

The Gig Economy and Its Impact on Women in Iraq

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ABSTRACT

The gig economy has significantly transformed Iraq's labour market, creating new opportunities for women while also exposing persistent inequalities. This paper traces the experiences of Iraqi women in the gig economy, drawing on both individual and collective insights grounded in the authors' work in this context. These experiences reveal the dual nature of the gig economy: providing flexible work options while perpetuating vulnerabilities such as discrimination and economic insecurity. By situating our analysis within Iraq's unique socio-economic conditions, including women's low workforce engagement and infrastructural challenges, we contribute to a deeper understanding of the dynamics shaping women's participation in this emerging labour market. The paper explores the types of gig work available to Iraqi women, alongside the structural barriers they face, such as limited digital infrastructure and inadequate legal protections. We conclude by highlighting actionable pathways for improving economic outcomes for women and fostering inclusive growth in the gig economy.

KEYWORDS

Gig economy, Iraq, future of work, women workforce participation, women in Iraq

Introduction

The recent rise of the gig economy in Iraq has significantly impacted the country's economy and its ability to provide employment for jobseekers, especially university graduates struggling to find work. The informal economy now accounts for approximately 60 per cent of employment in Iraq (International Labour Organization (ILO), 2022), with gig work emerging as a critical component of this sector. This shift is driven by a combination of increasing internet access, a developing digital infrastructure, and economic challenges such as high unemployment rates and limited formal job opportunities.

Most notable, however, is its impact on women, who face persistent barriers to employment. Societal structures, traditional gender roles that prioritise domestic responsibilities, and cultural norms restricting women's mobility and access to education and training have resulted in Iraq having one of the lowest women's workforce participation rates in the region, at just 12 per cent (World Bank, 2024a). For many women, the gig economy offers an alternative route to income generation by enabling flexible, home-based or community-based work. Common roles include online freelance work, tutoring and home-based enterprises such as producing handmade items or reselling stock.

However, reliable and detailed quantitative data on women's participation in Iraq's gig economy remains scarce. This limitation reflects broader gaps in documenting labour and digital

market trends in Iraq, particularly for women. Acknowledging this, we adopt a qualitative approach that draws on lived experiences, contextual analysis, and existing literature to provide foundational insights into this underexplored area.

While barriers to women's workforce participation in Iraq share similarities with other Middle Eastern contexts – such as patriarchal norms and limited access to technology – Iraq's post-conflict economic instability and fragmented digital infrastructure create unique challenges. For instance, increasing internet penetration has opened pathways for women to engage in gig work, yet inconsistent technology access, inadequate legal and social protections and limited digital payment options continue to exacerbate existing inequalities.

We trace the integration of women in and through the gig economy in Iraq, situating our work within the wider scholarship on gig work and platform labour. By focusing on the economic, societal and legal contexts for women gig workers, we highlight the dynamics shaping their participation and lived experiences.

First, we provide an overview of Iraq's labour market in the context of its socio-economic conditions and the low participation of women in the workforce. Next, we delve into the gig economy in Iraq, examining the types of gigs available, the challenges faced by gig workers and the gender disparities within this sector. Following this, we explore the conflicting dynamics within the gig economy, focusing on the broader implications of digital labour platforms, global competition and the impact on worker livelihoods in developing regions. We then trace the experiences of Iraqi women in the gig economy, drawing from both lived experiences and existing literature to illustrate their unique challenges and opportunities.

This paper builds on existing scholarship by examining the gendered dimensions of Iraq's gig economy, focusing on how socio-economic, infrastructural and cultural dynamics shape women's participation. In doing so, we provide new insights into an emerging labour market and offer practical reflections on the policy and structural reforms needed to create equitable and sustainable opportunities for Iraqi women.

Research Positioning

This paper adopts a ground-up, qualitative approach to explore the participation of women in Iraq's gig economy, drawing on our extensive collective and individual professional and personal experiences, existing literature, and contextual grounding. First, we conducted an extensive review of existing literature on gig work, women's labour participation and Iraq's economic landscape. Second, we brought into conversation experiential insights from training programmes and initiatives conducted within Iraq's digital economy. These include observations and interactions with participants from freelancing academies and digital skills workshops, particularly from 2018 to 2024. We used these engagements to identify recurring themes and challenges specific to Iraqi women in the gig economy.

