioned in the interviews: **“Every project I got on the (Upwork) platform was not just work, but an opportunity to learn. I used to search for videos on YouTube to learn by myself because I couldn’t find an entity to train or qualify me. I didn’t have the time or money for courses, so self-learning was the only option.”** Another added: **“The platform itself does not offer any practical or occupational training; it is just a space to showcase services. All the skills I acquired were from my personal effort, from online lessons, unlike my brother who receives support from the family and appropriate training because he can freely go to the capital, but I need a male sibling to accompany me.”** Meanwhile, most participants stated that their knowledge and skills regarding platforms did not come from university, but from sharing experiences among female colleagues or training provided by civil society and international organizations. One participant said: **“The knowledge did not come from the university, but from my female colleagues who were already working on these platforms and sharing their experiences with me and telling me how to register and work through them.”**

Work-Life Balance: The women who participated in the in-depth interviews reported working an average of 8–10 hours per day on platform-related activities (both paid and unpaid). In addition, most of them spend a further 4–6 hours daily on unpaid domestic and childcare responsibilities, which continue to fall disproportionately on women. As a result, many women’s total daily working time may exceed 12 hours.

In this study sample, 34.7% of women working on digital platforms are married, and nearly all of them are mothers. Among them, 32% have one child, 28% have two children, and 24% have three children, while 96% of mothers have at least one child under the age of five.

These findings indicate that most women perform dual roles, simultaneously combining cloud platform work with family care responsibilities. This structurally imposed overlap between domestic and digital labour renders the concept of “flexible work” in the platform economy misleading. While platforms promote the idea of temporal autonomy, the reality reflects a dual time burden—digital and familial—without clear boundaries between the two domains. Participants described this experience through statements such as: **“The platform doesn’t know that I am working while I am cooking,”** and **“Sometimes I finish the task while my son is studying next to me,”** or **“There is no real time for rest.”**

This persistent overlap leads to chronic exhaustion and cognitive strain and limits women’s ability to accept additional tasks or invest sufficient time in developing their digital skills, effectively keeping many of them in lower-income categories on platforms compared to men. Several participants also reported that engaging in cloudwork from home increased their sense of guilt toward their families, as being physically present at home does not necessarily mean they are fully available to meet family needs, while family members often expect the opposite. Despite these challenges, interviews with the workers reveal that digital platform work, conversely, provides practical opportunities for women working from home, especially for mothers who bear family care responsibilities. The findings reported that 27.8% of participants specifically chose to work from home to reconcile work with family life, while 79.2% considered flexibility essential for childcare or family care. The results also showed that 9.7% faced difficulties with commuting, and 1.4% affirmed that the lack of nearby nurseries drove them to choose home-based work. One worker stated: **“I work while caring for my children; I don’t need to leave the house or pay for a nursery. This is the only thing that makes platforms suitable for me.”** Another participant clarified that cloudwork granted her economic and living flexibility despite the limited income: **“It is true that the income is small, but it covers my basic university expenses, and I work without leaving my children or enduring the hardship of commuting.”** These statements demonstrate that digital platforms provide a form of partial empowerment for women by offering work alternatives that are more compatible with familial care roles, as they alleviate the burden of time and place and grant women a margin of financial independence without the necessity of leaving home or bearing the costs of transport and nurseries, especially if the woman has more than one child under the age of 5 years. Nevertheless, this opportunity remains constrained by the lack of platform support, making “digital flexibility” a temporary gain rather than a guarantee for the sustainability of decent work.

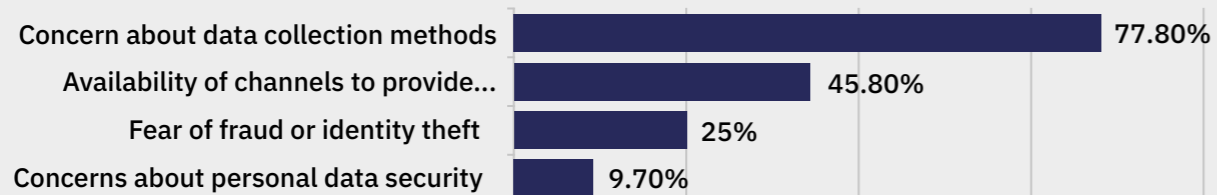
Data protection: Data protection remains one of the most prominent challenges in cloudwork, and despite the sensitivity of the information shared by workers (names, bank accounts, and geographical location), the level of awareness and trust in this aspect remains low. Only 31.9% of workers believe the platform clearly informs them about how their data is managed, while 26.4% are unsure and 15.2% disagree

with this. In this context, the percentage of workers who have partial knowledge of the privacy policy is 40.3%, while 25% of them know nothing about it. Notably, only 33.3% of workers believe they understand “to some extent” how their data is used, but 23.6% are unsure and 18% do not fully know how it is processed or shared. These results point to a gap in digital awareness and information security among women workers on cloudwork platforms in Jordan—a gap that relates not only to technical knowledge but also to trust and empowerment within the digital work environment. When data shows that 61.1% of workers do not know if the platform restricts itself to collecting the minimum data required for work, while 38.9% do not know if the platform collects additional unnecessary data, it means that the vast majority operate within a “grey area” of uncertainty about how their personal data is used, including their photos, bank accounts, locations, and interaction records within the platform. This ambiguity exposes women to commercial exploitation or algorithmic surveillance without awareness or ability to object, as several participants reported during the in-depth interviews that their lack of knowledge regarding personal data use had led to serious problems.



Some workers received external links from clients to download work files or previews, and it later became clear that some contained viruses or requests for access to their platform accounts. One interviewee indicated that: “the client asked me to download a design file from an unfamiliar link, and then my account on the platform was suspended for several days.” The interviews also revealed that most interviewees, especially those working on international platforms, did not read the privacy policies or terms of service, and did not realize that the platform might have the right to use their work or interaction data for marketing purposes or algorithmic training. One stated: **“I didn’t know the platform uses my designs as public display samples; I discovered it by chance when I found my work published on a promotional page.”** As a result of publicly publishing email or personal accounts in profile files, some workers faced unprofessional or offensive messages from unfamiliar users. One mother indicated that she **“was forced to temporarily delete her account after receiving harassment messages from a foreign client.”** A total of 55.6% of workers reported being “a little worried” about the data collection method, while 22.2% expressed genuine and deep concern, as indicated in Figure (4). A total of 9.7% of participants expressed concerns about the security of personal information and client data privacy, while 25% expressed fear of exposure to fraud or identity theft. Despite this, only 45.8% of women confirmed that the platform provides channels for submitting feedback regarding ethical issues or risks, while 27.7% said these channels are non-existent, and 26.4% do not know about them, which reflects a weakness in institutional communication in addressing ethical complaints. One worker summarized this feeling by saying: “There is no real transparency; the platform talks about security, but it does not listen to us when we face a problem.”

Figure (4). Indicators of Ethical and Security Awareness and Concerns Among Women Working on Digital Platforms



It is evident that the lack of awareness regarding digital security and data protection is linked to structural factors previously highlighted by the results, which include poor access to training, low trust in platforms, and technical gaps between women and men. Furthermore, reliance on self-experience or sharing knowledge among female colleagues has made women more vulnerable to risks, especially in the absence of awareness programmes or institutional support. Consequently, women working on cloudwork platforms face double discrimination: the first resulting from algorithms that reproduce structural biases, and the second due to the lack of effective human communication that allows them to defend themselves. Interviews confirm that many workers feel their voices are unheard, and that decisions are made in an “automated and inhumane” manner, which contributes to a feeling of exclusion and psychological distress, especially among mothers and part-time workers who rely on these platforms as a primary source of income.

