

This report is part of an overall research study on women and platform livelihoods in Ghana, Kenya, and Nigeria. All reports can be found at www.platformlivelihoods.com.

For questions about this report, please contact info@cariboudigital.net.

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www.cariboudigital.net

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- David-West, Olayinka, Raymond Onuoha, and Caribou Digital. *Platform Livelihoods and Young Women's Economic Empowerment in Nigeria*. Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2022. www.platformlivelihoods.com/gender/nigeria.
- Qhala Limited and Caribou Digital. *Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya*. Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2022. www.platformlivelihoods.com/gender/kenya.
- Value for Women and Caribou Digital. *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*. Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2022. www.platformlivelihoods.com/gender/business-practices.

Foreword

Around the world, digitization is changing how, where, when and what types of work take place. It is unlocking new business opportunities, new markets, and new ways of finding work. Yet there is no single story about how digital platforms impact young people's economic prospects. Rather, the picture is complex and nuanced—varying by gender, geography, ability/disability, and a myriad of other factors.

This report is part of the Platform Livelihoods Series that attempts to unpack some of that nuance. The report specifically explores the textured experiences of diverse young women in Ghana, Kenya and Nigeria who are engaged in digital and digitally-enabled work: from ride-hailing drivers, to online sellers, to creative producers. Across the board, these young women appreciate the value that digital platforms deliver. At the same, their stories implicitly question standing tropes about the benefits of digital work, while raising important questions. Does platform work truly deliver flexibility for young women with families? Are platforms typically designed to be inclusive? How do we ensure young women's safety as they pursue new frontiers of opportunity?

The report reflects a broader commitment of the Mastercard Foundation to put young people at the center of everything we do by listening to their lived experiences and co-creating programs that truly meet their needs. It is part of a series of research initiatives designed to inform the Mastercard Foundation's Young Africa Works strategy, which aims to enable 30 million young Africans to access dignified and fulfilling work by 2030. Crucially, the Foundation has set out to ensure that 70 percent of the young people it impacts are young women.

From this report, it is clear that young women across Africa are engaging creatively and ambitiously to take advantage of digital platforms. As you read it, we welcome you to reflect on what we can all do to support them.

Tade Aina

Director, Research, Mastercard Foundation

Executive Summary

“[Empowerment] is the ability to make choices. To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability.”¹

This report analyzes the research undertaken by Caribou Digital and several collaborators in partnership with the Mastercard Foundation to understand how women are using digital platforms to earn a living (platform livelihoods) in Ghana, Kenya, and Nigeria. Three partners—the Centre for Social Policy Studies at the University of Ghana, Qhala Limited, and Lagos Business School—conducted qualitative research in each country. A total of 150 women were interviewed, with additional male sampling in Kenya and ten gender and platform livelihoods experts in each country. A fourth partner, Value for Women, conducted both quantitative and qualitative research analyzing the gender-inclusive policies and practices of seven platforms operating on the African continent.

The overarching question to this research is “To what extent are platform livelihoods empowering for women?” (Value for Women also uses the terms “gender inclusive” and “gender forward” which they further define in their work). All partners define platform livelihoods as platform work and sales. At Caribou Digital, we break this down further into working, trading, renting and creating.² All partner reports can be accessed on the platformlivelihoods.com website.

This report explores five common themes that arose across these reports and applies a Gender at Work Framework to understand the extent to which platform work and sales is empowering for women, including female platform workers and sellers’ understandings of empowerment, their expectations, the trade-offs they make, and how they affect change. We use the framework to explore ways in which various stakeholders (including, but not limited to, digital platforms themselves) might undertake action to respond to and improve the experiences of women on digital platforms. We find some answers through Naila Kabeer’s definition of empowerment as choice and the Gender at Work Framework, which illustrates how empowerment is not an end goal but a permanent process with new and perpetually shifting boundaries where actual power is located.

A key part of the research was self-shot videography by the interviewees. Caribou Digital partnered with a video storytelling company, Story × Design, who worked with nine selected interviewees to share their stories of platform experiences online; these nine stories throughout this report. Story × Design also produced three videos on the cross-cutting themes of flexibility, increase in income, and social norms.³ As a result, the tensions of empowerment are very much in the voice of the interviewees.

1 Kabeer, “Gender Equality and Women’s Empowerment,” 13.

2 Caribou Digital and Qhala Limited, “Platform Livelihoods.”

3 Caribou Digital and Story × Design, “Thematic Video: Flexibility”; Caribou Digital and Story × Design, “Thematic Video: Finance”; Caribou Digital and Story × Design, “Thematic Video: Social Norms.”

The report is structured as follows: [Section 1](#) lays out the context for the research. [Section 2](#) provides a brief overview of the existing academic, policy, and practitioner literature about women in platform livelihoods— defined as working, trading, renting, and creating online. Platform work and sales provide an additional (or sometimes primary) income for women, have benefits of flexibility, and involve relatively lower barriers to entry. But they also keep work “non-formal” for women, and offline biases are not only reflected but sharpened online, for example, algorithmic penalization if women turn down jobs because of commitments, safety concerns, or other reasons.

[Section 3](#) shares the common themes and tensions found in the research:

- 1 Money is only one of the reasons women may take on platform work and sales; passion and personal fulfillment are just as important.
- 2 The women interviewed in all three countries acknowledge and navigate the pros and cons of flexibility afforded by platform livelihoods.
- 3 According to the women interviewed, social commerce nurtures an entrepreneurial mindset and independence, but potentially less protection and safety. “Dedicated” platforms such as ride-hailing platforms imply formalization and protection but don’t always deliver.
- 4 While analog challenges, such as cost, infrastructure, and so on, may be mostly equal for men and women, on the whole the challenges impact women more than men.
- 5 Women experience a variety of social norm challenges. These tend to be more in work compared to sales, where women have a longer history of work offline. Friends and family can be cautious in their support, as they may see platform livelihoods as unstable or risky, but these perceptions are gradually changing.
- 6 Initial explorations from Value for Women show that digital platforms are not (yet) actively considering gender differences in their design and service provision.

[Section 4](#) applies Naila Kabeer’s definition of empowerment as choice and the Gender at Work Framework to illustrate how empowerment is not an end goal but a permanent process with new and perpetually shifting boundaries where actual power is located. While women are constantly challenging social norms, platforms and policies may lag behind. Empowerment is a multidimensional process, which needs to happen individually and institutionally, formally and informally (i.e., changing perceptions as well as skilling and laws).

[Section 5](#) addresses the key takeaways from the research, including practices currently underway to make platform livelihoods more empowering for women, including cooperatives, platform practices, and policies focused on those earning a livelihood but also their customers and employees, and men and women’s consciousness itself.

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List of Acronyms

A4AI	Alliance for Affordable Internet
DFS	digital financial services
ICT	information and communications technology
IFC	International Finance Corporation
ILO	International Labour Organisation
ITC	International Trade Centre
OECD	Organisation for Economic Co-operation and Development
MSE	micro- and small enterprise

1 Introduction

*"[Empowerment] is the ability to make choices. To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability."*⁴

Annet is a widowed 27-year-old mother of twins who lives in Nairobi, Kenya. For years, she had a physical shop selling cereals and women's clothing. During the COVID-19 pandemic, Annet had to close her shop and cereal business because of low sales that could not support rent payments. She moved her clothing business online.

"I started with KES 5,000 [~US\$40], went and collected quality clothes, took pictures and posted. I started with WhatsApp. Because on my contacts I have a lot of friends who know me, so it's easier to post for people who know you. Then I started posting on Facebook and proceeded to open an Instagram account, because I did not have one specifically for business."

Annet, Online seller (Kenya)

While she is not making as much as she would like, Annet says her income pays her bills and enables her to take care of her children and pay her younger brother's school fees. This is Annet's only source of income. But it isn't without challenges, especially juggling childcare and business as a single parent:

"You know, sometimes a customer wants something and the children are there crying and screaming, so I have to leave what I am doing and go check. They also have to be cooked for, bathed, and prepared. So it's a challenge."

Annet, Online seller (Kenya)

In addition to balancing work and home responsibilities, being online all the time can be expensive. But not being online affects sales and restocking:

"When I don't have internet, I don't sell and it brings my earnings down."

Annet, Online seller (Kenya)

Annet's plan is to eventually open another shop alongside her online business, stock more products, and even employ people.

"It won't be easy, but as a woman I have to try. As women we always find a way out."

Annet, Online seller (Kenya)

⁴ Kabeer, "Gender Equality and Women's Empowerment," 13.

▼ Price of mobile broadband data (1GB mobile prepaid) as % of income in 2021⁵

Country	Affordability (1GB price as % of income, 2021)
Kenya	2.47%
Ghana	1.14%
Nigeria	1.66%

According to the Alliance for Affordable Internet (A4AI), 1GB of mobile broadband data became less affordable in 2021 than it had been in 2020. Between 2020 and 2021, the median cost of 1GB of data as a percentage of average monthly income increased 13% in the 93 countries studied by A4AI in both years.⁶

This increase in cost represents a setback towards achieving the “one for two” target for internet affordability—defined as 1GB for no more than 2% of average monthly income—and had significant consequences for people who greatly needed internet access during the COVID-19 pandemic.

The economic crisis triggered by COVID-19 reduced gross national income in many countries around the world. This reduced the affordability of 1GB of mobile broadband in 2021. Affordability is expressed as the price of data as a share of gross national income. In 2021, the change in income outweighed the price change. Suddenly, customers in low- and middle-income countries had less income available, making the prices less affordable.⁷

Annet was one of 150 women interviewed by the Centre for Social Policy Studies at the University of Ghana, Qhala Limited in Kenya, and Qhala Limited and Lagos Business School in Nigeria to research the experiences and challenges of young (18–35) women who are using digital platforms for work and to sell, particularly in the wake of COVID-19. Researchers interviewed women working as freelancers on various global platforms providing services ranging from voice acting to virtual assistance to transcription to software development. They also talked to women working as drivers or combining delivery and driving through ride-hailing platforms like Uber and Bolt; women renting properties as a business on global digital platforms [Airbnb](#) and [Booking.com](#); and women selling items on social media (e.g., Facebook and WhatsApp) and e-commerce platforms (e.g., Jumia). The term **platform work and sales** collectively refers to all of these activities.