We share two vignettes to illustrate specific lived experiences and ground our discussion in distinct individual journeys related to the impact of gig work on women in Iraq. These vignettes – presented as reflections from our direct involvement in capacity-building initiatives – serve to contextualise the broader structural barriers and opportunities for Iraqi women in the gig economy. We also critically examined regional data and broader Middle Eastern contexts to situate Iraq's case within global and regional discussions on gig work.

This approach not only addresses existing data gaps but also situates our observations within the socio-cultural and economic context of the region. We adhered to ethical principles of ensuring anonymity and sensitivity in the recounting of lived experiences and observational data.

The Iraqi Labour Context and Women's Workforce Participation

Iraq is a large country, with a population exceeding 45 million in 2024, and is composed of 18 governorates.¹ Its gross domestic product (GDP) per capita was US\$5,565 in 2023, and Iraq's economic standing is moderate compared to its neighbouring countries (International Labour Organization (ILO), 2022; World Bank, 2024b). Iraq's economic history is marked by decades of conflict, sanctions and instability that have significantly shaped the current labour market, which is dominated by a substantial government sector, extensive informal employment and minimal women's workforce participation. While the public sector has traditionally been the primary source of employment, recent economic challenges have resulted in a shift towards the private sector, with the gig economy now accounting for a large portion of employment. The participation of working-age women in the labour force is strikingly low, with only around 12 per cent actively engaged, according to the United Nations Iraq (2022). This is a sharp contrast with men's labour force participation and highlights significant gender disparities in employment. Economic barriers, including a patriarchal culture, limited educational opportunities and restricted access to economic resources, contribute to the marginalisation of women in the workforce. These factors, combined with the country's dependence on the public sector and the oil industry² – which employs a minimal percentage of women – severely limit women's economic empowerment and opportunities for financial independence. Women also experience higher unemployment rates than men, with youth unemployment rates significantly higher for women (27 per cent) than for men (14 per cent) (United Nations Iraq, 2022). Women in Iraq are also more susceptible to underemployment and are more likely to work in part-time jobs. Highly educated women are predominantly employed in the public sector, especially in areas such as health, social work and education. Despite their significant presence in these fields, few women occupy senior or decision-making positions, highlighting the persistent glass ceiling in the public sector.

Severe gender disparities in Iraq are compounded by regional and age-related inequalities. Unemployment among young people is particularly high, reaching 36 per cent, with young women in the Kurdistan Region of Iraq facing an even more alarming rate of 65 per cent. Internally displaced women and refugees also face significant challenges, including the requirement for work permits for formal employment, which many find difficult to obtain, further limiting their access to stable and decent jobs (ILO, 2021).

Women in the Gig Economy

The idea of the gig economy has recently garnered significant attention within the fields of work and employment relations. It refers to the swift proliferation of start-ups that facilitate and mediate transactions between buyers and sellers across various markets. Indeed, gig work encompasses all types of temporary, flexible jobs that individuals undertake, often on a short-term basis. Understanding the implications and dynamics of this burgeoning economic model is essential for comprehending its impact on contemporary labour markets and employment

¹ The 18 Governorates of Iraq are the primary administrative divisions of the country, each comprising a major city or several towns and rural areas. These Governorates are governed by local authorities responsible for regional administration, including public services and infrastructure.

² The Iraqi economy is predominantly driven by oil production, with oil exports accounting for more than 90 per cent of government revenue and 70 per cent of its GDP (World Bank, 2022).

structures (Healy, Nicholson and Pekarek, 2017). Further, existing literature suggests that work in the gig economy reproduces and, in some contexts, amplifies existing structures of inequality and discrimination within the labour market. To further contextualise these dynamics, the following sections draw on illustrative vignettes informed by the authors' direct experiences, highlighting the barriers and opportunities faced by women in Iraq's gig economy.

Although various forms of gig work have existed for a long time, it is the swift growth of platform work that has primarily driven the gig economy (Martindale, Wood and Burchell, 2024). Platform work specifically covers gig work facilitated by digital platforms. These platforms are instrumental in connecting workers with clients or customers, thereby driving the rapid expansion of the gig economy (Taylor et al., 2017; Vallas and Schor, 2020). In addition to local or in-person gig work, another category of platform work involves cloud-based or remote freelancers who provide professional services through platforms such as UpWork, Fiverr or Freelancer. This type of gig work is usually characterised by a high level of technical skill in fields such as graphic design, computer programming and journalism, with engagements typically being project-specific (Osnowitz, 2010; Vallas and Christin 2018). Further, while not bound by location or geography, existing research suggests a geographic clustering of this form of gig work, specifically in India and the United States (see for example Ettlinger, 2017).