7.3 Fair Contracts

Fair contracts clearly define workers’ rights and obligations and ensure transparency in the relationship between the two parties. In the context of cloudwork platforms, such contracts usually take the form of digital terms and conditions, community guidelines, and privacy or data protection policies, which collectively define the rights and responsibilities of both the worker and the platform. These documents serve as an alternative to traditional employment contracts, forming the main regulatory framework that governs access to work opportunities, payment conditions, and dispute resolution mechanisms, thereby ensuring a minimum level of clarity and accountability within cloudwork platforms. They are a tool for achieving equity and protecting women from exploitation and contractual precarity in the volatile digital work environment. The study results show that fair contracts on digital platforms remain more formal than substantive, as terms are made available to workers without guaranteeing their comprehension or the possibility of negotiation. The freedom of work remains constrained by evaluation algorithms and the absence of legal protection, which perpetuates the precarity of working women and limits their ability to achieve genuine economic stability and empowerment.

Clear and Understandable Terms for Workers: The results indicate that 36.8% of participants confirmed that the platform informed them where to find the contract or terms and conditions (31.9% “strongly agree” and 31.9% “somewhat agree”), while only 13.9% expressed explicit or partial disagreement about this. Furthermore, 65.2% of workers expressed that they find the terms “relatively easy to understand,” 13.9% reported difficulty understanding them, while 20.8% of workers did not state a clear position. Although 74.6% of participants confirmed their ability to access the terms at any time, 19.4% stated that they did not know how to access them, which suggests a potential gap in digital legal awareness among a significant proportion of women working on platforms. Consequently, these figures demonstrate that access to legal information and the act of signing contracts with cloudwork platforms do not necessarily translate into actual comprehension, particularly given the variation in workers’ educational and linguistic backgrounds. Several participants in the in-depth interviews further explained that contract texts are written in complex technical legal language, which limits full understanding without external support.

One worker pointed out that: **“the terms are available on the website, but they are too long and written in a way I don’t fully understand,”** while another mentioned that: **“the platform changes the terms without clear notification or in English that is difficult to translate accurately.”**

In addition, only 65.7% of workers received prior notice when terms were changed, meaning that more than a third of workers are not informed of changes that might directly affect their rights or earnings. Regarding the time granted before changes, the results showed that 41.7% receive notifications 4–8 weeks in advance, which is a relatively positive percentage, while 15.3% stated that the notice comes less than 4 days in advance. This delay or ambiguity in notification has a compounding effect on women, particularly mothers, as organizing their time depends on reconciling care and

work, and any unexpected change can disrupt their daily schedules and reduce their chances of continuing digital work. Similarly, the data showed that 37.5% of participants (the sum of those who fully or partially agreed) reported changes in contracts or terms that led to the loss of acquired benefits, such as wage reduction or modification of the evaluation mechanism. This reveals a flaw in the principle of contractual transparency, where platforms control the terms unilaterally, without actual negotiation with the workers, which weakens their negotiating position and entrenches unequal working relationships. It should be noted that 50% of participants remained neutral when asked about the “fairness of the contract,” while 20.9% expressed conviction that there are unfair clauses, and 29.1% disagreed with this opinion. This high neutrality is interpreted from a gender perspective as a result of a lack of confidence in the contractual system and not possessing legal tools for comprehension or objection, especially since many workers, as indicated in the in-depth interviews, lack a legal background or resources to demand interpretation of clauses or object to them.

Consequently, these indicators show that although digital platforms provide a form of formal transparency in contracts, actual contractual fairness remains limited due to gaps in language, technical knowledge, and negotiation ability. These gaps intersect with gender and disproportionately affect women who already face additional burdens related to family care and limited time available for learning or objection.

Consistency of Contracts with Platform Terms of Engagement: The analysis explores whether existing contractual arrangements genuinely reflect the nature of freelance digital work and whether any clauses or platform practices undermine worker autonomy. The survey findings suggest that such autonomy is, in many cases, more apparent than real. A total of 19.4% of participants reported that rejecting a task negatively affects their evaluation or future access to work, while 34.7% were unsure about the consequences. This lack of clarity creates an implicit and imbalanced contractual environment, shaped by opaque algorithmic systems rather than transparent and equitable agreements.

In practice, women cloudworkers feel compelled to accept tasks to avoid losing

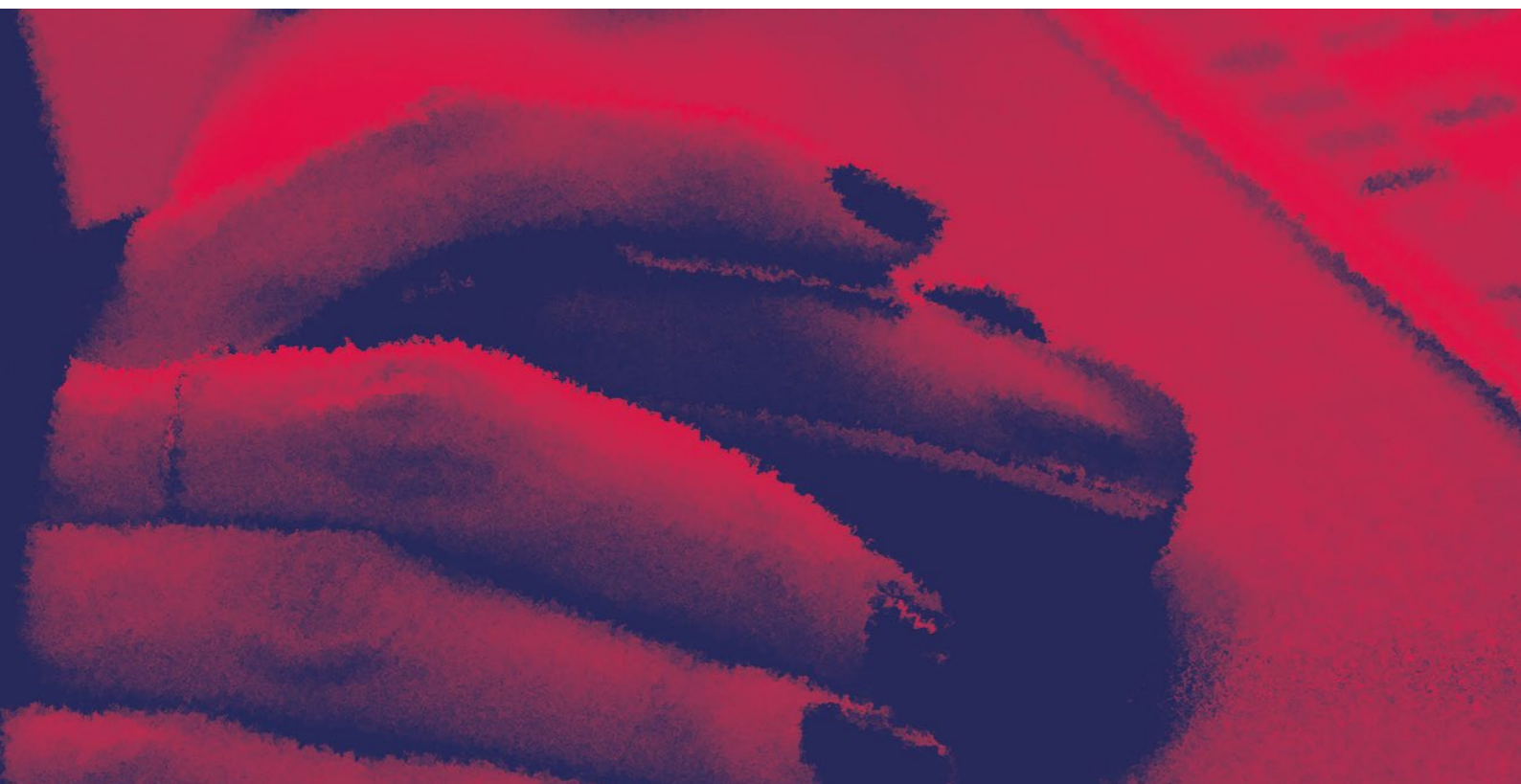
their digital reputation, even when the tasks conflict with their family responsibilities or technical constraints. As one participant explained: **“I like to choose my own time, but I don’t feel secure; the platform might stop my account at any moment, and there is no contract guaranteeing my right.”** This illustrates how the promise of flexibility transforms into contractual precarity when not supported by clear protections.