This research sought to understand the extent to which platform work and sales empower young women in these three countries where platforms are increasingly becoming a part of daily life for most people. In this research, empowerment is defined as the ability to have and make choices.⁸ Annet did not have a choice to keep her shop open, but she did have the choice to go online, thanks to access to a mobile phone, internet, her skills, contacts, and business knowledge. However, once online, she may be penalized by not always being “on” or having to manage the promise versus the reality of flexibility (related to childcare, for example). To what extent is Annet being afforded a choice, and is a “platform livelihood” empowering for her?

5 A4AI, “Mobile Broadband Pricing: Data for 2021.”

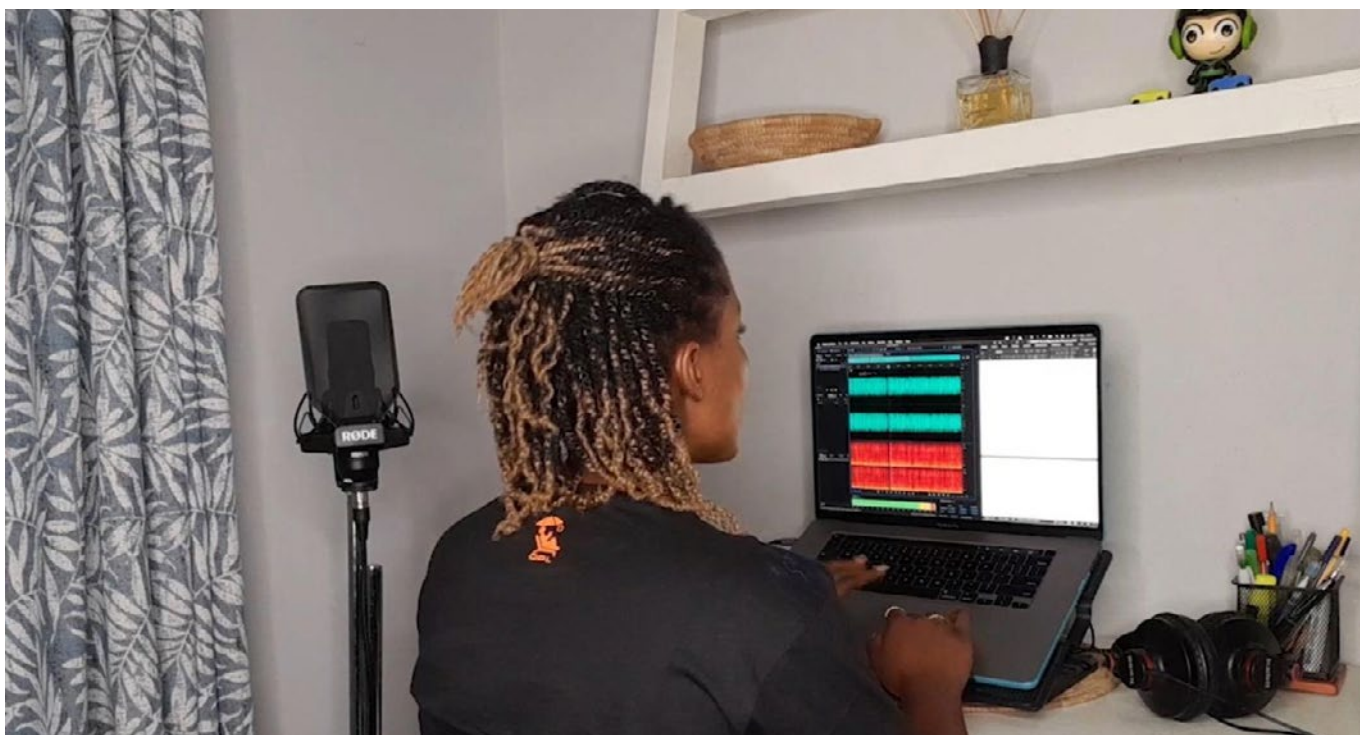
6 Rodriguez and Woodhouse, “Mobile Data Cost Have Increased, Making Internet Connectivity Unaffordable for Many.”

7 A4AI also documents the disproportionate impact device, data, and taxation costs have on women compared to men. See Alliance for Affordable Internet, *Costs of Exclusion: Economic Consequences of the Digital Gender Gap*; Canares and Thakur, *Who Wins? Who Loses? Understanding Women’s Experiences of Social Media Taxation in East and Southern Africa*.

8 Kaber, “Gender Equality and Women’s Empowerment.”

Digital platforms are changing how individuals around the world like Annet earn a living by working, trading, renting, or engaging in digital marketplaces as “platform livelihoods.”⁹ But platform livelihoods are more than just earning an income. A livelihood encompasses other factors, including growth of the individual, their safety, the support they need and get, and whether they find purpose in their work as they navigate this new way of working enabled by advances in technology. These are **platform experiences**—the kinds of experiences that individuals share and value when discussing their livelihoods with friends, family, and even the occasional researcher. Earlier research by Qhala Limited and Caribou Digital identified twelve experience elements, including, but not limited to earnings, that defined the impact of platform work and sales on livelihoods and the extent to which it can be “empowering.”¹⁰

Building on earlier work including platform livelihoods,¹¹ in-depth research on platform work and sales in Kenya,¹² and COVID-19 storytelling,¹³ this research sought to understand the opportunities and challenges that platform work presents for young women (18–35), how they navigate these, including during and after COVID-19, and (including several challenges and limitations) how policymakers, governments, platforms, and members of the development community can make platform livelihoods better for them.



A platform worker.

Photo credit: Blessing Kure

9 Caribou Digital and Qhala Limited, “Platform Livelihoods: Surviving and Thriving in Digital Marketplaces.”

10 Caribou Digital and Qhala Limited, “Platform Livelihoods Framework.”

11 Caribou Digital and Qhala Limited, “Platform Livelihoods: Surviving and Thriving in Digital Marketplaces.”

12 Caribou Digital and Qhala Limited, “What Is the Experience of the Kenyan Youth as They Use Digital Platforms to Find Work and Earn a Living?”

13 Caribou Digital and Story × Design, “COVID-19 Video Storytelling—Platform Livelihoods.”

Key Definitions

Platform livelihoods are the ways people earn a living by working, trading, renting, or engaging in digital marketplaces.

Platform work refers to transactions mediated by an app or a website, which matches customers and clients with workers who provide services in return for money.¹⁴ This definition incorporates both social commerce (using social media for platform work or trading in the definition below) and gig work (working, renting, or creating, as described below).

Platform workers and sellers refer to women pursuing platform livelihoods.

Working is closely linked to “gig work.” Individuals rely on platforms to match their labor to compensation outside the contexts (and any protections) of employer–employee relationships. Examples of such platforms include web-based platforms (e.g., Fiverr, Upwork) and location-based apps (e.g., Uber, Glovo, and Sendy).

Trading maps onto e-commerce and social commerce. Individuals or small enterprises offer products and services to customers via marketplace platforms and/or social media.

Renting is the monetization of assets via a platform. Lending or leasing a tractor or truck by the hour or day, and offering a room of one’s house on Airbnb fall under this kind of asset utilization, as does lending (renting) money on peer-to-peer loan platforms.

Creating (including engaging) is what has captured the online world’s attention: Instagram influencers, YouTube and TikTok content creators, even affiliate marketers receiving commissions for well-placed clickable ads.

Livelihoods encompasses activity by the self-employed, by laborers and workers, and by entrepreneurs and business owners. The term is purposefully broad, allowing for a mix of physical or mental labor and the utilization of tools or assets to create products and services.

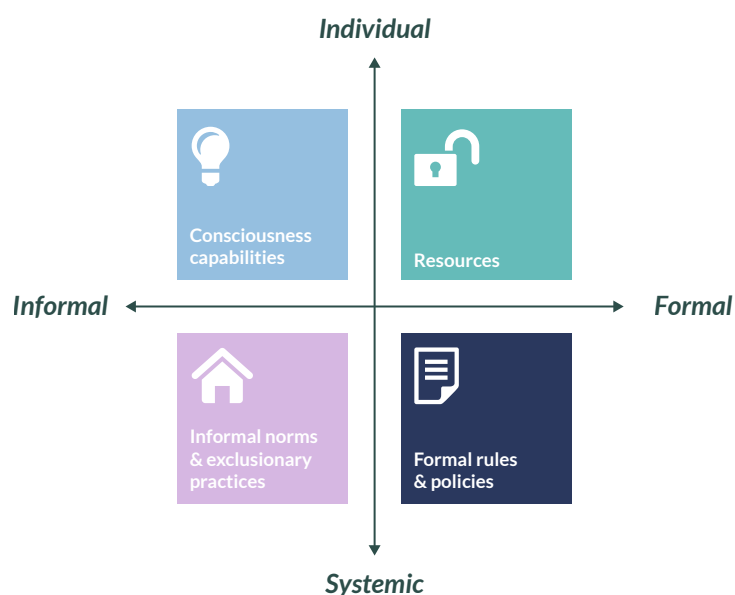
Dedicated platforms are those that have clear terms of service and guidelines that define relationships between “buyer of goods and services” and “sellers of goods and services.” These platforms have redress mechanisms, for example, to protect both the buyer and seller. Examples include Jumia, Airbnb, Upwork, and many others. Dedicated platforms can be compared with **social media platforms** where relationships between buyer and seller are not fully mediated by the platform. For example, a seller on Facebook cannot report a buyer to the platform for failing to make a payment.

