# THE C-WORK PROGRAM:

# Promoting Self-Employment & Mobility for Youth in Gaza

[WHEC2022 Knowledge Product & Short Video]

March 15, 2022







A joint submission to the UNESCO World Higher Education Conference 2022 by The Education Above All Foundation, Silatech, and the United Nations Development Programme

# **SECTION I: EXECUTIVE SUMMARY**

It is widely documented that youth in the Arab States have endured prolonged and disproportionately high unemployment rates. In a region known for its "youth bulge" – where 60% of the population is under the age of 25 – unemployment is estimated at 23.0% in comparison with the global average of 13.7%. As of 2020, more than one in five Arabs is out of work, unable to access a stable source of income, and this phenomenon is even more alarming among young women who are unemployed at a rate of 42.1% -- approximately double that of young men which sits at 19.8% (ILO, 2021). This combination of the highest youth unemployment rate in the world, with the most rapidly increasing youth population implores policymakers to focus on innovative and collaborative ways to alleviate structural barriers and increase school-to-work transition.

In a region fraught with high fragility, rampant sociopolitical challenges, and protracting crises that have stagnated economic growth, restricted political participation, and curbed social freedoms, there remain opportunities for instigating policies and programs that counteract these structural failures (Brookings, 2019). Multi-pronged interventions that facilitate sustainable income generation opportunities for young women and men living in fragile and conflict zones, of which many Arab States are reflective of, have been forwarded. These frameworks, such as the Decent Work Agenda, Recommendation No. 205, promote youth employment measures through integrated training and entry-to-work programs that facilitate resilience, enhance skills for employability, expand access to decent work, and support income security through self-employment.

The relevance of such interventions could not be higher than in the Palestinian Territories, which has seen a population growth of 59% from 2000-2018, with no significant rise in human development indicators such as life expectancy, years of schooling, and income, nor any substantive improvement in labor force participation (at an increase of only 0.5% during the same period) (ESCWA, 2019).

According to World Bank data, the

Labour force participation in the occupied Palestinian territory has been fluctuating over the past 15 years, between 39% in 2000 to 45.5% in 2018. The rate is considered one of the lowest in the region scoring lower than the world's average (62.1%) and lower than the Arab World's average...

(Country Profile, 2018, p.2)

In 2021, the UN Relief and Works Agency stated that stronger responses are required in Gaza to tackle gendered social and economic inequality, including an increase in skilled and unskilled employment opportunities. The need for training and employment measures that specifically support young graduate women and men, create new work opportunities in new work sectors, and contribute to Sustainable Development Goal 8 ('full and decent work for all') is evident, especially in light of the following context-specific challenges:

- Unemployment rates have increased to reach 49.1% in Palestine, a figure that has continued to accelerate during the COVID-19 pandemic;
- Limited labour market opportunities exist due to economic restrictions;
- Longstanding constraints in transport and logistics deprive youth of mobility and access to regional and international markets; and
- Lack of skills development opportunities lead to significant shortfalls in twenty-first century skills needed for success in a rapidly evolving and increasingly digitized world of work.

For these reasons, the establishment of a scalable intervention that would provide university graduates in the State of Palestine with the technical and digital entrepreneurship skills needed to increase prospects of self-employment and stabilize income generation is imperative.

The e-Work Program: Promoting Self-Employment and Mobility for Youth in Gaza outlined in this document aspires to provide youth in Gaza with capacity-building opportunities that would see them develop critical digital skills required in today's highly digitized economy, as well as reach online freelancing opportunities through enhanced technical skills. In recognizing the challenges of youth in Gaza, a reflection of the lived realities of many youth across the Arab world, the project aimed to empower participants through:

- Specialized and targeted training workshops
- Technical and freelancing coaching
- Supplying participants with enabling technical platforms
- Networking opportunities

This e-Work program reflects the successful implementation of evidence-based practices that work to alleviate enduring and systemic unemployment in the Arab Region through collaborative efforts that address Sustainable Development Goals, mainly: Quality Education, Industry Innovation and Infrastructure, and Decent Work and Economic Growth. The e-work program provides a model that can be replicated in other fragile and conflict-afflicted zones across the Arab region.

# **SECTION II: LITERATURE REVIEW**

McQuaid and Lindsay (2004) define employability as the relative ability of an individual to gain a certain employment opportunity given the interaction of personal circumstances and the labor market. Indeed, for Fugate et al (2003) employability facilitates the movement between jobs, both within and between organizations. However, employability does not assure actual employment, but enhances an individual's potential of gaining employment (Fugate and et., 2003). The International Labor

Organization (cited in Brewer, 2013) defines employability skills as the skills, knowledge and competencies that enhance a worker's ability to secure and retain a job, progress at work and cope with change, and secure another source of employment as circumstances govern – such that mobility becomes more fluid.