Moreover, this system pushes women to stay constantly connected and refrain from refusing tasks, reinforcing patterns of overwork and increasing the volume of unpaid labour required to remain visible on platforms. As a result, women become entrenched in the lower tiers of the digital labour market, accepting unbalanced conditions to maintain income stability, which perpetuates cycles of low pay and limited recognition of labour rights.

7.4 Fair Management

The results show that internal governance on digital platforms remains limited in terms of transparency and accountability, as it became clear that only slightly more than half of the workers understand the mechanisms of work management and task distribution. Furthermore, the platforms’ explanation of the mechanisms for making decisions or setting payment remains partial and is often managed via algorithms that workers find difficult to understand or object to, which is reflected in a feeling of unfairness and a lack of trust in complaint or review mechanisms. Consequently, achieving fair management requires greater transparency, effective human communication, and guarantees against digital biases that impede the empowerment of women in the digital labour market.

Ensuring Fairness and Transparency in Disciplinary Decisions: Administrative justice in the digital work environment reflects the workers’ ability to file complaints and reports, seek review, and access a human representative who can address issues fairly and transparently. The survey results indicate that 69.5% of participants confirmed the possibility of communicating with a human representative on the platform (41.7% “agree somewhat” and 27.8% “strongly agree”), which is a positive percentage but does not necessarily guarantee the effectiveness or fairness of communication. The results also found that 77.8% of workers find communication channels relatively easy to access, while 11.1% expressed that they are unclear or difficult. A total of 77.7% reported that the platform responds in a reasonable time, while 80% of workers found that platforms provide multiple communication options (such as email, live chat, or help centres). However, only 43.1% expressed complete satisfaction with how complaints or inquiries are handled, which indicates a clear gap between formal access and actual responsiveness. This disparity shows that women, especially those working from home, are more affected by delayed responses or ambiguous mechanisms. One participant in the in-depth interviews stated: **“When my account was temporarily suspended, I couldn’t find a human party to explain the reason; they only sent me an automated message, and I couldn’t communicate with anyone even though I needed the work.”** When participants were asked whether they were informed of potential punitive or suspension procedures, only 50% answered in the affirmative, while 34.7% were not informed, and 15.3% were unsure. Furthermore, 40.3% of women indicated they were not informed of the mechanism for appealing



disciplinary decisions such as account suspension, compared to only 31.9% who received this information. Regarding exposure to unfair disciplinary actions such as penalties or suspension, 8.3% of workers reported being subjected to this, and 93.1% of them were not informed of the reason for the action taken, which reflects a lack of transparency and the right to defend one's digital self. The results also showed that 55.6% of workers do not have a clear mechanism for appeal or objection, and only 12.5% of workers utilized it despite its existence.

The results confirm that the work environment on digital platforms is characterized by a significant weakness in administrative justice and contractual transparency, which leads to increased structural precarity for workers. Despite the availability of formal communication channels and the ability to access a human representative, the actual aspect of handling complaints and appeal procedures lacks fairness and effectiveness, creating a gap between theoretical clarity and practical application. This situation is exacerbated by the lack of transparency in algorithmic decision-making mechanisms, which makes workers vulnerable to silent surveillance and unjustified penalties without the ability to appeal or defend themselves, leading to a general feeling of distrust in the contractual system and algorithmic dependency. One worker summarized her experience by saying: **“My ratings dropped due to a system error. I tried to explain, but the responses were automated. I feel like no one hears us, as if we are talking to ourselves.”**

Fairness in Platform Management Procedures: The analysis focuses on the clarity of platform explanations regarding the mechanisms used for administrative decision-making, particularly those based on algorithms, as well as their policies on discrimination and ethical practices. The data show that 68.1% of participants affirmed that the platform mentions methods of work management and task distribution (52.8% “agree somewhat” and 15.3% “strongly agree”), while 16.4% expressed a neutral position. However, when asked whether the platform explains the specific criteria used by algorithms for task allocation, the level of agreement dropped to 54.2%. In addition, 44.4% of women reported that platforms do not consult workers when modifying management mechanisms or policies, reinforcing the unilateral nature of such decisions.

Regarding procedural justice, 45.8% of workers expressed that appeal procedures were fair to them, while 41.7% viewed them as neutral or unclear. Workers pointed to the fairness of procedures toward clients at a rate of 61.1%, which suggests an administrative bias in favour of the economically stronger party in the contractual relationship. This was confirmed by participants in the in-depth interviews, where one worker stated: **“The platform always sides with the client; even if I presented all the evidence that I completed the work, they always respond that the client is the most important.”**

Concerning discrimination practices, 6.9% of women reported facing gender-based discrimination, while 5.6% pointed to linguistic discrimination and 4.2% to discrimination due to disability. These percentages, although seemingly limited, reflect that discrimination in digital environments takes indirect forms, such as excluding

women from major projects or evaluating them based on their image or accent during virtual interviews, as indicated by a quarter of the workers participating in the in-depth interviews. Regarding discrimination resulting from automated systems, only 5.6% confirmed exposure to it, but 13.9% preferred not to answer. According to the workers interviewed, many refrain from reporting discrimination to platforms due to fear of losing access to work and skepticism toward the effectiveness of complaint mechanisms. From a gender perspective, this indicates that algorithms are not neutral as assumed; rather, they reflect pre-programmed biases that lead to a decline in women's opportunities for competition or for obtaining high-wage tasks. As one participant said: **“Sometimes I don't understand why I don't receive new projects even though my rating is high. I feel that the system favours certain accounts, perhaps because they are men or have permanent clients.”**

From an ethical standpoint, 55.6% of participants expressed the existence of ethical concerns in most projects they work on, while 6.9% said these concerns include all projects. A total of 23.6% reported a conflict between some work and personal or religious values, while 11.1% of workers expressed concern about working with entities known for unethical or environmentally harmful practices, and 6.9% expressed apprehension about working on projects that promote negative stereotypes about women, which indicates increasing gender awareness regarding discrimination in digital content.

7.5 Fair Representation



The findings highlight that fair representation on digital platforms is achieved only theoretically, as workers remain in a marginal position in the decision-making process, lacking genuine tools for negotiation or collective expression of their demands. The results show that the absence of collective organization not only weakens the protection of women from exploitation but also reinforces the model of the “isolated individual worker” who deals with the platform as an unquestionable entity, as follows.