In the Middle Eastern context, platform work similarly offers women new pathways to economic participation, particularly in societies where mobility is restricted by cultural norms. For example, in Lebanon, the gig economy has been found to positively influence women's entrepreneurial activities, particularly within supportive entrepreneurial ecosystems. Research highlights that while the entrepreneurial ecosystem exerts a slightly stronger influence than gig platforms, both avenues provide opportunities for opportunity-driven and necessity-driven women entrepreneurs to engage in paid work and contribute to household incomes (Mouazen and Hernández-Lara, 2023).

Similarly, in Saudi Arabia, government-led reforms that aim to modernise the economy have significantly increased women's participation in the workforce. By 2023, women's labour force participation surpassed the 30 per cent target set under Saudi Arabia's Vision 2030, reaching 35.8 per cent. Key reforms, such as lifting the ban on women driving and easing male guardianship laws, have enabled women to participate in paid employment across non-traditional sectors (Atlantic Council, 2023). These examples highlight how regional dynamics – whether through state policy or entrepreneurial ecosystems – can shape and enhance women's access to gig work opportunities, even amidst entrenched gender norms.

The invisible gig worker

Digital platforms can potentially transform market dynamics by reducing geographical discrimination and occupational segregation (Maume, 1999; Reskin, 2000). By connecting workers to global markets, these platforms enable individuals to access job opportunities that transcend their immediate local or regional barriers, where exclusion based on religion, ethnicity, gender or disability may be prevalent. This anonymity – often referred to as a “digital veil” – has the potential to mitigate visible markers of discrimination, particularly for women and migrants in middle-income nations facing exclusion due to cultural or regulatory restrictions (Wood et al., 2016; Graham, Hjorth and Lehtonvirta, 2017). For individuals without formal qualifications, digital work platforms can create pathways to income generation that were previously inaccessible.

However, this digital anonymity is a double-edged sword. While it may open doors to economic inclusion, it also risks rendering workers – particularly women – invisible. Platforms

often commodify labour, reducing workers to avatars or alphanumeric IDs, erasing their identities and lived experiences (Bergvall-Kåreborn and Howcroft, 2014; Cockayne, 2016). In Marxist political economy, commodified labour refers to the treatment of work as a commodity, where labour power is exchanged for wages in the market. This concept applies broadly to all forms of labour under capitalism. However, in the gig economy, commodification becomes more pronounced through the abstraction of workers into digital identities, which dehumanises them and prioritises their economic output over individual needs or working conditions. As Scholz (2017) highlights, the abstraction of workers into digital identities serves platform providers' and shareholders' priorities of efficiency and profit, often at the expense of recognising the participatory and human value of labour.

This invisibility becomes especially pronounced for workers in the Global South, including the Middle East and Africa. Many workers alter their profiles to conceal their geographic locations due to discriminatory assumptions about their education, their language proficiency or their willingness to work for lower pay (Graham et al., 2017). This strategic concealment illustrates the dual nature of platform work: while it creates opportunities for economic participation, it simultaneously reinforces inequalities by compelling workers to mask their identities to compete globally.

For women gig workers, this commodification of digital labour deepens the structural barriers they already face. The prioritisation of production inputs over human labour reduces their skills and efforts to a market transaction (Cockayne, 2016). Workers' contributions are detached from their lived realities, and the platforms fail to acknowledge the gendered experiences that shape women's participation in this digital labour market (Stanford, 2017; Schwartz, 2018).

Thus, while digital platforms promise inclusivity and flexibility, they also perpetuate forms of exclusion and devaluation, particularly for women and marginalised workers in regions such as Iraq and the broader Middle East. By commodifying workers and prioritising market value, these platforms obscure the inequalities that persist within digital labour, leaving workers vulnerable to exploitation, job insecurity and systemic discrimination.