#### Arab Region and Youth Employability

Youth unemployment is a salient phenomenon in the Arab context. Ahmed (2012) argues that "high labor force growth, skill mismatches, product market rigidities, large public sectors, and high reservation wages have been key factors behind the large and persistent level of youth unemployment." Indeed, unemployment is the region's most threatening issue, especially when 38% of the unemployed are university graduates (Karim Seghir, cited in Placket, 2020). By way of an example, in the field of business administration, employer recruitment of students who graduated with a Master of Business Administration degree in the Middle East and Africa grew by just 2% in 2019, compared to 2018; this contrasts with 18% growth in the Asia-Pacific region and 12% growth in Eastern Europe. (Placket, 2020).

Concerning employability in the cultural and creative sectors, Hariri and Kassis (2016) identified five major obstacles:

- A strong mismatch between the supply of skills and the market needs because of the quasiabsence of the "competency approach" and the lack of well-defined curriculum and professional knowledge expected from freshly graduated students, the limited cooperation between Institutions of Higher Education (IHE) and private companies, in a context of a lack of national qualification framework for most cultural occupations;
- 2. The lack of orientation of high-school and post-secondary students choosing oversaturated degrees in universities with open access, while the choice of technical education and Vocational and Educational Training (VET) is merely a second-best option, and clearly not the result of a long-term strategy or a lifelong learning scheme;
- 3. The poor quality of VET which does not allow learners to develop adequate skills that match the market needs, as they usually consist of very short trainings and focus on the basic know- how, leaving aside the soft skills, competencies and performance, that are necessary to career success. Added to this is the problem of the lack of professionalization among teachers/trainers who generally pursue other professional activities and use teaching as a part-time job, which lead to a lack of specialization among learners and jeopardize the sustainability of creative skills;
- 4. The insufficient budget allocated to culture as well as the lack of transparency make it difficult to retrace public spending on culture (e.g. distinguishing the creative sector from the recreational sector) and to evaluate the effectiveness of cultural policy in general, let alone its

effect on employment, in a context of strong dependence of the cultural and creative sectors on the public sector; and

5. Lack of educational policies and employment policies specifically designed for the cultural and creative sectors.

#### Unemployment in the Arab Region: lack of Job Competencies or lack of job creation?

The ILO provides a clear answer to the question asked above. The ILO (n.d.) states that the Arab States currently face a major unemployment crisis, mainly due to a lack of job creation rather than the competencies of workers. According to the ILO, the Arab region suffers from a serious mismatch between the competencies that are in demand, and those supplied through the education and skills development systems. The already mentioned mismatch is a result of several reasons, such as:

- a) Significant over-qualification of tertiary educated students compared to jobs that are often at skilled and technical levels.
- b) Qualifications that are often not competency-based, as well as certificates which are not trusted by employers or used for recruitment.
- c) National systems are poorly equipped for lifelong learning

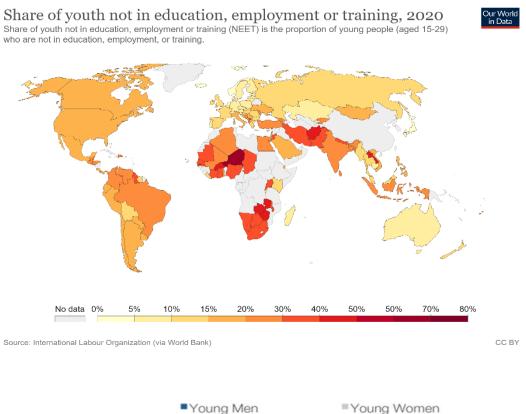
#### Arab Unemployability: What are the solutions?

The ILO (n.d.) forwards some some solutions to enhance market relevant skills and improve employability:

- 1. Improving strategic frameworks and governance of skills development systems;
- 2. Anticipating skills needs through studies and surveys;
- 3. Design and implementation of competency-based training within sector-based approaches and non-formal training in a context of fragility;
- 4. Apprenticeship and work-based leaning schemes, and national frameworks on apprenticeship;
- 5. Public employment services; monitoring and evaluation of skills development programs;
- 6. Skills development for Persons with Disabilities; improvement of testing and certification systems and recognition of prior learning; and
- 7. Life-long learning in the context of the Future of Work.