The Right of Workers to Representation and Organization: The results show a weak awareness of collective representation, as the vast majority of women working on digital platforms (70.8%) are unaware of the existence of any unions or labour federations that could represent them or defend their rights, while only 27.8% of workers demonstrated general knowledge. The same applies to professional associations, where 68.1% of participants had not heard of any associations representing independent cloud platform workers. The high degree of ignorance regarding collective representation indicates the absence of representative structures capable of reaching workers in the digital economy. The findings also reveal weak rights awareness, reflecting the limited engagement of women in traditional unions due to their weak presence in the public sphere and the culture of collective work, which is still perceived in most Jordanian governorates (excluding the capital, Amman) as a “masculine” or politically sensitive domain.

Meanwhile, alternative representation for workers emerged through social platforms, where only 40.2% of the interviewees are aware of professional groups on social media, and only 6.9% are actual members of them. The interviews revealed that women rely more on informal groups via Facebook, WhatsApp, or Telegram to exchange advice or warnings about clients, and to obtain some offers, instead of



engaging in organized representative entities. One worker stated: “We cooperate a lot in a Telegram group and sometimes on a Facebook group, but no one calls us a union. We are afraid that our accounts will be suspended if we talk too much, especially on Arab platforms.” This reflects that women prefer informal representation based on mutual support rather than traditional union structures, which appear distant from the reality of flexible digital work. From a gender perspective, this is considered a form of horizontal female solidarity that attempts to compensate for the absence of justice in the world of work. Interviews also indicate that many workers avoid engaging in any organizational activity for fear that their actions will be considered a violation of the terms of service or a reason for account closure. About 9.7% of the women workers confirmed that the platform discouraged attempts at collective organization, either by deleting critical posts or disabling communication features among workers. This fear is particularly pronounced among women, especially mothers and part-time workers, as their primary source of income depends on the platform and they lack viable economic alternatives in the event of suspension or exclusion.. One participant stated: **“I do not want to complain or participate in any public group, neither on the platform nor in reality, because the platform might consider me troublesome and suspend my account, and I depend on my income from it.”** Another added: **“Unions in Jordan are not effective and are disliked by males, so how are they for females?”**

Collective Governance or Collective Bargaining: The results point to the absence of institutional channels for negotiation, as only one-third of the interviewees (34.7%) acknowledged the existence of a collective means of communication with platform management, while 38.9% were unsure, which indicates a weak transparency in collective representation mechanisms. The available means of communication were primarily individual, as the use of the ticket system was limited to only 12.5%, and email to 20.8%, while no participant reported the existence of a union representative or organizational channel within the platform. Furthermore, workers’ experiences in collective bargaining are limited, with only two instances of collective negotiation (2.8%) recorded between workers and the platforms, while 61.1% of workers confirmed they had not heard of any collective negotiation or dialogue experience. Nevertheless, 67.2% of women expressed interest in joining a representative entity in the future to defend their rights and improve working conditions and earnings. This high propensity toward organization reflects a genuine desire for collective empowerment, but it clashes with an unprepared legal and regulatory reality in Jordan and the Arab region to support labour organization in the digital economy, especially for women working from home or across borders. One stated: **“We need an entity to protect us. The platform dictates everything: the price, the time, even the way to respond. If there was an institution, a ministry, or a union speaking on our behalf, things might improve.”** The results also reveal a weak trust in the fairness of platforms, as 62.5% did not express a clear position on the possibility of resolving disputes through independent representatives such as lawyers or associations if they existed, while only 30.5% partially or fully agreed to the existence of such a mechanism. This high neutrality reflects a loss of trust in platforms as neutral entities, indicating that workers lack a comprehensive protection system and link their fate to platform decisions almost absolutely.

8. Challenges Facing Women Cloudworkers in Jordan

The preceding sections of this report provided an in-depth analysis of the barriers and challenges facing women workers in the digital platform economy. These were deconstructed into two interrelated categories: The first category consists of structural and regulatory challenges, which also include prevailing sociocultural norms and gendered power relations that shape and constrain women's participation in the digital labour market. These challenges are reflected in the lack of legal and labour protection, inequalities embedded in algorithmic and evaluation systems, weak collective representation, and limited participation in decision-making processes. The second category encompasses economic and empowerment-related challenges, including wage gaps, financial instability, limited access to finance and technology, and the absence of gender-sensitive support policies.

8.1 Sociocultural Challenges

Gender Norms and Social Stigma: The analysis of the interview findings reveals that gendered templates and social stigma are not merely a cultural backdrop, but rather a regulatory structure that organizes women's participation in the digital labour market. Women working on cloud-based platforms in Jordan confront a complex equation: every step toward their economic independence is often met with a social backlash that questions their reputation or morality. Instead of technology being utilized as a tool for economic empowerment, it is reformulated within a patriarchal cultural framework that re-produces dependency in new forms. The qualitative findings indicate the existence of several stereotypes, manifested as follows:

- **Stigma Related to the Nature of Digital Work:** Testimonies from several female workers indicate that working online is viewed in conservative environments as “unsafe” or “inappropriate for women,” often associated with mixing (with men) or lack of familial oversight. Some interviewees clarified that fear of societal judgment initially pushed them to enter the platforms alongside a family member (maternal uncle, brother, husband, daughters). One participant showed that she registered on the platform with her daughters not as a work supervisor but as a “social censor,” to avoid being accused of **“letting her daughters deal with strange men online.”** This case confirms that social stigma is not only directed against women who work alone but extends to affect their families, compelling mothers to adopt surveillance roles to mitigate social pressure.
- **Familial Constraints Based on Patriarchal Norms:** The interviews show that male authority within the family is a fundamental determinant of women's access to the digital labour market. In some instances, the absence of support from the father or brothers meant the impossibility of continued work for some female

workers, particularly further from the capital Amman and towards Southern Jordan, as happened with a participant from Ma'an who stated: **“Working online is possible, but it is unacceptable here if it involves communication with men or foreigners, even if it is professional work.”** The interviews suggest that familial norms still view a woman's professional online communication as suspicious behaviour, forcing workers to conceal details of their work or frame it under acceptable male supervision.

- **Stigmatization of Women Who Work Late Hours or with Male Clients:** A number of interviewees mentioned that working at night or communicating with male clients online often leads to social misunderstanding, where it is interpreted in some environments as evidence of “immodesty” or “lack of seriousness.” One worker from Ma'raq governorate states that she: **“avoids working with male clients in the evening so that her family or neighbours do not think badly,”** despite the fact that some tasks require interaction outside of regular working hours due to time differences, especially on international platforms. These statements reflect the persistence of double standards that restrict women's digital freedom, linking their professional conduct to family reputation rather than their work performance.
- **Cultural Discrimination Against Women's Economic Independence:** Experiences indicate that women's financial independence through the platforms is sometimes viewed as a source of threat to the traditional familial balance. One interviewee stated that she feared her husband's objection if he knew her daughters were working on the platforms, **“not because the work is wrong, but because men usually don't see the full picture, and they fear the idea of a girl's financial independence.”** This stance reflects a structural fear of losing male control, where independent female income is considered a disruptive factor to patriarchal authority, prompting women to mask their digital activities behind justifications such as “familial assistance” or “learning,” as indicated by the workers.
- **Online Harassment and Gender-Based Violence (GBV):** The qualitative findings clearly show that online violence against women working via digital platforms in Jordan is an extension of gender-based violence in the physical reality. It is reproduced within the digital sphere through harassment, blackmail, fear of scandal, and the dominance of male evaluations, resulting in an unsafe “masculinised” digital environment that compels women to withdraw or work in silence. This was manifested as follows:
- **Digital Harassment and Blackmail:** Some workers described direct experiences with electronic harassment from clients or project managers, taking the form of private messages or attempts to move outside the platform's scope to personal communication channels. One of them pointed out that some clients “try to open an external communication channel like WhatsApp or personal email,” asserting that this “often starts with inappropriate joking,” which places women in a difficult position between maintaining professionalism and fear of offense or losing a rating. Another explained: “I was scammed by a client in Jordan who took my project and did not pay my dues because I refused to talk to him after he took my phone number and started threatening to send messages to my brothers, but I could not resort to the Cybercrime Unit because I am a girl and fear going to the police or courts as it might turn into a tribal issue if my brothers knew.”