Domestic labour and gender disparities

The gig economy, much like the broader labour market, remains highly gender-segregated. Men predominantly perform tasks that align with traditionally "masculine" roles, such as transport and delivery services, while women tend to take on roles reflecting unpaid domestic labour, such as caregiving, tutoring and creative work (Churchill and Craig, 2019). These tasks, though valuable, are often undervalued and poorly remunerated, reinforcing gendered inequalities and limiting women's economic opportunities.

The flexibility offered by gig work, however, has made it an appealing option for women seeking to balance income generation with family care responsibilities. This sentiment is reflected in prior research, which suggests that women often turn to gig work or self-employment because of the inflexibility of traditional employment structures (Foley et al., 2018). The gendered nature of caregiving responsibilities also influences the types of work tasks women perform. For instance, Adams-Prassl and Berg (2017) highlight that family and caregiving duties impact women's availability for certain kinds of work, while gender pay disparities in gig platforms such as MTurk mirror those observed in the wider economy.

At the same time, the gig economy allows women to monetise skills that have historically been relegated to unpaid domestic labour, such as food preparation, grocery shopping and caregiving (Weeks, 2020). Platforms offering flexible schedules and lower entry barriers can

provide women with income-generating opportunities that align with their social and domestic contexts (Mouazen and Hernández-Lara, 2023).

However, these benefits exist alongside persistent challenges. Women entrepreneurs in the gig economy often face significant barriers, including limited access to financial resources, reliance on male-dominated networks and restrictive cultural norms (Aidis, Estrin and Mickiewicz, 2008; Brush and Cooper, 2012; Kalafatoglu and Mendoza, 2017). Further, women's caregiving duties continue to restrict their available work hours, hindering their ability to maximise earnings and compete on an equal footing with male counterparts (Dokuka et al., 2022).

Safety and harassment concerns add another layer of complexity to women's engagement in gig work. Existing legal frameworks often fail to extend protections to gig workers, leaving women particularly exposed. For example, India's Sexual Harassment of Women at Workplace Act (2013) excludes independent contractors and gig workers, illustrating gaps in protections for non-traditional forms of labour (Ghosh, Ramachandran and Zaidi, 2021). These challenges demonstrate the urgent need for more inclusive policies and market interventions that prioritise women's safety and address structural inequalities within the gig economy.

As Woodcock and Graham (2019) note, understanding the gendered disparities in gig work requires a focus not only on the economic value of women's contributions but also on their lived experiences. For Iraqi women, whose participation in the gig economy is shaped by limited mobility, fragmented infrastructure and societal constraints, recognising these lived realities is particularly critical. Such an understanding can inform efforts to create more inclusive and equitable environments for women in gig economies, particularly in regions where traditional gender roles continue to shape labour market participation.

Tracing the Experiences of Iraqi Women in the Gig Economy

The experiences and perspectives that underpin our work are shaped by our individual and collective positions and identities. All authors of this paper identify as women. The first and second author have extensive lived experiences of the Iraqi context. Having worked with technology development and innovation as well as digital skills training and remote work programmes in Iraq, their personal and professional experiences are situated in and shaped by recent contextual developments. The third author is a UK-based academic, who researches information security and labour in distinct marginalised contexts, with a focus on emerging technologies and everyday security.³

In tracing how others have researched, questioned and written about women in the gig economy across different geographical and political spaces, we ask how the Iraqi context shapes the extent to which women are able to (and do) engage in the gig economy – in what capacity and under which conditions. We ground this discussion in the specific economic, societal and political undercurrents of Iraqi societal and governance structures. Drawing on multiple sources and lived experiences (both our own and those of others), we explore the challenges and opportunities presented by an accelerated digital landscape in Iraq. This, we argue, might further complicate understanding of women's labour in both Iraq and the Global South more broadly.

In this section, we present three discussion points. First, we examine the economic structures that shape Iraqi women's introduction to and engagement in the gig economy. Second,

³The vignettes shared in this section reflect the authors' personal and professional engagements in the Iraqi context, with details anonymised to protect confidentiality and maintain anonymity.

we problematise the lack of a sufficient legal framework to protect women in this market. Finally, we highlight the payment challenges faced by women in the gig economy. As an introduction to this section, we draw together existing (albeit limited) work on the involvement of Iraqi women in the gig economy.