#### **Arab Employability: Statistics and Data**

The section below provides statistics about the rate of employability in the Arab countries



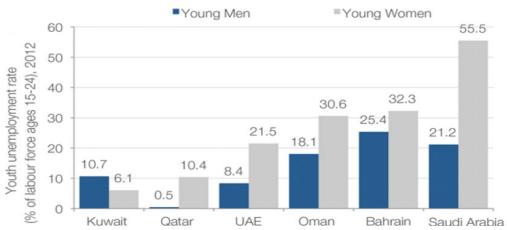
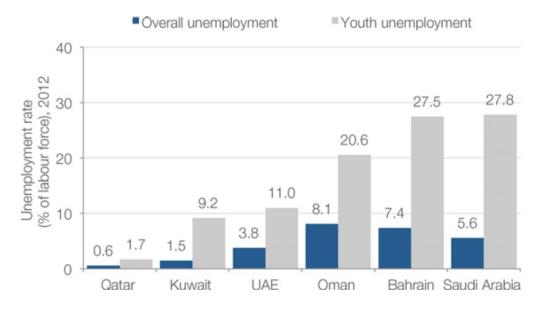


Figure: Share of youth not in education, employment or training, 2020

**Figure**: With the exception of Kuwait, youth unemployment rates in GCC countries are much higher for women



**Figure**: In GCC countries, youth unemployment rates are more than twice as large as overall unemployment rates

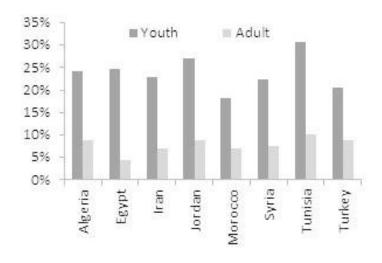


Figure: Youth and adult unemployment (2008)

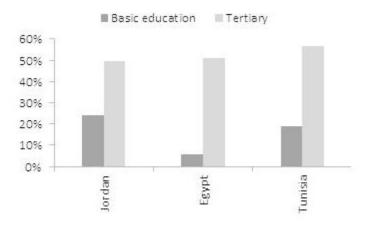


Figure: Youth unemployment by education (2008)

Facts & Figures: https://www.ilo.org/beirut/areasofwork/employment-policy/lang--en/index.htm

#### The Gaza Strip as a Case Study of Youth Employment

The Palestinian population in both Gaza Strip and West Bank is young, composed of 40.2% of 18 to 29 years old, which is equivalent to about 1.24 million people by the end of 2020. Youth in the Gaza Strip are among the most vulnerable strata of the population, in terms of both personal and professional development, with rates of unemployment reaching as high as 69%.

The situation facing young Palestinians living in the State of Palestine is one of continued occupation and protracted crisis, resulting in socioeconomic, political, institutional, and humanitarian consequences. A deterioration has been noticeable over the past fifteen years, prompted by a highly complex political situation, successive military operations, and continuous border closures. Palestine's economic position is characterized by extremely high poverty rates, with 80% of the population in the Gaza Strip dependent on international aid. Moreover, the livelihood of Palestinian families has been exacerbated since the eruption of COVID-19 pandemic which further weakened an extremely fragile economy. The multiple lockdowns and the last aggression on the Gaza Strip in May 2021 slowed down economic growth and the creation of new jobs and stagnated new economic opportunities.

#### The Struggle in Transition from Education to Employment

The political, economic and social context in Palestine remains challenging and complex. Youth age (15-29) comprises 29.2% of the total population, representing a major challenge but also an untapped opportunity. Despite promising enrolment and literacy rates – 96% of overall literacy, 13% and 9% of women and men respectively hold a university degree - education is not an indicator of economic prosperity and 55% of young graduates are unemployed. Further, the higher the education

level, the lower the employment possibilities, particularly for women due to the limited opportunities within the labor market. The majority of Palestinians struggle to meet their basic needs. Encumbered by a rising poverty rate of 29.2%, Palestinian youth have little hope of finding employment even with a university degree. Beyond the challenges faced by the young, only 18.9% of Palestinian women participate in the labour force, as opposed to 63% of men, while correspondingly the unemployment rate for women is 66.7%, compared to 33.7% for males. Even with high university graduation rates, the higher education systems, inclusive of technical and vocational education and training (TVET) adds to the challenge by failing to prepare students for local and global market needs.