- **Fear of Scandal and Domestic Violence:** Some participants spoke of the fear of their work or conversations being exposed to the family, which could cause them physical or psychological harm. One participant from Mafraq mentioned that her sister was “subjected to physical assault after her brother saw a professional conversation she had with a customer online,” describing the situation as a “recurrent scene in homes that view digital work as a deviation from values.” This fear makes women practice high self-censorship, avoiding interaction or response, thereby limiting their professional advancement despite their technical capabilities.
- **Gender-Based Violence:** The qualitative analysis reveals that female workers are subjected to various forms of gender-based violence, whether it is electronic or symbolic violence occurring within the platform (such as algorithmic violence and harassment), which runs parallel to physical and social violence manifesting outside the platform in the public and family spheres (such as physical, psychological, and economic violence). This confirms that the digital space does not provide a safe haven but rather becomes an extension of gendered restrictions that legitimize multiple and intersecting forms of violence, as indicated in Table 5.

Table (5): Forms of Violence Experienced by Women Cloudworkers

Primary Form of Violence	Sub-Patterns of Violence	Number of Cases; Testimonies from Workers
Direct Physical Violence	Beating, jaw fracture, hair pulling, hitting with a chair, home confinement	<p>Number of Cases: Two documented cases from Ma’an (one with severe injury to the mouth), one case in Mafraq (hit on the head), and four participants referred to friends who were subjected to physical violence or home confinement.</p> <p>Testimonies:</p> <ul style="list-style-type: none"> • “My brother hit me when he saw my conversation with a client and said: ‘Do you want to disgrace us?’ Then he threw me to the ground, causing a fracture in my mouth.” Participant from Ma’an. • “My sister worked on one of the platforms, and when my brother saw the messages between her and the client, he hit her on the head and told her: ‘You will not work after today’.” Participant from Mafraq. • “My neighbour’s daughter was working online, and when her father found out, he confined her to the house for a week, saying she brought shame to the family.” Participant from Zarqa.

Primary Form of Violence	Sub-Patterns of Violence	Number of Cases; Testimonies from Workers
Psychological Violence	Insults, threats, forced isolation, fear of scandal and divorce	<p>Number of Cases: Five participants reported direct psychological pressure, and two cases of divorce resulting from the husband refusing to allow the wife to continue digital work.</p> <p>Testimonies:</p> <ul style="list-style-type: none"> • “The client started directing inappropriate phrases at me, and when I ignored him, he threatened to lower my rating and ruin my professional reputation.” Participant from Amman. • “My husband asked me to stop working on the platform, saying people would talk about me, and when I refused, he divorced me.” Participant from Irbid. • “I am afraid to file a complaint, not just out of fear of the client, but of people’s judgment, as everyone thinks working online is shameful.” Participant from Karak.
Economic Violence	Wage withholding, fraud, bank account exploitation, deduction of income	<p>Number of Cases: Three participants faced direct financial exploitation or wage theft, including one documented case of bank exploitation by a relative in Ma’an.</p> <p>Testimonies:</p> <ul style="list-style-type: none"> • “My uncle opened a bank account in his name under the pretext of helping me, and then started taking half the money and giving me only the other half.” Participant from Ma’an. • “I completed a whole project for a client, and after finishing, he disappeared and did not transfer any amount, and I couldn’t file a complaint.” Participant from Amman. • “Even when I work hard, there is no guarantee or insurance, and the money can be easily lost.” Participant from Madaba.

Primary Form of Violence	Sub-Patterns of Violence	Number of Cases; Testimonies from Workers
Electronic Harassment and Extortion	Sexually suggestive messages, requesting communication outside the platform, death threats or scandal	<p>Number of Cases: Three participants were subjected to direct harassment from clients, and one documented case of a death threat.</p> <p>Testimonies:</p> <ul style="list-style-type: none"> • “The client started sending me inappropriate emojis and asked for my personal number, and when I refused, he told me: (I will give you a negative rating).” Participant from Mafraq. • “An Arab client contacted me outside the platform and started sending me offensive insinuations, so I threatened him with filing a complaint to the Cybercrime Unit, and he stopped.” Participant from Amman. • “I live in Amman, but my relative from the South (Karak) was dealing with a client via a platform, and then he started threatening her with death, and her family had to resort to the tribe to solve the problem.” Participant from Karak.
Symbolic / Algorithmic Violence	Retaliatory negative ratings, platform bias.	<p>Number of Cases: Six participants pointed to experiences of revenge through ratings.</p> <p>Testimonies:</p> <ul style="list-style-type: none"> • “As soon as the client knows I am a woman, he lowers the price and suggests working outside the platform, and if I refuse, he immediately gives me a negative rating.” Participant from Amman. • “The platform does not provide us with sufficient protection; the rating has become a weapon used against us, and one word can ruin months of effort.” Participant from Amman. • “The platforms themselves highlight men’s profiles more or favour long-standing users with high ratings, who are often male or from regions with a better digital reputation, such as European countries.” Participant from Amman.

Primary Form of Violence	Sub-Patterns of Violence	Number of Cases; Testimonies from Workers
Symbolic Violence and Digital Stigma	Discrimination based on personal image (hijab and appearance), discrimination based on nationality or refugee status, geographical discrimination (governorates and camps), religious and cultural discrimination, linguistic discrimination.	<p>Number of Cases: Seven participants reported being subjected to direct discrimination or exclusion, including three due to hijab or appearance, two due to nationality or refugee status, one due to geographical location, and another due to accent and language.</p> <p>Testimonies:</p> <ul style="list-style-type: none"> • One Jordanian interviewee recounted that a non-Arab client mocked her during the war on Gaza, saying: “Will you finish the work before your house is bombed?” • “I am Syrian and I was working well; when the client found out I was a refugee in Jordan, he stopped dealing with me without reason.” Syrian participant residing in Irbid. • “The platform manager is Syrian; he only gave projects to his acquaintances from his country, even if we were more qualified.” Participant from Amman. • “The appearance of my photo on the profile was a reason for me to be subjected to harassment or reduced work opportunities, because I wear the hijab,” Participant from Mafraq. • “Because I am from Jordan, considering it a third-world country, I am subjected to questioning of my capabilities if the client is from a developed country,” Participant from Amman.

The preceding findings indicate that the core challenge lies not in the technology itself, but in the gendered templates controlling interaction across it. It is evident that gender-based discrimination is not merely a subjective perception but a tangible experience that assumes multiple forms of violence. The data shows that 38.9% of participants considered themselves part of a group facing discrimination in the local labour market, while 53.6% attributed the discrimination to their being women. This percentage reflects that gender is the most prominent structural determinant shaping the nature of women’s experience in both the traditional and digital economies. These figures align with the participants’ narratives, which documented their exposure to physical, psychological, and economic violence resulting from the same social norms that reinforce the subordination of women and link their professional independence to moral deviation or “shame,” as reported in testimonies from Ma’an, Mafraq, Zarqa, and Irbid.