Research partners conducted in-depth research with policymakers, platform providers, and in total 150 female platform workers and sellers through 2021.¹⁵ The following questions guided the interviews.

- What are young women’s experiences of platform work and sales in Ghana, Kenya and Nigeria, including during COVID-19?
- To what extent are platform livelihoods empowering for women?
- How can we make platform livelihoods better for young women? (and related, who is the “we” that makes platform livelihoods “better”?)

Three country reports—Ghana, Kenya, and Nigeria—and Value for Women’s platform analysis are available independently.¹⁶ This report presents five cross-cutting themes that emerged from all the qualitative research, as well as the application of a gender lens, both in terms of Kabeer’s definition of empowerment, and the Gender at Work Framework.¹⁷

▼ *Figure 1: The Gender at Work Framework*



Source: Gender at Work Framework

¹⁵ Qhala Limited also sampled a few male respondents through focus groups.

¹⁶ Anyidoho, Darkwah, and Caribou Digital, *Women and Platform Livelihoods: Lessons from Ghana*; David-West, Onuoha, and Caribou Digital, *Platform Livelihoods and Young Women’s Economic Empowerment in Nigeria*; Qhala Limited and Caribou Digital, *Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya*; Value for Women and Caribou Digital, *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*.

¹⁷ Gender at Work, “Gender at Work Framework.”

The Gender at Work Framework was not developed for platform livelihoods research, but it is a useful lens to understand how empowerment might happen for female platform workers and sellers. This would be a combination of consciousness and capabilities for women (and allies), resources, norms and practices, and formal rules and policies. Literature and activism have so far focused on resources (e.g., data cost) and formal rules and policies (e.g., calls for women’s cooperatives, better conditions for women workers). However, this analysis and the accompanying partner reports illustrate an equal need to understand the left side of the framework, consciousness and informal norms. For example, why is it acceptable for a woman to be harassed online? Why do women “brush it off” because they may not get support from platforms?¹⁸ Equally, this practice can only be addressed by formal accountability/rules/policies by platforms, which illustrates how each quadrant of the framework feeds into the others.

Understanding what empowerment means or looks like for female platform workers and sellers is key to this research. While empowerment is often mentioned as integral to all dimensions of inclusive and sustainable development, it is crucial to understand how it is defined and enacted by female platform workers themselves.¹⁹ Empowerment is also key to the Mastercard Foundation’s remit to address youth unemployment in Africa by helping 30 million young people, particularly young women, secure dignified and fulfilling work by 2030.²⁰

This report is not a comparison between the three countries, or even between women and men. Neither is it a purely economic analysis of platforms’ impact on women (increased earnings are a part of empowerment, but not the only part of it). Instead, this report demonstrates how empowerment is nuanced and still being negotiated with allies who challenge social norms, as well as formal laws and policies that protect and promote women.

This report consists of the following sections:

- [Section 2](#) presents a brief background of the promise and limitations of platform livelihoods for women in emerging economies.
- [Section 3](#) shares five key findings on choice as empowerment in Ghana, Kenya, and Nigeria. (Appendices A and B contain more on methods, as do the reports for each country.)
- [Section 4](#) applies the Gender at Work Framework and Kabeer’s definition of empowerment to these overarching findings.
- [Section 5](#) summarizes the key takeaways from this research for female platform workers and sellers in Ghana, Kenya, and Nigeria, but also beyond these countries globally.

18 Ma et al., “Brush it Off: How Women Workers Manage and Cope with Bias and Harassment in Gender-agnostic Gig Platforms.”

19 UN Women, “SDG 5: Achieve Gender Equality and Empower All Women and Girls.”

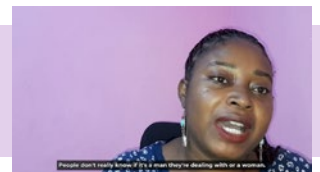
20 Mastercard Foundation, “Our Strategy.”

2 The promise and limitations of platform livelihoods for women in emerging economies

“If action is taken now to achieve best-in-region gender-parity improvements by 2030 (including investments in education, family planning, maternal health, digital and financial inclusion, and correcting the burden of unpaid care work related to childcare and caring for the elderly), \$13 trillion could be added to global GDP. It would also raise the female-to-male labor-force participation and create hundreds of millions of new jobs for women globally.”²¹

Platform livelihoods—all the elements of working, renting, trading, and creating—are a rising opportunity for women to work and earn. Platform work and sales comprise a vast range of work. On one side of the scale, the barriers to entry can be relatively low, such as needing nothing more than access to an app. On the other, there may be obstacles to participation, such as stringent ID requirements, vehicle inspections, and licenses for drivers. Depending where women enter the platform ecosystem, there are several benefits, flexibility foremost among them. In a 2021 Rest of World survey of 5,000 gig workers across 15 countries, 11% of female gig workers reported not having a job before joining a platform, compared to 8% of men, suggesting that platform work presented an entry into employment.²² A 2021 ILO report also found that in developing countries at least two in ten workers on web-based platforms are women (although this is not necessarily a positive indicator).²³

Nine women platform sellers and workers shared their story through self-shot videos. Watch Bless's story on the pros and cons of platform livelihoods. ►



21 McKinsey & Company, “Seven Charts that Show COVID-19’s Impact on Women’s Employment.”

22 Although of course there may be respondent bias involved. Siddiqui and Zhou, “How the Platform Economy Sets Women Up to Fail.”

23 ILO, *2021 World Employment and Social Outlook: The Role of Digital Labour Platforms in Transforming the World of Work*. Note that the ILO does not clearly define “developing countries” other than writing that “analysis and conclusions are based on semi-structured interviews conducted by the ILO with representatives of 47 businesses and their clients in selected developing countries (Ghana, Indonesia, Kenya, Lebanon, Morocco and Ukraine).” *2021 World Employment and Social Outlook*, 114.

However, at the same time, as noted by several researchers and policymakers globally, platform work reflects offline gender biases in several ways.²⁴

- Globally, women are more prevalent than men in online care and domestic work services, such as cooking, cleaning, childcare, and elder care—the kinds of informal work that have largely been done by women.²⁵ According to the African Union, there are approximately 5.2 million domestic workers employed throughout the African region, of whom 3.8 million are women and 1.4 million are men;²⁶ this difference in demographics is being transferred online. The platformization of domestic work is slowly spreading. *Sweep South*, a South African on-demand domestic work platform, recently opened offices in Kenya and Nigeria.²⁷
- Women are highly represented as sellers in e-commerce and particularly social commerce (selling goods and services via social media).²⁸ In Kenya and Nigeria, at least 51% of sellers on *Jumia*, Africa’s biggest e-commerce platform, are women.²⁹ A survey of platform workers in India found a concentration of women in handicraft selling.³⁰ This is largely due to low entry barriers—women already have a smartphone and the skills to use social media, and they usually find the little capital they need to set up a shop to sell items on Instagram or Facebook.³¹
- Globally, women are less represented in ride-hailing as drivers.³²
- Women tend to be paid less overall than men.³³ In their global survey, Rest of World found that, although women may earn the same as male counterparts, their total income may be less because they need to balance work with other responsibilities.³⁴ Research in Kenya has also equated gendered wage difference with time spent online (8.4 hours for men versus 7.8 for women).³⁵
- Women’s participation in platform work is largely determined by societal and familial expectations and social norms, not least of all in juggling domestic and reproductive labor.

24 Athreya, “Bias in, Bias Out: Gender and Work in the Platform Economy,” Hunt and Machingura, *A Good Gig?: The Rise of On-Demand Domestic Work*.

25 Hunt and Machingura, *A Good Gig?*; Singh, Desphande, and Murthy, “Women in the Platform Economy: Emerging Insights.”

26 Specialized Technical Committee on Social Development, Labour and Employment, “Initiative on Domestic Workers.”

27 Onukwue, “This African VC-backed Home Cleaning Service Is Expanding to Its Biggest Market Yet.” Currently, there are no studies on whether the platformization of work makes more men enter these typically “women’s work” areas; this would be interesting research to pursue.

28 Two IFC reports focus solely on women and e-commerce, one using *Jumia* data across Africa and surveys with female sellers in Côte d’Ivoire, Kenya and Nigeria (IFC, *Women and E-commerce in Africa*) and the other using *Lazada* data across South East Asia and surveys with female sellers in Indonesia and the Philippines (IFC, *Women and E-commerce in Southeast Asia*). See also Caribou Digital and Qhala Limited, “What Is the Experience of the Kenyan Youth as They Use Digital Platforms to Find Work and Earn a Living?”; Caribou Digital and Story × Design, “COVID-19 Video Storytelling—Platform Livelihoods.”

29 IFC, *Women and E-commerce in Africa*.

30 Sattva Research, *Digital Solutions for Women-Owned Enterprises*.

31 As this report discusses, social commerce, like many platform livelihoods, does not necessarily mean that the work is “dignified and fulfilling” for women because they may not be involved further than their sales function. However, as they become more prolific users, their experiences may inform better platform design and policy to serve them.

32 Zollmann and Wanjala, “What Is Good Work? Perspectives of Young Workers in Nairobi”; Gachoka and Winiacki, “Assessing the Impact of Tech-Enabled Urban Mobility”; Singh, Desphande, and Murthy, “Women in the Platform Economy: Emerging Insights.”

33 ILO, *2021 World Employment and Social Outlook*.

34 Siddiqui and Zhou, “How the Platform Economy Sets Women Up to Fail.”

35 Ben Muhindi, “Towards Decent Work on Online Labour Platforms: Implications of Working Conditions in Online Freelance Work on the Well Being of Youths in Nairobi County.”