Iraqi women's participation: economy, society and politics

The socio-political landscape of Iraq has limited women's roles in both the public and private spheres. Years of repression under a conservative culture, compounded by economic sanctions and armed conflicts, have significantly marginalised Iraqi women, curtailing their economic, social and political contributions. Women in Iraq face insufficient educational opportunities, inadequate healthcare, restricted access to the labour market and high levels of violence and inequality, exacerbated by cultural norms, misconceptions and institutional and legal barriers. Iraqi women's participation in politics, the economy (including the digital economy), and wider civil society is marked by a series of barriers as also noted by Vilaro and Bittar (2018).

Women hold 25.3 per cent of parliamentary seats in Iraq, a figure influenced by a 25 per cent quota system. However, their influence in political spheres remains limited as they often face exclusion from critical decision-making processes. Social stigma, a lack of trust in political institutions and personal attacks further hinder women's political engagement in the country. Although the quota system ensures representation, the mere presence of women in parliament has not necessarily translated into advocacy for women's issues, as women politicians often align with their party's agendas rather than championing gender-specific concerns.

Women's engagement in Iraq's information and communication technology (ICT), media and civil society sectors is severely limited by social and cultural barriers. Despite the growing relevance of these fields, prevailing gender stereotypes and lack of support restrict participation. Civil society organisations are vital in promoting women's rights and gender equality, working to foster an inclusive atmosphere that boosts women's involvement and visibility.

Despite these limitations, Iraqi women have continually navigated and challenged the constrained positions imposed by successive regimes and conflicts. For instance, during the 2019-2020 protests against corruption, high unemployment and political sectarianism, women actively demanded government reform and better living conditions, demonstrating their resilience and desire for change (Amnesty International, 2021). In Iraq, the intersection of gender with ethnicity, religion and class creates multiple layers of discrimination that women face daily. Since the 2003 invasion and subsequent occupation, gender dynamics in Iraq have shifted, with women facing new and evolving challenges. Increased insecurity has limited women's mobility and participation in public life, particularly in areas affected by conflict and displacement (Ali, 2018). Sectarian divides and the influence of non-state actors, such as militias, have contributed to the enforcement of restrictive social norms, limiting women's access to education, employment and public spaces (Amnesty International, 2021). These socio-political changes continue to shape women's roles and experiences in Iraq.

Moreover, the disruption of the Iraqi economy and the dismantling of state institutions negatively impacted women's access to formal employment, pushing many towards precarious and informal work arrangements (Ali, 2018). Economic instability and the lack of robust legal frameworks in the country continue to impede progress in women's rights (Ali, 2018). This complex backdrop highlights both the challenges and opportunities for women participating in the gig economy in Iraq, as they strive for economic empowerment and increased workforce participation. Against this backdrop, we draw out how central Iraqi institutions and frameworks shape women's participation in the gig economy and, by extension, the labour market.

Economic opportunities and risks

Many Iraqi women are drawn to gig work by its flexibility around family responsibilities. For women in remote areas, it is particularly attractive as it eliminates the need to relocate to cities like Baghdad, where job opportunities are more abundant. However, Iraqi women face substantial competition in the gig economy. They engage largely in creative tasks such as graphic design and copywriting. Not only are Iraqi women competing for online work with Iraqi men, who also engage in online creative roles, but they also compete with workers across the Global South. Countries such as India, Pakistan, Bangladesh and Egypt are well-known gig work hubs and others have noted that competing with workers in these countries on price, English language proficiency, and digital skills is especially difficult (Olewi, 2021).

The following vignette illustrates the dual challenges and transformative opportunities faced by Iraqi women entering the gig economy, as experienced by one of the authors while facilitating a freelancing academy in Erbil.

In 2018, during Iraq's first freelancing academy in Erbil, a group of women gathered to learn how to navigate the global digital marketplace. Among them was Rukhsar, a 35-year-old mother of two from Kirkuk, a region that has experienced significant instability in recent years. Coming from a working-class background, Rukhsar had completed secondary school but lacked formal training in digital skills. Like many of her peers, she had limited access to stable internet connectivity and was unfamiliar with the tools and platforms commonly used in freelancing.

During a session on client engagement, Rukhsar raised a question that reflected the broader struggles of many participants: "How can I convince clients to hire me when they see I'm from Iraq?" Her concern captured a common challenge – overcoming both geographic biases and a lack of professional networks.