This correlation demonstrates that statistically documented discrimination transforms into deeply rooted structural violence that takes material and digital forms. While the rates of discrimination linked to “nature of work” (11.1%), “family responsibilities” (2.8%), and “marital status” (1.4%) reflect institutional marginalization

of married, divorced, or single mothers, the narratives of women working on platforms reveal that these challenges translate into direct and indirect violence: battery, divorce, financial exploitation, harassment, and death threats. Thus, cloudwork—which is supposed to grant women freedom and flexibility—becomes a hybrid environment that combines opportunities for empowerment with risks of exclusion, as unfair algorithms and policies, along with social systems, reproduce the same forms of old control, but in a more concealed digital language. In short, the comparison shows that statistical discrimination is not merely a cognitive datum, but an embodiment of a violent and gender-structured reality that reproduces women’s dependency in both the physical and virtual spheres alike.

Table (6) reflects the impact of these challenges across four main analytical dimensions—Labour, Time, Resources, and Cultural/Social Factors. It also highlights gender disparities in each dimension, in addition to the direct and indirect consequences for women, their families, employers, and the local community. The analysis is based on the Multi-Actor Impact Analysis methodology (GAM Matrix) adopted in studies by the Harvard Kennedy School,⁸³ which is used to estimate the intersecting impact of policies or social phenomena on various groups. In the context of this study, the methodology was applied to the challenges faced by women working on cloudwork platforms, to gain a deeper understanding of how structural and social factors interact with the reality of digital platform work, as follows:

(+) = Positive impact (-) = Negative impact (±) = Uncertain Impact

Table (6): Impact Analysis Matrix of Challenges Facing Women Working on Cloudwork Platforms				
Category	Employment	Time	Resources	Cultural and Social Factors
Women Working on Cloudwork Platforms	(-) Unstable income resulting from the task-based nature of gig work affects job continuity and professional stability. (-) Rating and algorithmic systems make job opportunities dependent on non-transparent or unfair factors. (+) Acquisition of new digital and linguistic skills enhances future employability prospects.	(-) The pressure to remain constantly active on the platform to align with algorithmic visibility consumes significant time and increases fatigue. (-) Tight deadlines heighten stress and hinder work–family balance. (+) Temporal flexibility on some platforms enables mothers to work at convenient times.	(-) High costs of internet access and electronic devices, coupled with limited access to banking or e-wallet services. (-) Platforms’ commissions (5–20%) significantly reduce net income. (+) Online training opportunities and support from international programmes provide access to free educational resources.	(-) Exposure to discrimination, cyber-harassment, and social restrictions on interacting with male clients. (-) Social stigma surrounding home-based digital work, particularly in conservative communities. (+) Strengthening of women’s financial independence and empowerment within the household and community.

Category	Employment	Time	Resources	Cultural and Social Factors
Women Working on Cloudwork Platforms	(-) Unstable income resulting from the task-based nature of gig work affects job continuity and professional stability. (-) Rating and algorithmic systems make job opportunities dependent on non-transparent or unfair factors. (+) Acquisition of new digital and linguistic skills enhances future employability prospects.	(-) The pressure to remain constantly active on the platform to align with algorithmic visibility consumes significant time and increases fatigue. (-) Tight deadlines heighten stress and hinder work–family balance. (+) Temporal flexibility on some platforms enables mothers to work at convenient times.	(-) High costs of internet access and electronic devices, coupled with limited access to banking or e-wallet services. (-) Platforms’ commissions (5–20%) significantly reduce net income. (+) Online training opportunities and support from international programmes provide access to free educational resources.	(-) Exposure to discrimination, cyber-harassment, and social restrictions on interacting with male clients. (-) Social stigma surrounding home-based digital work, particularly in conservative communities. (+) Strengthening of women’s financial independence and empowerment within the household and community.
Male Family Members (Father / Brother / Husband)	(-) Resistance to women’s participation in digital work due to fears of losing familial control. (+) Improved understanding of women’s economic contributions to household income.	(-) The need to monitor or restrict women’s work consumes additional time, reflecting gendered control dynamics. (+) Women’s financial participation alleviates time pressure and household burdens on men.	(-) Shared use of limited family financial resources for purchasing devices or covering internet costs for female workers. (+) Improved household financial stability when women succeed in digital freelancing.	(-) Patriarchal norms rejecting women’s digital autonomy.
Platforms and clients	(-) Difficulty retaining female workers due to low earnings and lack of incentives. (-) Absence of social protection mechanisms increases workforce turnover. (+) Greater workforce diversity and female participation enhance institutional reputation.	(-) Delays in task completion due to weak connectivity or women’s family obligations. (+) Flexible work arrangements allow tasks to be completed during non-traditional hours.	(-) Additional costs for supervision, training, and dispute resolution. (+) Platforms implementing fair labour standards attract higher-quality talent and reduce high participant mobility costs.	(±) Cultural differences between female workers and management may lead to misunderstandings or mistrust. (+) Implementation of gender equality policies enhances the platform’s reputation in global markets.

(+) = Positive impact (-) = Negative impact (±) = Uncertain Impact

Category	Employment	Time	Resources	Cultural and Social Factors
Local Communities and Public Institutions	(+) Increased women's participation in the digital economy contributes to GDP growth. (-) Persistent digital divides between urban and rural areas deepen inequality.	(-) The lengthy time required to develop digital skills slows women's market integration.	(-) Inadequate infrastructure (internet, electricity, devices) in rural areas limits women's access to opportunities.	(-) Conservative gender norms hinder acceptance of online work. (+) Female success stories challenge stereotypes and encourage new generations of women to participate in the digital economy.

In addition to analyzing structural and social challenges, it is crucial to clarify the platform's own role in mitigating or exacerbating gender-related risks. For some women, cloudwork platforms offer a greater sense of protection compared to direct contact with clients offline, as it minimizes direct interaction, allows a degree of anonymity, and formalizes the exchange process. However, the absence of robust mechanisms for reporting, managing complaints, and digital protection can reproduce or amplify gender-linked vulnerabilities—such as cyber harassment, algorithmic penalties, or reputational risks—which significantly impact how women navigate opportunities and constraints within digital labour markets.

The qualitative results reveal clear disparities in the stances of Jordanian families regarding women's engagement in cloudwork platforms, where two primary patterns emerge: conditional acceptance, which permits women to work digitally as long as the work remains home-based and is subject to social scrutiny that deems it a safe extension of the woman's traditional role; and complete rejection, which is associated with fears of cyber harassment or communication with unfamiliar men, potentially threatening familial reputation. Conditional acceptance is more prominently observed in the Northern and Central Governorates, like Irbid, East Amman, and Zarqa, while rejection is more acute in the Southern Governorates and the Badia regions, like Ma'an and Karak.

These trends indicate that digital work, despite its flexibility, does not liberate women from traditional gender structures; rather, these structures are reproduced within the digital space through what can be termed "digital gender norms"—unwritten social rules that determine how women participate in online work, linking modesty, protection, and reputation to the form and nature of digital tasks. Consequently, familial oversight takes a new form of digital surveillance, which continues to dictate who can work, how, and under what conditions, thus explaining the persistence of gender gaps in digital work opportunities despite their technical availability. One respondent stated: **"They say the internet is open**

to everyone, but in reality, it is only open to those whose families allow them. When my family learned that some clients were men, they asked me to stop working. That's when I realized the obstacles lie in how society views women's work."