- Women face economic and social barriers, such as sexism, the lack of access to capital, restricted freedom of movement, poor or no access to ICTs, and risks to personal safety.³⁶ As the World Bank’s Digital Dividends report stated, “analog” foundations need to support digital development.³⁷ A recent article on the gig economy in India stated that, with a ratio of 1 to 25 public toilets for women compared to men, a city such as Mumbai was not structurally supportive of female delivery and ride-hailing drivers.³⁸ In addition, the visibility of platform work exposes women to harms, and they may have to overcome as many—if not more—barriers as they would in offline work.
- In comparison to men, women on platforms are also more likely to have unpaid care burdens and to lack true flexibility to respond to the needs of platform work; rather, they need to fit tasks in between care duties.³⁹ These domestic responsibilities have doubled for many women; during the COVID-19 pandemic, globally, women took on 173 additional hours of unpaid child care in 2020, compared to 59 additional hours for men. This came at an estimated US\$800 billion in lost income for women.⁴⁰
- Platform absence can negatively impact women in terms of algorithm matching for future work particularly “things like gamification—the incentivization that says, ‘Hey, if you just do one more gig, we will bump you up to this bonus’—the ways in which jobs immediately disappear if you’re not right on them; all those things have a gendered impact because of the differential time poverty that women experience.”⁴¹ In India, a combination of these issues led a group of female beauticians on the platform [Urban Company](#) (previously Urban Clap) to coordinate a strike of 100 workers at the company’s headquarters in 2021.⁴²

Given these circumstances, just how “empowering” are platform livelihoods for women?

As seen above, women are not only more present in platform work and sales but also breaking barriers, overcoming stereotypes, and becoming accepted even in platform sectors dominated by men, such as ride-hailing. In an interview, a female motorcycle driver stated.⁴³

“When I take a customer, I see that they are really very happy to ride my motorcycle. When we reach [our destination], and we negotiate the money, they give me a tip. We take a selfie, they call their family, their neighbors [and say] ... come and see my driver, come and see who’s brought me.”

36 Caribou Digital and Qhala Limited, “Platform Livelihoods Knowledge Map: Gender”; Kasliwal, “Gender and the Gig Economy: A Qualitative Study of Gig Platforms for Women Workers.”

37 World Bank, *World Development Report 2016: Digital Dividends*.

38 Sankaran, “How Sexist Cities Are Preventing Women from Entering India’s Gig Economy.”

39 Athreya, “Bias in, Bias out: Gender and Work in the Platform Economy.”

40 Avi-Yonah, “Women Did Three Times as Much Child Care as Men During Pandemic.” It is possible there were demographic variations, e.g., women with more income, more education, and in urban areas could have been less affected, but in the early stages of COVID, the burden on women seemed very demographic-agnostic.

41 Siddiqui and Zhou, “How the Platform Economy Sets Women Up to Fail.”

42 Mehrotra, “‘We’re Being Pushed into Poverty’: Voices of Women Who Took on the Unicorn Start-up Urban Company.”

43 Caribou Digital and Story × Design, “COVID-19 Video Storytelling—Platform Livelihoods.”

In addition, in a few and far-between cases, women find that their gender can sometimes be an advantage, as a social commerce seller in Kenya noted:⁴⁴

“There is a little bit of male chauvinism around. I won’t lie. Actually, there is a lot of sexism that is around. But there is also the advantage of the fact that you are a woman that people will easily believe you or trust in you. You know? So you look at it in both ways. It’s an advantage sometimes and sometimes a disadvantage.”

The stories in the following sections and in the accompanying country-specific reports illustrate that capturing the pros and cons of female platform livelihoods is important as they add nuance to women’s experiences online. Empowerment takes various shapes and forms—women are neither simply exploited nor empowered in platform livelihoods, but there are opportunities to understand what platform livelihoods mean for them, what it takes to be in a position to take advantage of such opportunities, and how they think they could be improved.

3 Platform work and sales give women the ability to make choices in Ghana, Kenya, and Nigeria.

According to the International Labour Organisation, globally, women are less likely than men to participate in the labor force due to entrenched gender roles and labor market discrimination.

In Africa, the ILO puts the general (digital and non-digital) labor force participation rate at 60% for women and 85% for men.⁴⁵ Additionally, the majority of these working women are engaged in informal employment from which they not only earn less but also have no social protections or labor rights, which traps them in poverty and low productivity.⁴⁶

Against this background, it is challenging to determine the size of the platform economy on the African continent or estimate the ratio of female to male workers. Sizing faces the same challenges it does globally—the definition of platforms can be fluid, the definition of those in platform work is broad (what about logistics providers or inventory managers, for example?), and for many it is fractional, dynamic work (i.e., people may drop in and out of platform work). That said, a 2019 survey found a total of 365 unique platforms operating in Africa, many of which are digital platforms that match workers with shopping (98), freelance (91), and e-hailing (81) activities, representing the majority of platforms identified.⁴⁷

It is in this context that platforms provide women with opportunities for reasonable livelihoods, income, and empowerment. However, just as in sizing overall, it is impossible to have data on the number and percentage of female platform workers (compared to men) across the continent. Even in the ILO's 2021 report on digital labor platforms and work, the authors report that it is difficult to disaggregate the distribution of workers by gender on online web-based platforms because platforms don't provide that information.⁴⁸

Several studies have detailed the pervasiveness of platform work on the continent, from a study of crowd workers and microworkers in Ghana, Kenya, Nigeria, South Africa, and Uganda, to *The Guardian's* exploration of “the invisible lives of Johannesburg food couriers,” to stories of Uber and Bolt driver strikes in Lagos, Nigeria.⁴⁹ Quartz Africa described how social commerce and e-commerce are becoming important business models in Africa.⁵⁰ In terms of freelance work, the Online Labour Index by the Oxford Internet Institute finds that, while the continent has lower numbers of online freelancers compared to India (24%), Kenya, South Africa, and Nigeria have sizable markets, particularly in freelancing, writing, and translation.⁵¹ The Fairwork Foundation rankings in Ghana, Kenya, and South Africa have also raised awareness of five “fairness” principles and, in many cases, stimulated platform responses.⁵²

45 ILO, *World Employment and Social Outlook: Trends for Women 2018—Global Snapshot*.

46 ILO, *2021 World Employment and Social Outlook*.

47 Insight2Impact, “Africa’s Digital Platforms Database.”

48 ILO, *2021 World Employment and Social Outlook*.

49 Caribou Digital and Qhala Limited, “Platform Livelihoods: Evidence Map”; Anwar and Graham, *The Digital Continent: Placing Africa in Planetary Networks of Work*; Hoffstatter and Oatway, “Ghost Riders: The Invisible Lives of Johannesburg Food Couriers”; Olowogboyega, “Uber and Bolt Drivers in Lagos Begin Strike Action Today to Protest ‘Systemic Slavery.’”

50 Mureithi, “Social Commerce Is Becoming an Important Business Model in Africa.”

51 iLabour Project, “The Online Labour Index.”

52 Fairwork Foundation, “About Fairwork.”

Some African governments, like Kenya, are considering online work as a way to address high unemployment and are taking explicit steps to get more people engaged. Kenya runs a program called [Ajira](#), which aims to “position Kenya as a choice labor destination for multinational companies as well as encourage local companies and the public sector to create digital work.”⁵³ Governmental digitization projects already create significant amounts of viable microwork that can be completed by digital workers, according to the [Ajira](#) website. Through training centers across the country, Kenyans are gaining skills to perform digital work: transcription, digital marketing, virtual assistance, and content writing.⁵⁴ But these workers, women especially, will face some of the complex issues detailed in this report.

The rest of this section summarizes the overall findings from the country-specific reports in Ghana, Kenya, and Nigeria. More detailed country contexts and the methods used by the research partners can be found in [Appendices A](#) and [B](#).

3.1 Key motivations: Money is important, but so is personal fulfillment.

“I definitely earn way more than I did in my full time job even from just one of my projects. It’s a good compensation for my time. These jobs are not Nigerian projects, so I earn more and it’s better for me.”

Abigail , Freelancer (Nigeria)

Across Ghana, Kenya, and Nigeria, women report a variety of reasons for engaging in platform work and sales. Abigail in Nigeria, Alice in Kenya, and Theodora in Ghana were among many who stated their main motive was increased income.

“I used to sell shoes but it was not making profits, so I decided to start this business and see if as a woman I will make it. I hired a motorbike and started. I get money to feed my kids and I also save. After a year of saving I joined a sacco [savings scheme] and I was able to buy my bike.”

Alice, Driver (Kenya)

“I knew that because the dollar or the pound was higher than the Cedi [Ghanaian currency], it would be much more lucrative to have jobs which were based out of the country.”

Theodora, Virtual administrator (Ghana)

53 Ajira, “About Ajira Program.”

54 Ajira, “Trainings.”

For several women, platform work is supplemental and not a sole source of income: a side hustle, as several called it, or a way to diversify income streams. Phyllis is a nurse in Ghana who also owns jewelry and rental businesses. Omosholape in Nigeria has a job as a public relations officer at a real estate company in Abuja and supplements her income by running a clothing company on social media. Adoma, a teaching assistant at a university in Ghana, says she makes 50% of her income selling handmade clothes online. She is also pursuing a masters degree.

"I believe you can't just rely on just one stream of income. As much as I am in academics trying to do this field, sewing is also something I could also do alongside to get extra income, so that's something that motivates me."

Adoma, Online seller (Ghana)

Additionally, working from home not only means earning more but also largely saving more, as one saves travel expenses. This increase in income is a clear way to support oneself and one's family, notably by paying rent, school fees, children's costs (books, clothing, medical expenses), and the needs of extended family.

"Working online, you are not going anywhere, you are just in house. So you are spending literally nothing or less than that."