I acknowledged her hesitation but reassured her: "It's not easy, but it's possible. We'll focus on building portfolios that showcase your skills and speak louder than preconceptions." Over the course of the programme, participants were introduced to online freelancing platforms, learning how to market themselves and navigate systemic barriers. The co-working space in Erbil buzzed with excitement as women explored new possibilities, some for the first time.

By 2023, many graduates, including Rukhsar, had successfully transitioned into the gig economy. For Rukhsar, freelancing provided not only an income but also the flexibility to work from home while caring for her children. Her journey from a hesitant learner to a confident professional mirrors the broader potential of gig work to empower women in Iraq.

However, challenges persist. For women like Rukhsar, unreliable internet access and societal skepticism about remote work remain significant hurdles. Families often question the legitimacy of online work, and some regions lack the infrastructure needed to support it. Despite these obstacles, each success story, including Rukhsar's, chips away at these barriers, demonstrating the transformative potential of digital platforms for women in Iraq.

Iraqi women often face exploitation due to language barriers, slow internet and limited e-payment options. Coupled with unclear salary trends that see full-time copywriters earning between US\$300 and US\$1,000 per month, these issues put them at risk of underpayment. Government internet shutdowns during exams or protests (NetBlocks, 2019) further disrupt their work, reducing productivity and exacerbating vulnerability due to their reliance on home-based work and limited alternative resources.

The rural-urban divide creates disparities in digital skills, affecting women's success in the gig economy. World Bank (2024c) data indicates that participation is generally limited to educated

women with reliable internet, benefiting those from higher socio-economic classes and perpetuating existing disparities.

The combination of government-led digital shutdowns, fragmented infrastructure, and foreign interventions have eroded socio-economic resilience, particularly impacting women who face challenges linked to multiple aspects of their identity. Until local perspectives are considered, the gig economy will continue to uphold colonial power structures, limiting opportunities for many, especially Iraqi women.

Legal frameworks and protections

The experience of gig work for Iraqis resembles the experience of work more broadly in Iraq. Iraqi labour law addresses traditional employment and does not cover freelance or gig work (Balliester and Elsheikhi, 2018). According to the United Nations Economic and Social Commission for Western Asia (UNESCWA, 2019), Iraqi labour law includes the following conditions: a minimum wage of IQD300,000, salary payments must not be delayed by more than seven days from the beginning of the month, workers must be provided with a one-month notice period in case of employment termination, and employment contracts can be either written or oral. For industrial work, overtime should not exceed one hour per workday, whereas for non-industrial work, overtime should not exceed four hours.

Under Iraqi law, women's rights are also clearly delineated. Women are prohibited from working in heavy-load jobs and pregnant women cannot be subjected to overwork, such as standing for long periods of time or performing physically strenuous tasks that may jeopardise their health. Women are also restricted from working later than 21h00 unless the work is critical, such as healthcare and emergency services. They are entitled to 72 calendar days of maternity leave and one year of unpaid leave. Additionally, mothers with infants up to two years old are allowed a one-hour rest period during working hours to breastfeed. Those included in social security are entitled to one year's leave with half salary after maternity leave, with payments made by the social security department. Employers are required to provide a suitable and comfortable work environment for women workers (UNESCWA, 2021).

Although these laws exist for traditional employment, the implementation of the rule of law in Iraq faces significant challenges stemming from political, social and economic factors (UNESCWA, 2009). These challenges include political instability since the 2003 US invasion, widespread corruption at various levels of government and the judiciary, a weak judicial system subject to political pressure, and tribal or sectarian affiliations that supersede the legal system. Additionally, the current state of Iraq's legal system is influenced by the adoption of Western legal standards, which do not integrate indigenous systems of labour organisation and dispute resolution from tribal or sectarian traditions.

Government-funded organisations such as GIZ (German Corporation for International Cooperation GmbH) and USAID emphasise economic flexibility, which has led to the proliferation of gig work but without adequate protection. This primarily benefits international companies such as Upwork and Freelancer, often at the expense of local workers. Despite existing labour laws, enforcement is futile due to lack of implementation and transparency in post-2003 Iraq. The US invasion significantly disrupted the legal system, infrastructure and governance, leaving a legacy of occupation-era policies and widespread corruption that continues to hinder effective governance and enforcement (Dhingra and Alshamary, 2023). Additionally, while Iraqi labour law does not cover gig and freelance work, systemic issues such as weak institutional capacity and inadequate regulatory oversight would challenge legal enforcement even if it were applicable (Dodge, 2020).