8.2 Psychological and Emotional Challenges

A profound set of psychological and emotional challenges facing women working on digital platforms in Jordan has emerged. These challenges are linked to the nature of remote work, income precarity, and the social pressures imposed by gender norms on women who choose to work in the digital space. The psychological challenges confronting women working on cloudwork platforms, as reported in the in-depth interviews, can be categorized into four interconnected levels: **Individual**, represented by burnout, loneliness, and self-imposed pressure to achieve work-life balance; **Professional**, reflecting the lack of professional recognition and income instability; **Social**, manifested in isolation resulting from conservative norms; and **Symbolic**, embodied in the feeling of digital marginalization and a lack of belonging to the formal labour market, which re-produces gender discrimination in new forms within the virtual space, as detailed below:

1. Psychological Burnout and Loss of Work-Life Balance: The majority of participants pointed to chronic professional burnout resulting from constant digital presence and the pursuit of maintaining high ratings from clients and platforms. Some mentioned that online work has no fixed time for rest, as they must always be available to receive tasks or respond to clients, leading them to live in constant tension for fear of losing an opportunity or a rating. One participant stated: **"I feel like my whole life is a screen; even when I am with my family, I must stay connected for fear of losing the project."** It is clear from this that the psychological pressures here are not merely professional but existential, as women lose the sense of self-boundaries between work and personal life. Some interviewees also expressed the feeling that **"the platforms monitor us all the time,"** creating perpetual digital anxiety.

2. Social Isolation and Emotional Loneliness: Most women reported that working from home for long hours created increased social isolation, especially in the absence of an interactive environment or colleagues. One participant says: **"There is no real interaction, all communication is texts and screens; no one even shares my success with me."** This isolation led to a deterioration of psychological and social support, particularly for unmarried women or those living in conservative environments that restrict their leaving the house. Furthermore, digital loneliness was shown to extend beyond its social dimension to emotional alienation, with one female worker saying she feels that she is **"professionally present but humanly invisible."**

3. Loss of Professional Identity and Lack of Appreciation: A number of workers pointed to feelings of frustration or loss of professional self because the nature of the tasks they perform through the platforms does not reflect their academic qualifications or previous experience. One of them said: **"I studied pharmacy, and today I work on designing simple images to earn income. I feel like I studied and excelled to enter the Faculty of Pharmacy, which requires a high-grade point average for 5 years, only to throw the certificate at home and sit on the platform to work on a design that a school student could master."** This feeling deepened the sense of second-class

economic citizenship for some platform workers, where women do not find digital work a means of self-actualization as much as they see it as a necessary solution for financial survival.

4. Financial Anxiety and Professional Instability: Nearly all participants expressed constant anxiety about income and professional future, as platform work is not guaranteed and depends on demand, seasons, and ratings. One participant said: **“I work for two consecutive weeks, and then a whole month might pass without a project, and these periods make me anxious.”** This constant anxiety reflects on the psychological state through the fluctuation of the feeling of financial security, pushing some to seek additional work or succumb to mild depression resulting from the absence of a clear career horizon, as indicated by one of the workers.

Consequently, it appears that platform work does not alleviate the burden of gender discrimination but rather transfers it from the real space to the digital psychological sphere, where women face compounded challenges between the demand for economic independence and their need for emotional and social security.



9. Workers' Stories

Success stories have long been narrated on bright book pages, but the most sincere and influential stories are those written in silence, within the corridors of homes and the glow of lit computer screens.

The following stories feature examples of young women who chose to engage in the independent digital work environment, demonstrating a shift in traditional employment pathways, where digital platforms have become an acceptable alternative for providing income opportunities and capitalizing on acquired skills. Furthermore, these models offer narratives that summarize the gap between academic education and the actual needs of today's competitive market, highlighting that continuous training and acquiring specialized technical skills are the crucial elements for transitioning from the traditional job search to competing for major international projects. These stories also review the structural and social challenges that overshadow women in certain environments and illustrate how working from home via digital platforms becomes a practical solution for intelligently overcoming those restrictions. On one hand, we observe a professional transformation based on skill refinement, as in the first story below, where the worker used specialized certificates and courses as a bridge to access high-value projects in fields such as financial analysis and management. On the other hand, we see a determination to overcome social and economic barriers, as in the second story, where the platform afforded her an opportunity to work and achieve partial financial independence, despite the restrictions imposed on her mobility and interaction with the traditional labour market. All these models indicate that digital platforms are no longer just a secondary, dispensable option, but an effective career path that directly contributes to enhancing self-efficacy and generating sustainable income.

In the heart of Amman, a twenty-something woman embarked on her professional journey, navigating the gap between traditional jobs and the dynamic world of freelance work, fuelled by an unyielding passion for learning and development. Although she held a degree in business economics from the University of Jordan, she quickly realized that academic knowledge alone was insufficient for the competitive landscape of digital platforms. This realization drove her to seek practical training that would refine her skills and instil the confidence she needed to succeed.

Her career reached a critical turning point after she enrolled in several specialized courses, notably the “Certified Financial Manager (CFM)” programme, and comprehensive training in digital analysis and system administration. These advanced skills opened new doors, enabling her confident entry into platform work via Upwork. She leveraged her economics background and technical knowledge to compete for advanced projects in translation, financial analysis, and administrative design.



Initially, she struggled to secure tasks, but her persistence paid off. She speaks proudly of the first project she secured after months of trying, describing it as “the small opportunity that changed everything” or “the small opportunity that opened the big door.” Subsequently, client requests became more frequent, and she grew accustomed to relying on positive evaluations to build a strong professional record, which significantly boosted her visibility and acceptance rate for future projects.

Over time, she mastered the art of negotiating a wage commensurate with the quality of her output, particularly in complex analytical tasks. Crucially, she felt a profound sense of security working within the platform, where all communications were logged and payment was guaranteed, leading her to perceive Upwork as a safer space compared to conventional work environments. Despite the pressure to continuously seek new projects, she treasured the flexibility of digital work, which allowed her to manage her schedule effectively.

With every successful project, she felt she was further proving herself and building a professional future founded on genuine skills validated by clients worldwide. She encapsulates her transformation by stating: “The platform was not just a means of work, but a space to learn and test my abilities, and every new skill I acquired opened up a wider horizon and a greater opportunity.” Her story is a powerful example of how strategic training and skill development can transform digital work from a temporary option into a sustainable path toward independence and empowerment.

“The platform [Upwork] was not just a means of work, but a space to learn and test my abilities, and every new skill I acquired opened up a wider horizon and a greater opportunity.”



From the conservative city of Ma’an, the story of the thirty-five-year-old woman began. Born into a conservative environment that restricts women’s mobility and limits their opportunities for work and education, after graduating with a degree in information technology, she found herself facing a wall of strict customs and traditions that restricted the girl’s movement and prevented her from entering the labour market. But she did not give up. The digital platform was a window to the world for her, a safe space of freedom in a reality that suffocates women’s dreams. The worker began working on platforms such as Freelancer and Khamsat, executing projects in data entry, translation, and remote education. The path was not easy; she faced rejection from her family and was subjected to physical assault, to the extent of facial fractures, out of fear of “scandal” or “gossip” simply because she communicated with male clients online.

Over time, she discovered that access to opportunities was closely tied to the quality of her ratings. She worked long hours—often exceeding 8 to 10 hours a day—to prove herself and maintain a stable digital reputation, knowing that any negative review could mean losing future projects. She tried to negotiate her pay at times, but the high platform commissions and the difficulty of opening a bank account in Ma’an made receiving her earnings an additional struggle.