Sharon, Freelance writer (Kenya)

"I won't be doing this if I am not making money from it. My number one thing that brought me to driving was money. I'm a single mom and I have two kids. My dad is late you know, so I still take care of my extended family, that's my mom and my siblings. I pay school fees, house rent and all."

Mercy, Uber and Bolt driver (Nigeria)

Increased income also means freedom for oneself. Several women mentioned freedom from a boss (it is not specified whether these were male or female) or poorly paid jobs in bureaucratic systems that were in theory considered to be good careers, such as teaching and nursing. Increased income through platforms also brought freedom from being questioned on decisions. For example, one social seller stated:

"My decision was to be independent. I wanted to be myself—like weekends, when I am going to the salon, I am not going to tell my husband, 'Please, I want to go to the salon.' ... I wanted to be independent and have my own money and if I want to buy something I will just buy it. I don't have to explain why I want to buy something or why I want to wash my hair to anybody."

Personal and professional growth is also a key motivator.⁵⁵ Most women interviewed in this research were middle-class and not of a severely low-income demographic. They had followed the path they were expected to take: going to school, getting a degree, and then looking for a job. Along the way, some realized they either did not earn enough from their current jobs or did not feel fulfilled doing what they are doing, and so looked online for a solution. This involves learning new strategies, for example, understanding marketing, paying influencers to sell a product, and so on. As Machunga, a social seller in Nigeria who previously worked in the development sector, states:

“There was also a very big hindrance on how creative I could be in that space. And so my creative side needed expression and I couldn’t fully express myself in that space. So while I miss that kind of work, I’m happy I get to express myself more creatively.”

Machunga, Social commerce seller (Nigeria)

“Every time I am entering a particular field of work, I am concerned about growth, it is very important for me. For me it is bigger than the money. What I was expecting was that within a particular time frame of my work, I should be able to see that I had grown in skillset.”

Theodora, Virtual administrator (Ghana)

Enjoyment is another major reason for many of the women entering platform work. This was especially the case for social sellers. Many interviewees described enjoying using a platform on which they had made social connections to also make money.

“I realised that any time I baked, I had a lot of fun, so I started baking. I used to bake for the family. So when I realised that could fetch me some income, I started selling the muffins that I baked and that started my company.”

Winifred, Online food service vendor (Ghana)

“Personally I like organising things. I like the partying, the events, and all that. So I realise I find joy and happiness doing all it for free. I didn’t really take it serious [sic] but moving forward, I realised this also could be another source of income. So, I started putting plans and ideas in mind to get the company a logo, name and all that.”

Elikem, Event planner using social media (Ghana)

“I just love it. Creating something for myself, I love it. I get so happy when I sew, and when I sew for people and they wear it and I see that that’s something I made. It’s just another level for me.”

Adoma, Online seller (Ghana)

Financial independence ▶



55 See also Caribou Digital and Qhala Limited, “Platform Livelihoods Knowledge Map: Upskilling and Growth.”

Much of this enjoyment comes across in “traditionally female” sectors, such as social commerce. However, female drivers and agripreneurs also reported this enjoyment, especially in breaking social stereotypes. For example, Zumunta, an agripreneur in Nigeria, stated that she faces a fair amount of discrimination, such as perceptions that she is financed by a man, harassment, and constantly needing to think about her safety and privacy. She knows only three other women doing similar work, and her enjoyment comes from breaking these stereotypes.

Rationales for platform work: Machunga, Social commerce seller (Nigeria)

Machunga has a master’s degree in psychology, modern society, and development and works as a business coach. She also sells interior decor and crafts on Facebook, Twitter, Instagram, and WhatsApp. She failed to find a job after university, but she also had reservations about expectations to work at a 9-to-5 job. She instead tapped into her passion for making crafts. The hobby expanded into work, and she sees more opportunity pursuing this line of work.

“When you are in your comfort zone you can’t really grow that much. You know, no challenges, you are just there. Before you know it, you are 50 and you are still just there. So, I’ll say my prospects in my business life are more, there are opportunities and more, and just coming out of that space of our comfort zone allows me to explore more things even outside business.”

Finally, COVID-19 presented a new challenge. On one hand, one major benefit of COVID-19 was that *“suddenly working from home was ok.”* On the other, the pandemic decreased business and sales. Those with the necessary skills and resources took the opportunity to pivot.

Phyllis described pivoting during the COVID-19 pandemic. ▶



Some women took the opportunity to sell soaps, sanitizers, and lotions. In Ghana, Maria called COVID a *“game changer”* in making her switch to remote work as a digital strategist. Phyllis, also in Ghana stated that COVID was an eye-opener in recognizing that *“I don’t need four walls to make a sale.”* These stories reiterated previous research on the impact on COVID-19 on both male and female platform workers and sellers in Ghana, Kenya, Nigeria, and Uganda.⁵⁶ Some pivoted to offline work, but others lost their platform jobs.⁵⁷

56 Caribou Digital and Story × Design, “COVID-19 Video Storytelling—Platform Livelihoods.”

57 Caribou Digital and Qhala Limited, “Peter, the Taxi Driver”; Caribou Digital and Qhala Limited, “Stanley, the Ex-Platform Worker.”

To some extent, COVID-19 also affected freelance work due to shutdowns. However, in general, those who could afford to mentioned taking the time to learn skills (including attending “the University of YouTube,” as one worker called it).

“The COVID-19 pandemic reduced the ability to get orders drastically. In fact, there were periods that look almost like Fiverr was nonexistent, because people didn’t really need our services.”

Queen Esther, Freelancer (Nigeria)

“I took a lot of online courses, web design, marketing, digital marketing, Google digital marketing. So I took a plethora of online courses and the lockdown forced me to learn.”

Theodora, Virtual administrator (Ghana)

“During the lockdown I was also able to register for a carpentry course, so I learned woodwork. I learnt welding, just to improve my business and to help me supervise the artisans I work with better. So, it turned out to be more of a year for learning that business grows ... as an investment into the business.”

Machunga, Social commerce seller (Nigeria)

Learning online during COVID-19: Sedem, Freelance designer (Ghana)

“I decided I needed training because as I got deeper into it, I understood that it was just more than designing. So, there is a research aspect to it. There are a whole lot of things that go into it. So, I couldn’t rely on my firsthand knowledge. I had to get insight on how exactly people were doing it so that I make sure I am doing it right. That was when I started to understand that I needed to take some courses to build that aspect as well.

I watched some YouTube videos, so if say I Google how to start my career in web design and then they recommended some courses on UIA, some courses on skill share, so I took a typography course. And then I took a design course, and then Google launched a certificate programme that I am currently taking as well. So they were pretty much easy to find. Once I decided to search for it, people shared their experiences about how they transitioned, the books they read, the pages they followed on YouTube, and the courses they took.”

In research on platform work, there can sometimes be a binary narrative depicting social commerce as empowering and gig work as exploitative. The accounts above illustrate that women have a number of different drivers to pursue platform work and sales, including social commerce and gig work. However, there may be an element of respondent bias (presenting the work as more attractive and empowering than it may actually be).

3.2 Women acknowledge and navigate the pros and cons of flexibility.

“The good thing about working on platforms is the flexibility. The bad thing about working on platforms is the flexibility.”

Blessyn, Freelancer (Nigeria)

Echoing the literature in this field, including previous work by Qhala Limited and Caribou Digital,⁵⁸ female respondents in all three countries stated that flexibility played a part in their decision to transition to platform work and sales. Flexibility comes up in terms of one being able to work from home; working and catering to the needs of the family; finding time to take on multiple hustles online and offline; and working only when they want. These all pose advantages for women.

“When I started with my first client in 2019, I worked from the comfort of my home and I delivered as expected and I made money out of it. I feel that this is a platform; no one has an excuse not to profit from it. I mean, you have everything you need with you there; you don’t need to travel to other places to get it. I think that’s one of my motivations.”

Mary, Freelancer (Kenya)

“I needed something that was flexible to spend time with my children, something I could choose my own time and everything.”

Winifred, Online food service vendor (Ghana)

“My number one thing that brought me to driving was money and time. You know, the job is time-flexible. I could wake up anytime I want I say ‘Okay, I want to work for certain number of hours and go home.’”

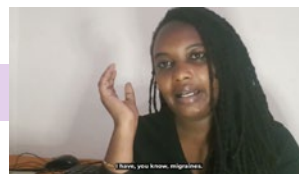
Mercy, Uber and Bolt driver (Nigeria)

For those living with disabilities and/or health issues, flexibility can provide an opportunity to work from home in one’s own time, as illustrated by Lois and Justina’s stories.⁵⁹

“I used to be a teacher, but I have epilepsy and I can work from home, take breaks. Teaching was stressful and I wasn’t paid for the amount of work I put in. What I value most is being healthy.”

Lois, Freelance transcriber (Kenya)

Lois ▶



58 Caribou Digital and Qhala Limited, “Platform Livelihoods: Results by Element.” See also “Sheela: Becoming a Part-Time Rider Helped Her Be a Full-Time Mom,” although it is published by the platform and therefore positive.

59 Caribou Digital is conducting additional research on the opportunities and challenges of platform work and sales for those living with disabilities.

In Nigeria, Justina, who is visually impaired, sells fish and T-shirts online. She is able to do this work from home with the help of her family.

“I was going door to door, carrying my fish in this huge Ghana-must-go, very bulky, heavy, moving from one place to another. With my disabilities, it was a big challenge for me, meeting customers. At that time I couldn’t cover the multitude I’m covering now, so I was just selling one-on-one [to] contacts. But when I got involved in different social platforms, it became so easy and that was how I expanded my business.”