The Palestinian economy is a small, restricted and non-diversified economy which has limited labor-intensive manufacturing to enable the absorption of a large number of new entrants. There is critical need to create new economic spaces and opportunities for effective and productive participation of the growing number of youth equipped to enter the workforce and business sphere. In concurrence, there is a need to link the economy with new markets and raise skillsets with the advanced technologies required to compete. However, with rising costs, declining income and growing restrictions on the economy, the difficulties faced by local businesses increase and they are further constrained from investing in new business development technologies and developing the required workforce to match it.

#### Potential for Digital Entrepreneurship in Gaza

Freelancing and online jobs that leverage digital skills are considered to be among the best solutions to the youth unemployment problem in Gaza – and offers a model that can alleviate unemployment across a volatile Arab region with high political and economic instability. The importance of investing in this field has been validated through initiatives such as Mostaql, Freelancer, and Upwork. Although it is hard to estimate the exact number of Palestinian freelancers due to the nature of their work and to the fact that some of them work outside these platforms and engage directly with international clients, remote work is becoming more popular for both clients and service providers, as it is costefficient and productive.

#### Freelancing and the "Gig" Economy

The gig economy is a labor market made up of freelance or part-time jobs as opposed to full-time, fixed contracts. Gig workers can encompass a wide range of fields—from driving a taxi or delivery vehicle, to editing documents, to technical support, to performing artists. What makes a person part of the gig economy is not their background or chosen field, but rather the fact that they work on a short term, project basis, rather than as long-term employees of one organization.

The gig economy is based on flexible, temporary, or freelance jobs, often involving connecting with clients or customers through an online platform. However, the gig economy is nothing new. For centuries, people have been performing temporary or freelance jobs. Albeit what has changed is that technology is now enabling more widespread, flexible and on-demand work opportunities that both companies and individuals can leverage.

Over a third of the US workforce is involved in some form of gig work, and as many as 162 million American and European workers are freelancers. While Statistics South Africa's employment outlook has found that temporary employment rose from 2.6 million in 2017 to 3.9 million in 2018.

Companies are also leveraging this growing trend, with freelancing website Upwork noting that 59% of US businesses are now using some degree of flexible workforces, be it staff working remotely or the use of freelancers.

According to Statista research in 2020, the projected gross volume of the gig economy from 2018 to 2023 is expected to reach 455.2 billion U.S. dollars .

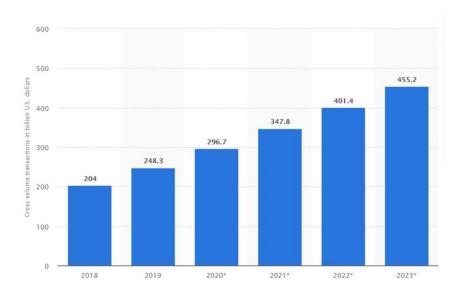


Figure 1: Projected gross volume of the gig economy

Working as a 'gig' worker comes with benefits which include:

- Low barriers to entry that are also less volatile to local market and socio-political shifts
- Ability to establish and adapt working hours
- Potential to reach a diversified clientele from across the world
- Having the choice of the type of projects to take on

#### The Rise of the Gig Economy

In one of its latest research studies, Gartner stated that 32% of organizations have been replacing their full-time employees with contingent workers since the coronavirus outbreak. Many enterprises have been replacing full-time employees with non-permanent workers since the beginning of the pandemic. This contributes to increased flexibility and is a cost-saving measure, mentioning that 60% of freelancers claim that they deliberately get into the gig economy. In 2020 alone, gig workers contributed \$1.21 trillion in revenue to the US economy.

In a recent research by Medium, 40% of worldwide companies are currently hiring gig workers. Additionally, Upwork, the world's largest work marketplace, today released in its latest Future Workforce Pulse Report 2021, a survey that examines the hiring habits and sentiment of over 1,000 U.S. hiring managers. The findings reveal that in the next five years, 40.7 million American professionals, (nearly 28% of American Workforce), will be fully remote in the next five years, up from 22.9% in previous survey conducted in November 2020.

#### The Rapid Increase in Digital Technologies

Thanks to technological advancement, the gig economy can further develop and what was perceived as marginal contracts in the recent past have turned into a trillion-dollar industry with millions of subscribers. Using network connectivity and digital platforms, a freelancer is able to find work anywhere in the world. Physical geography plays a minimal factor in this form of employment that is less sensitive to local sociopolitical and economic fluctuations.

The figure below is a clear-cut reflection that the freelancing industry has witnessed significant growth.