She was not allowed to open a bank account in her own name due to social restrictions on women’s movement in Ma’an. She was forced to register the account in the name of a family member who promised to help, but he exploited her situation, taking half of her income unjustly, claiming before the tribal elders that he was “supervising her.”

Even under the social constraints of Ma’an, she realized that working through digital platforms enabled her to provide a steady income for her family, and that digital success had become her way of proving herself in a society that does not grant women equal opportunities. For her, the platform was both an opportunity and a space of survival—it opened doors to skills and work. Nevertheless, she refused to surrender to the oppressive social constraints imposed on her. She found in her work a psychological and economic refuge that enabled her to prove herself and support her mother in the absence of her father. The platform became more than just a means of income for her; it is a symbol of independence and empowerment, where she can work with dignity without leaving her home or facing the harsh gaze of society. From behind her simple computer screen, she was able to break the wall of isolation imposed on women in Ma’an and prove that a girl is capable of building her future with her intelligence and persistence, not by submitting to traditions. The platform was her free space in a closed world, her haven from violence and marginalization, and the first step toward a life worthy of her ability, certificate, and dignity.

10. Policy Recommendations

The study findings indicate that the primary challenge to empowering women workers on cloudwork platforms lies in legislative gaps, the absence of social protection, and the dominance of gendered templates that reproduce dependency in digital forms. To ensure that cloudwork transitions into a sustainable and fair career path, policy recommendations must be based on three levels:

10.1 Recommendations at the Legislative and Policy Level

- **Amending the Jordanian Labor Law (Law No. 8 of 1996):** To include a modern definition of a “worker” that encompasses individuals operating under digital or algorithmic supervision/control, thereby ensuring that female workers on cloudwork platforms are covered by legal protections regarding minimum wage, leave, and working hours.
- **Expanding Social Security Coverage:** To include women workers on digital platforms under a flexible or proportional contribution scheme based on actual income, by establishing a new category named “Digitally Independent Workers” that accommodates the flexible nature of work and income fluctuations. This mechanism should involve significantly reducing the contribution rate to be much lower than the current voluntary subscription rate of 17.5% and providing government subsidies to encourage enrollment and address low earnings, while mandating digital platforms to contribute a portion of the subscription as a benefiting entity. It is proposed that the system be implemented by utilizing the actual income data recorded on platforms to calculate contributions and transfer them directly to the Social Security Corporation monthly.
- **Amending the Flexible Work Regulation (2017):** To recognize indirect digital contracts as a form of flexible work, without mandating direct supervision from the employer.
- **Integrating Cloudwork into National Classifications:** To incorporate cloudwork into the National Classification of Occupations and Skills and include it in the Professional Work Regulation Law (Law No. 11 of 2019), thereby allowing female workers to obtain professional digital licenses and national accreditation certificates.
- **Approving National Digital Safety and Equality Policies:** To establish national policies for digital safety and equality in online work that include provisions to protect female workers from e-harassment, digital violence, and discrimination in algorithmic evaluations.

- **Launching a National Digital Economic Empowerment Policy for Women:** To initiate a national policy for women’s digital economic empowerment that integrates with the Jordanian Digital Transformation Strategy 2026–2028, including quantitative targets to increase women’s participation in the formal digital economy.
- **Developing a Transparent Tax and Fee Framework:** To develop a transparent framework for taxes and fees on cloudwork that balances encouraging digital freelance work with ensuring fair economic contribution, potentially including tax exemptions or reductions for small-scale women-led online businesses.



10.2 Operational and Institutional Recommendations

- **Designing Specialized National Training Programmes:** To develop national training programmes specialized in digital and linguistic skills and e-entrepreneurship for women, implemented in partnership with the Ministry of Digital Economy and Entrepreneurship, universities, and international platforms like Upwork and Fiverr.
- **Launching a National Documentation Mechanism:** To initiate a national mechanism for documenting cloud platform workers to establish a formal database covering their numbers, fields of work, and income levels, as an essential step for designing evidence-based policies.
- **Providing Incentives for Private Sector Employment:** To offer incentives for the private sector to formally employ digitally independent female workers through official part-time contracts or short-term projects, linking this to national employment programmes.
- **Integrating Cloudwork into Curricula:** To integrate cloudwork concepts into university curricula and vocational training to proactively qualify female students for the digital labour market, focusing on skills in programming, design, and digital analysis.
- **Developing a Unified Digital Complaint Mechanism:** To develop a unified digital complaint mechanism within the Ministry of Labor that allows platform workers to report disputes, misuse, or payment delays confidentially and securely.
- **Mandating 24-Hour Hotlines:** To mandate cloud platform operating companies to establish a **24-hour hotline** for workers to contact when exposed to any unsafe working conditions, and to require them to submit call reports to the Ministry of Labor and other relevant bodies.
- **Empowering Labour Unions for Digital Representation:** To empower labour unions and federations to represent digital women workers by establishing a sub-organizational unit within the General Union of Workers in Freelance Professions to follow up on issues related to the digital economy workforce.
- **Providing Digital Micro-Financing:** To provide dedicated digital micro-financing programmes for independent female workers through e-wallets and national financial institutions, ensuring comprehensive financial inclusion.
- **Enhancing Community and Media Awareness:** To enhance community and media awareness of the importance of cloudwork for women as a legitimate form of work and production, encouraging families to support women's participation in the digital economy.
- **Integrating Gender Indicators in Digital Transformation Reports:** To include gender indicators in national digital transformation reports to measure the digital gap between genders and assess the impact of policies on women's participation on platforms.

10.3 Digital Platform Recommendations

- **Adopting Fair and Transparent Pay Policies:** Cloudwork platforms should adopt clear policies for fair and transparent earnings that guarantee a minimum commensurate with the time and effort expended and clearly show how fees and commissions are calculated. This will lead to increased worker satisfaction and loyalty, thereby raising service quality and reducing High participant mobility rates.
- **Developing Digital Protection Systems:** To develop digital protection systems that include a secure reporting feature for harassment or discrimination, and clear policies to prevent abuse or unfair ratings. This will increase women's confidence in using platforms and expand the user base, especially in fields such as translation, education, technical support.
- **Launching Targeted E-Training Programmes:** To launch short electronic training programmes on platforms targeting female workers to improve communication skills, time management, digital security, and financial negotiation. This will enhance the quality of services offered through the platform and increase competitiveness in the global market.
- **Increasing Algorithmic Transparency:** To publish the standards underlying the rating and selection systems and clarify the mechanism for calculating the ranking or points, to reduce the feeling of discrimination or ambiguity among workers and improve the user-platform relationship based on trust.
- **Establishing Digital Consultation Channels:** To establish digital consultation channels (such as internal forums or periodic surveys) that allow workers to participate in improving operational policies. This fosters platform belonging and generates developmental ideas from within the system itself.
- **Integrating Gender Equality and Decent Work Support:** Platforms can integrate gender equality and decent work support into their marketing policies, or through partnerships with educational institutions and women's organizations. This enhances the commercial reputation of the site and attracts international partners and users who value sustainability and social justice.
- **Adopting a Rewards/Rating System for Integrity:** To adopt a positive rewards or rating system for users and workers who adhere to quality and integrity standards, to raise efficiency and incentivize excellence, which directly reflects on customer satisfaction and service demand rates.
- **Simplifying Digital Contracts:** To simplify digital contracts to be easily understood, clearly defining the terms of rights and obligations (payments, duration, termination cases, appeal methods). This reduces legal disputes and increases compliance with international decent work standards.

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