Justina, Online seller (Nigeria)

However, all respondents also acknowledged a number of challenges. First is the vulnerability of working independently, without the support of an employer and a set salary. One respondent stated:

“If you are sick when you are employed, you will still be paid at the end of the month. It is guaranteed. But with entrepreneurship its different, you can make so little in some months and then make a lot in another month, I hadn’t learned how to budget myself because I was used to budgeting myself like on a salary basis, then now have to be able to survive in that fluctuation, so it has taught me a lot, a lot of discipline involved. Self-motivation also has been tricky because there are days you don’t even feel like working, you just feel tired especially if you find the house is too dirty, and you feel like giving up but you have to keep on going.”

Another challenge of flexibility is it does not take away a woman’s existing household workload or responsibilities. Almost all participants mentioned the “juggle,” regardless of marital status (single, married, widowed) and whether they had children or not. This reflects existing criticism that platform work and sales pushes women further into “invisible labour.”⁶⁰ Even for women without children, caring for an extended family is still a responsibility.

“Even though I don’t have a family of my own, I still have a lot of people under my care that want attention ... that for me is huge. So I have to plan my day effectively.”

Christiana, Online seller (Nigeria)⁶¹

“I only have 24 hours in a day. I’m the cook, I’m the cleaner and the gateman, I’m the nanny, the nurse, and everything, and I’m still running a business.”

Adedotun, Online seller (Nigeria)

“Whenever my husband is around I make sure that I wake up as early as possible. I know that he’s probably going to be back by 2:00 PM. By 1:00 PM I’m already making lunch and by 2:00 PM he’s back. I serve him lunch and everything and I get back to work. I finish my work, I get back to work by 2:00 PM after I’m done cleaning and I’d work again until 4:00 PM and after 4:00 PM.”

Rafiat, Podcaster and voiceover artist (Nigeria)

60 Giustini, “Gender Inequality and Invisible Work in the Platform Economy.”

61 A Kenyan article refers to the burden on Kenyan youth, especially post-pandemic. See Kendi, “How ‘Black Tax’ Impacts You Financially and How to Manage It Better.”

In the ride-hailing sector, both expert interviewees (including from Bolt and Uber) and drivers noted that women tend to restrict themselves to working during school hours, which, as noted by one driver, can impact further availability of work. As other platform workers report, whether in ride-hailing or owning an Airbnb, “you have to be online all the time otherwise you lose out.” Ayobami, the Bolt driver in Nigeria stated that turning down rides penalizes her.

Ultimately, as all the women in the research acknowledged, broader societal roles regarding women’s work remain the norm. On one hand, as Bless, an online microentrepreneur in Ghana, states: “What does it mean to be a woman in Africa in 2021? You are expected to earn an income, contribute to the family financially. Gone are the days when you stay home and keep house.” At the same time, Lois, a freelance transcriber in Kenya, sums up what many women interviewed implied: “we might divide all bills, but all the housework is more to the woman. You are the woman of the house, so you do all the housework.”

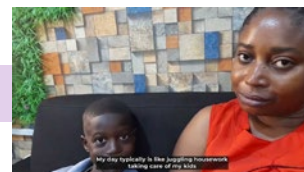
Juggling platform work and care responsibilities: Charity, Freelancer (Nigeria)

Charity, mother to twin three-year-old boys, describes how planning is critical to take advantage of the flexibility of platform work. At the same time, she is constantly aware of the impact on her work product:

“Once I get up in the morning, you know I get them dressed, breakfast. They’re off to school [at] 8:00 AM, so let’s say about 8:30 AM I’m back home, I have my time between 8:30 to 2:00 PM. I try to manage my time as much as possible between 8:00 AM to 2:00 PM until they are back and after they are back you know I take time out to you know, focus on them, cater for them, spend time with them, and when they’re in bed at 8:00 PM at most I have that time I work most times late into the lights because I need to plan out content for the next day, so I make sure I discipline myself enough, I stay up at night, you know I work up to to 2:00 AM most times you know, getting to put things in order for the next day, schedule post, schedule content for the next so that you know, none of these brands suffer.”

Charity, Freelancer (Nigeria)

Flexibility ▶



A good team of support can help address these challenges, whether from spouses, parents, the broader community, paid help (when possible), and frequent breaks for mental health. Section 3.5 expands on women’s strategies and family and community support.

3.3 Social commerce provides independence, while dedicated platforms imply protection (but don't always deliver).

“On a platform, you are protected. Nobody can steal from you. It’s like a safety zone. But if you get a direct client, it’s very easy for someone to run away with your money. It has happened to me.”

Lois, Freelance transcriber (Kenya)

All the women interviewed by the country partners were very aware of the benefits and limitations of using dedicated platforms (e.g., Airbnb, Jumia, Upwork, etc.) versus social media. On one hand, social commerce provided more opportunity for creativity and freedom, for example, just putting “word out there” on goods and services, with rates and locations.

However, several women reported harassment or sexist treatment by customers and suppliers on social media, with minimal complaint systems (individuals, even if blocked, can create new profiles). In Saltpond, Ghana, Phyllis stated *“if I were a man, there wouldn’t be any harassment.”* In Nigeria, Josephine, an electronics seller, says *“you can get a male customer sliding into your DMs and they don’t really want to buy. It’s a total waste of time.”*

“You might just make one call and all of a sudden it’s ‘Hi sweetie.’ Sweetie? People say very inappropriate things because you’re a woman. If you’re going to be online, you need to make sure your phone number is not published to the universe.”

Zumunta, Agripreneur (Nigeria)

In social commerce, women employ strategies to avoid harassment, such as finding a physical space away from home for inventory or, where it is affordable, a separate work phone. However, it is not just tangible measures but also a frame of mind—as Jackline, the “chapati mistress” notes in her video, developing a thick skin is essential. ►



Managing visibility as a digital marketing freelancer: Lois, Freelance transcriber (Kenya)

“I was managing people’s social media accounts. I’m very, very aware of the insults and bullying that comes up online, so I already know how to protect my space. So what I put out there is mainly business. It is very, very little of me that you see when you go out there. I can’t handle the bullying aspects, I don’t want anybody to call me out there that you are this, you are that.”

On the other hand—and perhaps at least in theory—platforms not only provide a sense of protection⁶² and professionalism,⁶³ but also reassurance to family and friends.⁶⁴ Some workers mentioned positive platform support, such as against a customer’s version of events. However, harassment was reported even on dedicated platforms. For example, Ayobami, a driver in Nigeria, mentioned that during the peak of COVID, passengers argued about wearing a face mask, and she didn’t know whether they were more aggressive because she was a woman.

“[A coworker] slipped and fell down with the food, taking the food to the client. He showed his gun and told her how long do you take to deliver ... the next day when she reported the matter, Jumia never followed up that case.”

Sarah, Delivery driver (Kenya)

“They [the platform] say the customer is always right and you just have to talk to the customer to cool them down until they go. You cannot start arguing with the customer while on the motorcycle.”

Juliet, Driver (Kenya)

In both cases, respondents were among others who voiced their disappointment and feeling let down when platforms did not support them against customer harassment.⁶⁵ As they noted, even if a customer is blocked, they can easily rejoin by creating a new profile.

Contracts are essential for Leah and Esther, Airbnb hosts

Both Leah and Esther have agreements which customers have to sign. Leah stipulates that *“if you don’t comply with the agreement, I will forward your case to the police.”* For Esther, *“you will not be my guest if you fail to sign the agreement or fail to provide your ID.”*

On the whole, while it is expected that social commerce means employing one’s own protective strategies, women expect more protection from dedicated platforms, but don’t always get it. More research is needed to understand how platforms can better protect women, particularly in ride-hailing.

62 Caribou Digital and Qhala Limited, “Platform Livelihoods Knowledge Map: Betweenness and Protection.”

63 Raval and Pal, “Making a ‘Pro’: ‘Professionalism’ after Platforms in Beauty-work.”

64 Singh, Desphande, and Murthy, “Women in the Platform Economy: Emerging Insights.”

65 This is echoed in literature, where even where mechanisms are available, they may be difficult to understand. See, for example, Kasliwal, “Gender and the Gig Economy: A Qualitative Study of Gig Platforms for Women Workers”; Ma et al., “Brush it Off”: How Women Workers Manage and Cope with Bias and Harassment in Gender-agnostic Gig Platforms.”

3.4 Analog challenges are the same for men and women, but women are more severely affected.

“So for now, it is not favorable for the female gender and I will tell you why. Our industry carries the highest risk of all these incidents of security.”

Ayoade Ibrahim, Chairman of Nigerian App-Based Professional Transport Workers Union

Platform work and sales are not conducted in the ether; underlying it are complex socio-technical infrastructures (even for completely digital work, such as freelancing). The cost of data, speed of internet, quality of road, rail, and other transportation channels, cross-border payments and charges, customs clearances, and taxes all affect both men and women.⁶⁶



The 2016 World Development Report referred to these as analog factors.⁶⁷ These factors impact more women than men because overall women earn disproportionately less than men and/or because social norms may make situations more challenging for them. One respondent mentioned the challenge of dealing with Nigerian customs officials as a woman. Another noted that a car may depreciate quickly because of poor road conditions, and it can be more expensive to replace for a woman than a man [though this might not necessarily be the case]. Another in Nigeria stated that losing power frequently means a backup power supply is necessary, but ordering one may be tricky (potentially more hoops for a woman). A clothes seller in Nigeria noted that the overall haggling, power dynamics with suppliers and admin, connections, and positioning of a woman may put her in a “weaker” position.

In addition, safety is a concern for both men and women.⁶⁸ In Nigeria, Uber driver and union activist Ayoade Ibrahim states that about 18 drivers lose their lives each month to accidents and hijackings.⁶⁹ In Kenya, the Fairwork Foundation mentions that risks to drivers and riders include traffic accidents, crime, and exposure to COVID-19.⁷⁰ In Ghana, the Fairwork Foundation notes that exploitation of workers, including expectations of long hours with low pay, lack of protection from passengers, and poor security.⁷¹ Respondents noted that women are at even higher risk when they do enter these professions.