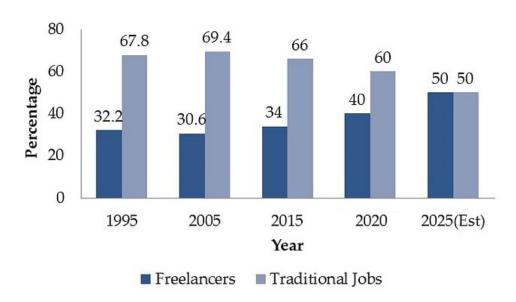


Figure 4: Comparison between freelancer and traditional jobs.

#### **Barriers and Challenges**

Alongside the benefits of freelancing and the growth of digital entrepreneurship, there exists several systemic barriers and challenges. Such barriers and challenges are highlighted with insights of ework projects practices and results, which can be summarized as follows:

- 1. Poor infrastructure designated to support freelancers and remote-talent. Such infrastructure could not support freelancers and remote talent to engage and take an active part of the expanding worldwide shared economy of gigs and talent.
- 2. Content gap of the High Education curriculum with reflection of conventional pedagogy methods to upskill potential workforce. The current curriculum is confined to conventional pedagogy methods, which reflected on the graduates' ability to participate in the gig economy workforce as skilled talent.
- 3. Absence of regulations and policies for supporting freelancing practice. With no institutional support for freelance and remote-employment practices, individuals are face numerus challenges to keep up with the changing requirements of the gig economy.
- 4. Confined efficiency of current capacity building models for upskilling talents. The efficiency of such models is confined due to absence of results-oriented model or outcome-centric approach as a framework for effective upskilling. Such confinement led to humble ability to compete with global workforce in talent marketplaces.
- 5. Limited strategic planning of the state to take share in the global talent economy. A comprehensive strategic planning is needed from the state as part of the broad vision of participating along with worldwide workforce in global talent economy, as it considered to be among the best temporary solutions to the unemployment problem in Gaza.

While acknowledging the challenges facing the promotion of self-employment and digital entrepreneurship, it is likewise crucial to embrace its potential to alleviate high unemployment among skilled workers across the Arab Region, in particular, in the Palestinian Territories, namely Gaza.

### **SECTION III: THE E-WORK PROGRAM**

Education Above All and Silatech's e-Work Program, developed in partnership with the United Nations Development Program (UNDP) serves as an important intervention to alleviate youth unemployment and the lack of digital skills among Arab youth. In particular, training on freelancing in ways that leverage academic skills is considered an important intervention for university

graduates in Gaza, which recognizes the potential for youth to tap into digital entrepreneurship as a stable source of income generation within a highly fragile sociopolitical context.

The e-Work program is reflective of efforts and investments in Palestinian human capital which are investments in sustainable development and in advancing the level of ICT skills and youth employment, and consequently, they constitute investment in future generations.

Such a program has the following benefits, which can be adopted and adapted for other Arab regional contexts:

- Increasing financing for upskilling in technology-based services. This financing should support talent ability to take advantage of gig economy at scale as an alternative source of income;
- Developing digital talent marketplaces to connect talent with global remote-job opportunities and gigs markets;
- Building a global network of partnership with companies, institutions, association, firms, and employers for remote-job creation;
- Improving the services for local workforce of freelancers as a social capital, by the creation of networks towered enabling collaboration function; and
- Equipping talent with relevant skills to take part in gig economy by eliminating individual constraints.

The following segment describes the main components of the e-Work Program that is advised to be replicated in developing countries with a context similar to the Gaza Strip.

#### **Component 1: The Gap Analysis**

The Gap Analysis activity is an initial step in implementing the e-Work program. The main purpose of the activity is to conduct preliminary assessment for the potential candidates. Moreover, the Gap Analysis output will identify the freelancing possible tracks that will target the beneficiaries.

The goals of the Gap Analysis are two-fold: First, it aims to identify and analyze the personal and technical competencies for the potential candidates for the training project. Second, the gap analysis report endeavors to offer recommendations for suggested E-work tracks that match the potential candidates with freelancing career trends in the global online market. The Gap Analysis is conducted through collecting and processing primary and secondary data. The primary data should be collected from the target pool, this can be through focus group discussions and pre-training questionnaire. On the other hand, secondary data should be collected through assessing the online global trends represented through the skills in demand of the freelancing market. This data could be collected by

analyzing the global market demand through job descriptions of online freelancing jobs platforms such as Upwork.com, Freelancer.com, PeoplePerHour.com, Guru.com and Mostaqel.com, freelancing service gigs markets such as Fiverr.com and Khamsat.com, and online remote jobs directories such as Glassdoor.com, Indeed.com, Flexjobs.com, and Baaeed.com.