It can be argued that gig work is an extension of existing labour structures in Iraq, providing women with opportunities to create their own safe spaces. For instance, the women-only taxi service, LadyGo, launched in 2019 in Baghdad, aimed to empower widows and divorcees – some of the most marginalised groups (Omar, 2019). Although no longer operational, LadyGo faced challenges common to many women-focused initiatives, including limited financial sustainability and a fragmented market for women-only services. Despite its closure, LadyGo demonstrated the potential for gig work to address economic and social challenges while also revealing the structural difficulties women face in sustaining such ventures.

As gig work opportunities in delivery and ride-hailing grow, they offer immediate monetary benefits amidst high unemployment, yet they lack long-term benefits such as pensions or insurance. The demand for these is low, largely because immediate income needs overshadow future security concerns. The informal nature of much of Iraq's economy and a general lack of awareness about the importance of financial planning also diminish demand for such benefits, reinforcing gig work as a continuation of existing employment practices.

The first step towards rights for gig workers involves stronger regulatory oversight and updated labour laws that cover gig employment comprehensively, specifying minimum wages, holiday pay and protection against discrimination and unfair treatment. For women, these laws should also ensure maternity pay.

Payment challenges

Iraq's limited digital financial infrastructure significantly hinders online freelancers and gig workers. Less than a fifth of the population has a bank account (World Bank, 2024a), with women comprising 52 per cent of the unbanked (GO-Globe, 2023). Digital payments are viewed with suspicion due to technology and security concerns (Rodgers, 2023). Restrictions from post-2003 economic sanctions and compliance requirements mean that firms like PayPal and Stripe do not operate in Iraq, forcing gig workers to use creative methods, such as using a relative's PayPal account abroad, to receive international payments.

In the following vignette, one of the authors reflects on her journey to navigate these challenges and empower Iraqi women in the gig economy.

In 2009, as a young mother in Najaf, I struggled to find opportunities in Iraq's nascent, male-dominated startup field. Passionate about software engineering but constrained by societal norms expecting women to stay at home, I envisioned a future where women could work remotely, needing only access to a laptop, the internet and technical skills.

Observing the rise of international coding bootcamps offering intensive training, I adapted this model to the Iraqi context. Founding a tech training academy in 2021, I sought to empower women by teaching coding and freelancing skills, enabling them to enter the local and global gig economy. Participants come from diverse backgrounds – some are recent graduates eager to apply their education, while others are mothers returning to work after years away or entering the workforce for the first time. Many face challenges such as unreliable internet access and limited banking infrastructure. For instance, one participant relied on shared hotspots to complete assignments, while another struggled to set up an online payment account due to her rural location.

Despite these hurdles, the programme has achieved successes. Several graduates have secured freelance contracts with international clients, providing them with a new source of income and confidence. However, progress is uneven: participants from urban centres with better infrastructure adapt more quickly than those from rural areas. These experiences illustrate both the opportunities and limitations of gig work for Iraqi women, highlighting the need for systemic improvements in infrastructure, financial access, and societal attitudes to fully realise its potential.

Online freelancing is affected by the challenges of legally and efficiently processing payments. Most Global North companies require bank transfers for audit reasons, but accessing international transfer funds in Iraqi banks is inefficient and often cumbersome. Iraq has only six ATMs per 100 000 people, far below the international standard of 61.33 (TheGlobalEconomy.com, 2024). For significant withdrawals, Iraqi banks demand extensive documentation such as employment contracts and payslips to mitigate money laundering risks.

Alternative payment methods such as Western Union are less attractive due to poor exchange rates and high fees, primarily impacting the Global South. Iraqi freelancers often depend on relatives in the Global North to manage payments via PayPal, illustrating the impact of colonial-era migration on current economic opportunities.

Further, cryptocurrencies have been banned in Iraq since 2017 when the Central Bank of Iraq issued a prohibition on their use. This ban was further reinforced by the Kurdistan Regional Government's Supreme Fatwa Board in 2018, which ruled against the use of certain cryptocurrencies such as OneCoin (Techopedia, 2023). Despite the ban, cryptocurrencies were popular as a means to receive payments to digital wallets and convert them to US dollars, allowing users to bypass the limitations of the local financial system (CryptoTicker, 2023; Money.com, 2023). These measures were put in place primarily because of concerns about financial stability, consumer protection, and the potential for illicit activities such as money laundering and terrorist financing (Money.com, 2023; Techopedia, 2023). In 2023, government-led interventions ceased the operations of crypto exchange companies in a stringent effort to curb crypto activities.