66 ITC, *Africa E-Commerce Agenda: Roadmap for Action*.

67 World Bank, *World Development Report 2016: Digital Dividends*.

68 Caribou Digital and Qhala Limited, “Platform Livelihoods Knowledge Map: Health and Safety.”

69 Harrisberg, “Africa: Food Delivery Drivers Question Gig Platforms’ Safety Nets.”

70 Fairwork Foundation, *Fairwork Kenya Ratings 2021: Labour Standards in the Gig Economy*.

71 Fairwork Foundation, *Fairwork Ghana Ratings 2021: Labour Standards in the Platform Economy*; GBC Ghana Online, “Employees on Digital Platforms Raise Questions with Remuneration and Work Safety.”

Safety strategies: Samia, Bolt driver (Ghana)

“Alright, so when I am driving and there is a request, I drive to the pick-up point. Before you enter my vehicle— My car is always locked while driving, so ‘til you get to my car, show me the request you have made, and I see my profile picture on your screen, you aren’t sitting in my car. And when a request comes through, I quickly call before I drive to the pick-up point. I don’t drive straight away. So when I call to talk to you, some people I check the accent, yeah. Usually if it is a Nigerian and the person is not talking so well, I will not come. The person might be a good person but when I don’t feel okay, depending on how the conversation goes, I just cancel it. When I ask for the location too and I feel where you want me to come to is not too safe, I cancel and then I go my way. I never drove late in the evening. Latest 6:00 PM.”

Although Samia was extra cautious, she eventually gave up because she was scared for her life:

“Not long ago there was a lot of hijacking and killing of Bolt drivers. It is part of the reasons why I have stopped driving. Already, my parents are not too okay with me doing that. And whenever you watch television, you go online, the information popping up isn’t too good. So I just decided to do away with it and focus on the family businesses I am doing.”

Samia, Bolt driver (Ghana)

3.5 Family, friends, and even customers see women on platforms as vulnerable but can also be supportive.

“I had a few friends who feel like selling online is for lazy people like you are just home. You are not doing anything, that is how they see you, like you are unproductive.”

Hannah, Online seller (Ghana)

In addition to the analog concerns, including safety, mentioned in the previous section, the very nature of platform work and sales can make it seem dubious to friends and family of female platform workers.⁷² In his 2011 book, Guy Standing coined the phrase “the precariat” to describe those who dip in and out of precarious labor.⁷³ This is very much the case for the platform workers interviewed, and concern is echoed by family members.

⁷² See also Caribou Digital and Qhala Limited, “Platform Livelihoods Knowledge Map: Social Acceptability.”

⁷³ Standing, *The Precariat: The New Dangerous Class*.

“My parents were not happy at all with my decision. At all. They were like ‘You are still young. We are your parents. We are telling you to secure a well-paying job in the education sector, like being a teacher.’ They kept telling me [to] get a payslip: ‘There is a security with your life, you won’t be struggling a lot and life would be easier and at the end of the month you have something in your pocket.’ They could not understand. They said ‘We took you to school for you to joke around.’ They would not want you to do something that is of high risk. Even friends and other family were like ‘No you should not throw your career away like that.’”

Peris, Airbnb host (Kenya)

“My dad especially doesn’t understand how I had to quit an office job to come and stay at home. He thinks I should be in an office.”

Paula, Online writer (Kenya)

Other cultural attitudes persist, whether misconceptions that *“online work is often perceived as a fraud or scam or shady business”* (Blessyn, Freelancer, Nigeria), about being too close to male passengers *“the main reason for my husband’s refusal was that I was going to carry men and they would touch me anyhow”* (Sally, Uber bike driver, Kenya) or that driving was a man’s job (an attitude sometimes shared by passengers). Overall, the perception are that *“online work”* is less dignified:

“I’ve had a guy ask me why I do what I do. I always tell them I’m a professional makeup artist. I always put the word professional there. And the guy said, ‘You went to private university right? Are you sure this is what you wanted to do? After all the money your parents wasted on you?’”

Fatima, Makeup artist on social media (Nigeria)

Despite these attitudes, many of the women pushed back because they knew what they wanted to achieve. One respondent stated, *“I knew what I had to offer and I knew why I was going into it, so I didn’t let it get to me.”*

Strategy: Alice, Driver (Kenya)

“Some customers fear that we might make them fall so I wear my helmet and my mask and with that no one will know that I’m a lady. so when you reach your destination, that’s when you will know your rider was a lady.”

When family members see joy expressed by platform workers, they can be supportive, whether providing emotional support, loans (to take driving lessons, for example), or other resources.

“I remember me and my dad quarreling. They have invested in your career [teaching] and they see you leaving it. But now when I ask my father, do you still wish I had continued teaching? He says ‘Ah, my daughter, I want you to invest in your online business. It’s giving you joy. I can see you are happy. I can see you are successful.’”

Sharon, Airbnb host (Kenya)

Women can also build communities through support groups on social platforms, including Facebook, WhatsApp, Clubhouse, and others:

“I belong to WhatsApp groups, other groups. One is called Ladies on Wheels—around 200 women. We just encourage each other, we share experiences every day, how to do the job better, you know, places to be at certain times of the day. We have lawyers, we have doctors, we have a mechanic, female mechanic in the room. We have so many people from different walks of life, you know, driving. Some do it as a side hustle, some do it as a full-time hustle. You know. I’m glad and I’m proud to be one of those ladies. I encourage every woman that wants to join the platform [to] go on.”

Mercy, Uber and Bolt driver (Nigeria)

“I have two or three groups on Facebook. Mainly I go there and pick some news and also influencers. We have a WhatsApp group as influencers. We share material, we share campaigns. We formed a WhatsApp group for tech group influencers. We are around 15 or so ... we share information, we share anything new, we just share.”

Participant, Kenya focus group

Finally, customers, particularly in the male-dominated sector of ride-hailing, are slowly coming around. As one driver says:

“The reaction is ‘Wow, a female driver. This is the first time I am having a female driver.’ They are usually excited, almost like 99.9% of those I carried, both male and female. They are always saying ‘I am proud of you and I like what you do.’”

4 Applying the Gender at Work Framework to women's platform livelihoods

"At the end of the day we want to be empowered, we want to have careers, but when the baby is in, the man cannot breastfeed the baby. It will still fall on you to do that. So as much as we want to build careers, even if we are left to go out and work, we still look back, we still think of home. It puts a lot of stress on women to keep doing both."

Winifred, Online seller (Ghana)

4.1 The Gender at Work Framework

A number of frameworks and typologies are emerging in gender and platform work; these are captured in [Appendix C](#). Such frameworks are valuable in outlining and organizing the factors that would enable inclusion for female platform workers. However, a broader empowerment lens goes beyond such frameworks in asking: *what exactly is empowerment for female platform workers?* The findings in the previous sections illustrate this is complex; empowerment comes in many shapes, including increased income, new skills, freedom in earning one's own money, and growth as an individual and a businessperson. However, sometimes empowerment comes at the cost of societal acceptance and not challenging gendered norms (that platform work is good for women, because a woman can combine it with other responsibilities).

All this exemplifies Kabeer's definition of empowerment as *"the ability to make choices. To be disempowered means to be denied choice, while empowerment refers to the processes by which those who have been denied the ability to make choices acquire such an ability."*⁷⁴

On one hand, platform work and sales offer an alternative or additional opportunity for women to earn a living. With resources, they have the ability to make choices as to how they work. However, once online, there are varying degrees to which the work is *dignified and fulfilling* (to use the Mastercard Foundation's definition).⁷⁵ For example, needing to be online all the time, as mentioned by some, is a false choice. Harassment, lower wages, and lack of protection are the price that women pay when pursuing platform work.⁷⁶

Kabeer outlines four requirements for empowerment:⁷⁷

- Availability of conceptual and tangible alternatives
- Agency
- Resources
- Achievements

⁷⁴ Kabeer, "Gender Equality and Women's Empowerment."

⁷⁵ Mastercard Foundation, "Our Strategy."

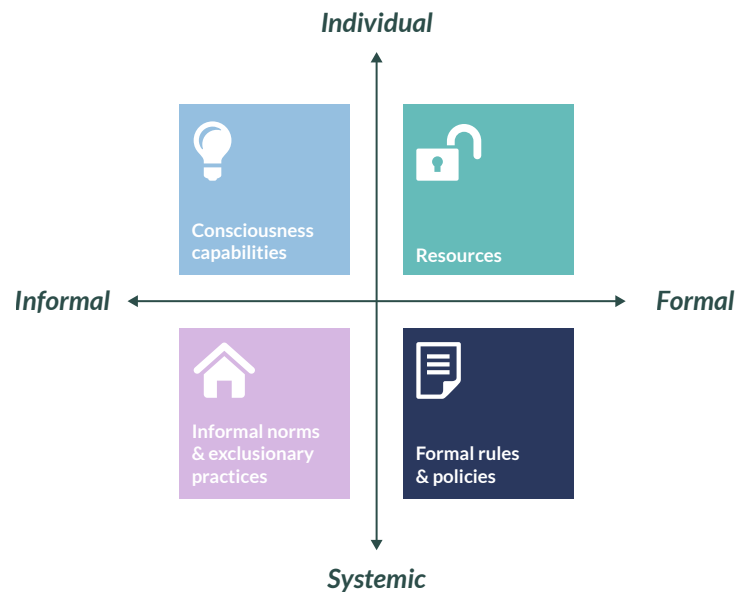
⁷⁶ Another article uses the term "adaptive preference." Masika and Bailur, "Negotiating Women's Agency through ICTs: A Comparative Study of Uganda and India."

⁷⁷ Kabeer, "Gender Equality and Women's Empowerment."