#### Component 2: Training of Trainers (ToT)

Training of Trainers (ToT) is needed in order to ensure the standardization of training delivery, and quality of outputs. The ToT is conducted for the technical and freelancing trainers and is designed to address the need of the training beneficiaries. The ToT sessions focuses on the best training activities approach as a freelancing-centric practice allowing bridging the gap in the beneficiaries' qualifications to set their remote career.

#### **Component 3: Technical Training**

The first stage of the training is the technical training which is intensive courses that focus on specific technical fields that will beneficiaries to upskill their technical abilities, and this in turn will allow them to start attracting clients in the freelancing training component. The technical training is designed to cover all the technical competencies needed, thus boosting the beneficiaries' ability to compete in the online marketplaces.

The training should not only focus on upgrading technical skills of the trainees in different sectors but also to focus on self-learning and how to develop and acquire new technical skills through online courses. The technical training should be followed by several assessments to select the top trainees to be allowed to move to the next phase of the training, the freelance training.

#### Most in demand skills for the future

Online course provider Coursera has published its industry skills report for 2021, detailing the most in-demand skills across the world right now. The report is based on 26 skills in the business, technology, and data science domains. Each industry reported an acceleration in the need for technology skills to account for – at a minimum – the lack of physical interaction induced by the pandemic. These are changes appear unlikely to recede as the pandemic does; instead, companies will continue to move forward with digitalization at an accelerated pace.

Across industries, businesses are evolving despite the unplanned change to remote work requirements, and increased broadband use is just one indicator. To maintain the transformation velocity, specific technology and data skills are needed across industries—namely cloud computing, cybersecurity, data analysis, and software development. Adding workers with these skills will fuel growth, and it's anticipated that by 2025 there will be 149 million new digital jobs focused on these skills.

Additionally, HR Forecast conducted research that included over 200 million jobs, the research lists the most in-demand technical skills in the upcoming years:

**Cloud computing:** Cloud computing jobs are on the rise because more and more companies are switching from server infrastructures to cloud solutions. Many AI and machine learning services are also provided by cloud platforms. The most in-demand and highest paying skills in this group are Microsoft Azure, Docker DevOps, and Kubernetes for cybersecurity.

**Cybersecurity:** This is a remaining trending skill with about 30% annual growth rate. Nowadays, data loss risks are very unexpected and savage: hackers, data theft, swarms and viruses. That's why there's a high demand in this area. Most in-demand skills are Cybersecurity information, Security network, Security and Vulnerability assessment.

**Artificial intelligence and machine learning:** Knowledge of TensorFlow, Python, Java, R, and Natural Language Processing tops the list of the in-demanded skills. Employees who can harness the power of AI and machine learning technologies and tools will help your organization deliver more relevant, personalized, and innovative products and services.

**Big Data analytics:** Big Data analytics uses advanced analytics techniques against enormous, diverse data sets including structured, semi-structured, and unstructured data from different sources and sizes from terabytes to zettabytes. One of the areas where Big Data is widely applicable and useful is HR analytics. Knowledge of Big Data empowers you to create accurate headcount forecasts, optimize your workforce structure, and drive workforce transformation. The algorithms can simulate different workforce scenarios: the economic crisis, Brexit or Covid-19.

#### **Component 4: Freelance Training**

The Freelancing and Business skills training phase consists of four main components: Freelancing Platforms & Employability skills, Freelancing Business Technical Writing in English, Freelancing Soft Skills, E-marketing for freelancers. The four components are aimed at covering all the needed skills to launch a successful freelancing career and build a competitive skillset for the beneficiaries.

The freelancing platforms & employability skills will allow the trainees to be familiar with popular freelance platforms such as Upwork, Fiverr and Freelancer. The training shall also cover payment methods, contracting, how to prepare competitive profile and how to apply for and win jobs in those platforms. Additionally, freelancing soft skills, and e-marketing for freelancers training will is to equip trainees with relevant skills to freelancing such as: Negotiation Skills, time management, teamwork and marketing. While the freelancing business technical Writing in English shall also be given to the trainees, to enhance the participants' communication and technical writing skills for English based e-work platforms.