Mobile payment systems are increasingly available in Iraq, allowing digital transactions and money transfers via smartphone applications. Major players such as Asia Hawala, Zain Cash and other online wallets cater to Iraqis without bank accounts. However, the adoption rate of mobile payment systems has been slow since 2017, with growing security concerns and a lengthy SIM card registration process. Nevertheless, mobile payment systems present significant opportunities by increasing financial inclusion, reducing cash dependency, and enabling e-commerce and freelancing growth.

While payment-related challenges for gig work do not exclusively impact women workers, they are felt particularly by women, who often have no choice but to rely on wider support networks to receive payment for their work, owing to lack of a bank account or access to digital transactions. This creates another layer of dependency that women gig workers in Iraq need to navigate.

The Future of Work for Iraqi Women

The proliferation of the gig economy in Iraq has been actively promoted by NGOs such as Mercy Corps, alongside their foreign donors, including GIZ and the UN World Food Programme. These organisations advocate gig work as a path towards women's economic emancipation, suggesting it offers a means for women to bypass traditional patriarchal structures and enter the workforce. However, external efforts to universalise Western concepts of feminist labour in Iraq often overlook the region's socio-economic and cultural particularities. While gig work can indeed provide opportunities for Iraqi women to gain economic independence, the absence of formal worker protection, unreliable infrastructure and inconsistent wages can significantly undermine these benefits. Such conditions can exacerbate the potential for abuse,

financial insecurity, and discrimination rather than alleviate them.

The Iraqi context highlights how external models for economic empowerment may fail to address localised socio-economic realities and systemic inequalities. Our findings show that while the gig economy offers opportunities for women, it operates within a broader framework of entrenched inequalities shaped by Iraq's infrastructural and societal dynamics. For example, economic liberalisation and privatisation often promote flexibility and independence in employment but fail to address underlying socio-economic inequalities. These conditions can perpetuate exploitation, especially in regions with weak regulatory and governance frameworks (Fraser, 2013; Standing, 2011).

While these global models may encourage the gig economy as a tool for empowerment, they often neglect the specific cultural, social and economic contexts of countries like Iraq. This oversight risks applying a homogenised solution that may not adequately address the diverse and context-specific needs of the Iraqi people, thereby questioning its suitability and sustainability. The lack of robust legal frameworks and social protection leaves many gig workers vulnerable to exploitation and abuse, further entrenching existing inequalities (Roy, 2014; Sen, 1999).

Thus, while the gig economy marks a transformative shift in the global labour market, where this economic model offers flexibility and income generation for many, it also brings forth challenges such as job insecurity and inadequate social and legal protections. These dynamics gain additional complexity in the context of Iraq, where socio-political factors profoundly shape women's engagement in the workforce.

Moreover, improving Iraqi women's digital skills and providing affordable access to technology can significantly enhance their ability to engage in gig work. Initiatives such as community-based digital training programmes, women-only safe spaces, subsidised internet access and providing affordable digital devices can help bridge the digital divide and enable more women to take advantage of gig work. Further, advancing gender equality in Iraq requires the development and implementation of gender-sensitive policies and programmes, amendment of discriminatory laws, and ensuring their enforcement. Finally, encouraging women's active participation in politics and decision-making processes, and improving their representation in various sectors, including ICT and media, are vital steps towards achieving long-term gender equality.

Given these complexities, it is crucial to explore tailored recommendations that can foster a more inclusive and equitable environment for Iraqi women. Addressing these challenges requires a critical understanding of local contexts and the development of policies that ensure adequate worker protection, reliable infrastructure and equal wages. Integrating these considerations is one step towards supporting Iraqi women to take advantage of the gig economy.

This paper contributes to an emerging body of research on the gig economy by foregrounding the lived realities of women navigating digital labour in Iraq. By exploring these dynamics, we aim to lay the groundwork for future research and policy interventions that can more effectively address the unique barriers and opportunities facing women in Iraq's digital economy.

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