#### **Component 5: The Hosting Phase**

The top trainees during the technical and freelancing training period are offered to be hosted inside the partner's co-working space two to four months. During the hosting period, beneficiaries should receive technical and freelancing mentoring from coaches, in addition to specialized career-path counselling. The hosted beneficiaries should be offered access to dedicated workspaces, in addition

to online learning resources based on their specific needs. The purpose of the hosting phase is for beneficiaries to transfer the acquired knowledge in both the technical and freelancing training into skills set in the freelancing world, and hence be qualified to generate income consistently. In addition to having access to fully equipped work environment, hosted beneficiaries will benefit from several activities that aim to help them further to enhance their online careers. The general structure for the hosting phase consists of the following activities:

**Individual mentorship session.** Taking in consideration the individual differences among beneficiaries, and the variety of remote work opportunities within a single trend, there is a need for customized individual mentorship sessions based on the individual skills' gap and the uniqueness of the developed online learning /career plan.

**Group mentorship sessions.** It will focus on the crosscutting topics for freelancing technical and business skills applied for all groups.

Hotline support for freelancers. This type of support is needed for freelancers who obtain jobs for clients and have bottle necks or challenges that need to be resolved instantly for the client. Such support is valuable to preserve the new freelancer's performance consistency in delivery and to discuss issues related to their online bids and the direct communication with the clients. It is a must to have a hotline consultant inside the hosting space in daily bases to support them.

**Online subscription and learning resources.** To provide each hosted beneficiary with paid subscription from the top-rated online learning platforms. Each beneficiary shall work through a personalized learning path prepared and supported by a dedicated career development facilitator, with the aim is achieving the maximum level of learning possible.

**Other hosting phase activities.** Supporting activities such as branding and social media facilitation to provide freelancers with different marketing and branding tools on the social media and professional platforms.

# **SECTION IV: THE E-WORK PROGRAM VIDEO**

Enclosed within this knowledge product is a four-minute video showcasing the e-Work Program's success in the Gaza Strip as implemented recently, in alignment with the above noted format and evidence. Education Above All and Silatech advocate for the adoption of this model for digital entrepreneurship skills development as a sustainable intervention for high youth unemployment in fragile and conflicted zones.

## References & Bibliography:

Ahmed, M. (2012). Youth Unemployment in the MENA Region: Determinants and Challenge. Retrieved online from: <a href="https://www.imf.org/external/np/vc/2012/061312.htm?id=186569">https://www.imf.org/external/np/vc/2012/061312.htm?id=186569</a>

Baker, M. (2020). Future of Work Trends Post-COVID-19. Available at: https://www.gartner.com/smarterwithgartner/9-future-of-work-trends-post-covid-19

Brewer, L. (n.d). Employability Skills: The Skills You Need to Get a Job. Retrieved online from: https://www.skillsyouneed.com/general/employability-skills.html

Business Development Bank of Canada (BDC). Entrepreneur's toolkit. Templates and business guides. Glossary. Developing country. Available At: https://www.bdc.ca/en/articles-tools/entrepreneur-toolkit/templates-business-guides/glossary/developing-country

Booth I. (2021). What is the gig economy and why is it growing?. Investec. Available At: https://www.investec.com/en\_za/focus/economy/rocking-the-gig-economy.html

Campana, N. (2021). IT Freelancing Trends & Insights 2021. Freelancer Map report; Available at: https://www.freelancermap.com/blog/it-freelancing-trends/

Coursera (2021). Industry Skill Report 2021. Available at: https://pages.coursera-for-business.org/rs/748-MIV-116/images/Coursera-Industry-Skills-Report-2021.pdf

CXC Global (2021). The Top 8 Workforce Trends for 2022. Available At: https://www.cxcglobal.com/top-8-workforce-trends-2022

Dixon L. (2017). Why Do Freelancers Upskill More Than Employees?. Available At: https://medium.com/@AurenDisson/why-do-freelancers-upskill-more-than-employees-4899be9a084a

Duszynski, M. (2021). Gig Economy: Definition, Statistics & Trends. Zety. Available at: https://zety.com/blog/gig-economy-statistics

Edison Research & Marketplace (2018). The gig economy. Available at: http://www.edisonresearch.com/wp-content/uploads/2019/01/Gig-Economy-2018-Marketplace-Edison-Research-Poll-FINAL.pdf

FlexTal (2020). Why You Need to 'Upskill' to Keep on Top of Trends. Entrepreneur Middle East. Available At: https://www.entrepreneur.com/article/358913

Fugate, M., & Kinicki, A. J., & Ashforth, B. E. (2004). Employability: A Psycho-Social Construct, its Dimensions, and Applications. *Journal of Vocational Behavior*, *65*(1), 14-38. Retrieved from <a href="https://www.proguest.com/scholarly-journals/employability-">https://www.proguest.com/scholarly-journals/employability-</a>

GCF Global (2020). Freelance Work - What is the Gig Economy?. Available At: https://edu.gcfglobal.org/en/freelance-work/what-is-the-gig-economy/1/

Global Donor Platform for Rural Development (2019). A big "YES" to youth entrepreneurship and self-employment. Available at: https://www.donorplatform.org/news-rural-youth/a-big-yes-to-youth-entrepreneurship-and-self-employment.html

Hariri, N., & Kassis, G. (2016). Employability in the Cultural And Creative Sectors in Arab Mediterranean Countries: The Cases of Palestine, Egypt, Tunisia And Morocco. Retrieved online from: http://www.medculture.eu/sites/default/files/employability in the cultural and creati

HRForcast (2021). A guide to future-oriented skills: Skills in demand to watch in the next five years. Available At: https://hrforecast.com/a-guide-to-future-oriented-skills-skills-in-demand-to-watch-in-the-next-five-years/

International Labour Organization. (n.d). Skills and Employability in the Arab States. Retrieved online from: https://www.ilo.org/beirut/areasofwork/skills-and-

Intuit (2020). Intuit 2020 Report – Twenty trends that will shape the next decade. Available At: https://http-download.intuit.com/http.intuit/CMO/intuit/futureofsmallbusiness/intuit 2020 report.pdf

Investopedia (2021). Gig Economy. Available at: https://www.investopedia.com/terms/g/gig-economy.asp

Jacimovic, D. (2020). Global Gig Economy Statistics. Available at: https://whattobecome.com/blog/gig-economy-statistics/

Leaders International (2021). Employability and Upskilling. Available At: https://leadersinternational.org/employability-and-workforce-development/

Localyze (2021). Hiring international freelancers: what you need to know. Available At: https://www.localyzeapp.com/post/hiring-freelancers-what-you-need-to-know

McQuaid, R. W., & Lindsay, C. (2005). The Concept of Employability. Urban Studies, 42(2), 197–219. https://doi.org/10.1080/0042098042000316100

Merriam-Webster. (n.d.). Gig worker. Merriam-Webster.com dictionary. Available At: https://www.merriam-webster.com/dictionary/gig%20worker

N26 Bank (2021). The rise of the gig economy has changed the way we work forever. Available At: https://n26.com/en-eu/blog/gig-economy

Palestine news and info agency (2020). Unemployment in Palestine. Available at: https://info.wafa.ps/ar page.aspx?id=g4EXo1a3258802272ag4EXo1

Palestinian Central Bureau of Statistics (2020). Labour Force Survey Preliminary Results First Quarter (January – March 2020). Available at: www.pcbs.gov.ps/post.aspx?lang=en&ItemID=3748

Pfeuffer M. R. and Pennesi E. J. (2021). California Bill Makes Gig Economy Workers 'Employees'. Morgan, Lewis & Bockius LLP. Available at: https://www.lexology.com/library/detail.aspx?g=e00a4171-305a-4445-8246-74fe3aa4fd2f

Placket, B. (2013). Arab Business Schools Seek a Better Return on Their Investment. Retrieved online from: https://www.al-fanarmedia.org/2020/01/arab-business-schools-seek-a-

Roy G. (2016). Past, Present & Future of Freelancing: Some Shocking Facts. Available At: https://yourstory.com/mystory/148bfbc47a-past-present-future-of-freelancing-some-shocking-facts-/amp

Smith, J.D. (2021). 30 of the most in-demand skills that will help you get a job in the next five years. Black Media Daily. Available at: https://blackmediadaily.com/30-of-the-most-in-demand-skills-that-will-help-you-get-a-job-in-the-next-five-years/

Statista (2020). Projected gross volume of the gig economy from 2018 to 2023. Available at: https://www.statista.com/statistics/1034564/gig-economy-projected-gross-volume/

United Nations Development Programme (UNDP) (2018). Freelancing in the State of Palestine. Available at: https://www.ps.undp.org/content/papp/en/home/presscenter/articles/2018/freelancing-in-the-state-of-palestine.html

United Nations Conference on Trade and Development (UNCTAD) (2020). COVID-19 devastates Palestine's shattered economy. Available at: https://unctad.org/news/covid-19-devastates-palestines-shattered-economy

UpWork (2021). Future Workforce Report 2021: How Remote Work is Changing Businesses Forever. Available At: https://www.upwork.com/research/future-workforce-report

| Bank-and-Gaza-Proje | ct-Enhancing-Job-Opp | oortunities-for-Palesti | nians.pdf |  |
|---------------------|----------------------|-------------------------|-----------|--|
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |
|                     |                      |                         |           |  |