Applying these requirements to platform work—for example, in a ride-hailing context—an example of an *alternative* would be that it is acceptable for a woman to be an Uber driver and that she gets a job opportunity to do so. *Agency* would be the ability to overcome social norms and have the ability to make a decision to become a driver. *Resources* would be the means to do so (e.g., rent/own a bike, three-wheeler, or car). Finally, *achievements* would be the extent to which the empowerment potential of ride-hailing could be transformed into an increase in income and better quality of living, seen by others as a better quality of life than before platform work. Ride-hailing is a good illustration of how complex empowerment is in this case, because it is not always a favorable *alternative* of earning (rough roads, traffic, not compatible with family/care work), women do not necessarily have agency or have to overcome social norms to drive, and neither does it present clear *achievements* given the challenges (as social commerce might).

The Gender at Work Framework takes Kabeer’s four elements and places them in a two-by-two framework. The framework suggests all these factors are enablers (or constraints) to empowerment. All four quadrants inform each other, especially the reciprocal relationship between the left side (consciousness/norms) and the right side (resources/policies).

▼ Figure 2: The Gender at Work Framework⁷⁸



Source: Gender at Work Framework

Applying this framework to platform work indicates that comprehensive women's empowerment through platforms would include access to assets and formal rules and policies to protect women (the right side) *and* supportive social norms and women's own belief that they can pursue platform work (the left side). Much of the literature on women and platform work (such as the Sattva framework in Appendix C) focuses on the right side of the framework, largely because of worker rights activism in the gig economy. However, while issues represented by the framework's right side are more prolific in platform economy literature, there are gaps on how platform work is perceived by both female platform workers themselves and societies more broadly (consciousness), as well as norms and exclusionary practices. Arguably, platform work and sales for women is, as one author puts it, "a potential digital reinscription of stubborn 'analog' gendered labour market inequalities."⁷⁹

It was striking how there were so many contradictions voiced by respondents. On one hand, platform work and sales were posed as limitless opportunities for increased income, growth, and pursuing one's passion—work that was gender-neutral or that anyone could do. In self-shot videos, women often spoke of this in the context of the "the future of African women."⁸⁰

"I would encourage the African woman—you are strong enough to make your own decision. Be courageous. Stand up for yourself. Let nobody intimidate you because you have the power within you. Don't feel like this is just for men or women. You are allowed to take the space."

Sharon, Airbnb host (Kenya) ▶



Yet Sharon also recounts harassment from male customers. She and other respondents sometimes appeared to accept gendered inequalities as part of the package of platform work. Instead of always challenging them, they put into place mitigating strategies (such as not going into certain areas or having someone else greet a guest instead of them alone). Domestic work and childcare were largely accepted as "a woman's lot"; even women without children spoke about family responsibilities.

While research respondents speak often of the *alternative* or *additional* forms of work (to paraphrase Kabeer) provided by platforms, they spoke less often of social norms changing. Platform livelihoods do nothing to challenge existing social norms and are attractive because they are compatible with them (such as Lois's statement that "*you are the woman of the house, so you do all the housework*"). There is a structural risk that part-time, flexible platform work validates and reinforces the notion that women should do unpaid care work.⁸¹ Putting forward the notion of flexibility as a benefit of platform work does little to tackle underlying social norms of unpaid work or poorer paid work online.

⁷⁹ James, "Women in the Gig Economy: Feminising 'Digital' Labour."

⁸⁰ Caribou Digital, "Gender and Platform Livelihoods Playlist."

⁸¹ Hunt et al., *Women in the Gig Economy: Paid Work, Care and Flexibility in Kenya and South Africa*. Two caveats here: although a broad cross-section of women were interviewed, responsibilities were mentioned by all, whether single, married, widowed, etc. these findings were all in the context of heterosexual relationships.

Returning to the Gender at Work Framework, the elements in each quadrant impact the others—a lack of attention to the bottom-left quadrant (normalizing the notion that flexibility means women can work from home) may translate to a lack of pressure in the bottom-right (making childcare more affordable, more diverse and inclusive parental leave policies, broader social norms on who undertakes domestic and child care). Or the opposite may occur; with more gender-inclusive policies, women, families, and communities may see some jobs as more “dignified and fulfilling for women.”⁸²

A note here on intersectionality, that while many of the respondents focus on domestic and family care in terms of gendered social norms, there were other social norms also prevalent. One was the notion of education; a degree and a stable career (e.g., teaching or nursing) as a more “dignified” career than platform livelihoods for a woman. While some families questioned a move into platform livelihoods, others began to accept it (as seen in Sharon’s story⁸³). Another social norm was dependent on the *kind* of platform work – respondents and their families noted that driving and delivery was seen as less socially acceptable, while social commerce as more socially acceptable. A third, which did not arise as much in our research, but has been noted in literature is the “depersonalisation of intermediation” allows for breaking class/race/gender stereotypes in some cases⁸⁴—i.e., platforms may afford opportunities that may not have happened face-to-face. At the same time, platform livelihoods may make women more invisible in the economy.

That said, as seen throughout this report, respondents also noted small changes, in part because of their own activism, both formal (such as safety campaigns) and informal (such as educating family and friends). COVID-19 also normalized working from home to some extent, although as seen globally, women were still affected disproportionately by care work.⁸⁵ Section 4.3 describes how the four elements of the Gender at Work Framework inform each other in Ghana, Kenya, and Nigeria.

4.2 Resources: Infrastructure, skills, and other essential elements

“We’ve provided a certain category of women with access to smart devices and data and we’ve seen them earn ×2 of their usual monthly earnings month on month.”

Freelance Platform⁸⁶

82 Mastercard Foundation, “Our Strategy.”

83 Caribou Digital, “I Am My Own Boss—Sharon the Platform Worker Earning through Airbnb.”

84 Singh, Desphande, and Murthy, “Women in the Platform Economy: Emerging Insights.”

85 OECD, “Caregiving in Crisis: Gender Inequality in Paid and Unpaid work during COVID-19.”

86 Value for Women and Caribou Digital, *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*.

Policymakers spend significant attention on resource- and skill-building for female platform workers (see the Sattva framework in Appendix C, for example). These resources tend to be largely technical, such as cheaper internet costs and data bundles, cheaper smartphones, easier access to digital financial services (DFS), and other analog foundations. Bless Amasachi, a “serial entrepreneur,” ends her video describing her dream of excellent internet connectivity throughout Africa, “even in rural areas” because of the opportunities access to the internet offers. Blessyn Kure, another respondent who is a voiceover artist, speaks not only of access to the variety of platforms she uses but also of all the infrastructure that supports her work, including payment systems that enable international payments. These resources typically have higher barriers to entry for women for a variety of reasons, including lower income to be able to afford devices, KYC (know your customer), and ID.⁸⁷ Yet, as the interviews showed, determination, support from friends and family, and platform policies enable access to resources, which could be a path to empowerment through platform work and sales.

In addition to the work done by policymakers, there is a key role that digital platforms themselves could and should play here. Policies, as an example of formal rules, definitely shape the environment in which platforms conduct their business and macro-resources that are accessible to platform earners. Ultimately, though, digital platforms themselves have the most direct influence on the experience and work of platform earners themselves. They best understand the requirements of those earning a livelihood through them, and, crucially, they are themselves incentivized to increase their workers’ access to relevant resources. Research shows that increasing women’s performance on digital platforms to be on par with that of men stands to increase the African e-commerce sector by US\$15 billion by 2030.⁸⁸ “Resources” in this regard include not only physical assets and financial resources, but also resources related to human capital, such as access to training. Thus far, this seems to be an untapped opportunity, as Value for Women’s supply-side exploration identified that the majority of platforms do not take gender differences into consideration when offering various types of worker resources.⁸⁹

Blessyn ►



87 Bailur, “Women and ID in a Digital Age: Five Fundamental Barriers and New Design Questions.”

88 IFC, *Women and E-commerce in Africa*.

89 Value for Women and Caribou Digital, *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*.

4.3 Formal rules and policies: “Gender-forward practices”

“People are actually coming to terms actually to know that yes females are now doing this work more but basically, we need security.”

Ayobami, Driver (Nigeria)

In addition to the three country reports in this research, a fourth partner, Value for Women, conducted separate research on the extent to which seven platforms in Nigeria and Kenya implemented gender-forward business practices. In this research, gender-forward practices are those that “intentionally seek to improve gender inequalities by providing goods and services that close gender gaps or meet the needs of women or girls; support gender diversity through internal policies and practices in the workplace; and/or strengthen inclusion and diversity along the value chain.”⁹⁰ The report found that, while many pledges and commitments to the principle of gender equality were made, actual policies were scarce. For example, while the majority of respondents indicated that gender equality is a key value for their business, practical actions to support this were lacking, such as allocating budget to this value, implementing gender-forward HR policies and practices, conducting algorithm audits, establishing safety features specifically for women workers, customers, and staff, or—as mentioned above—taking gender differences into consideration in making available worker resources.

For platforms, this can be a number of interventions. Safety is key for women. Fairwork Foundation, a nonprofit that rates platforms globally, has published reports on Kenya and Ghana and pointed out that workers, including women, are indeed worried about their safety and working conditions (armed robbery, road accidents, and even loss of life, with little recourse from ride-hailing platforms).⁹¹

Interviewees had measures to protect themselves (only working in certain areas or at certain hours) but pointed out the information asymmetry in which passengers have information about drivers on the app, but drivers have no idea whom they are picking up.

“I only see the passenger names and where I’m picking them from—they see more of me. Me as a driver, my rider is seeing my picture, my rating, my name, so it actually puts us drivers in the dark.”

Ayomabi, Driver (Nigeria)

“Yes, drivers are being killed and their cars are [being] snatched away from them. So I think if they’re able to profile their riders well, maybe it will reduce, I won’t say it will stop, maybe it will reduce.”

Juliet, Driver (Nigeria)⁹²

⁹⁰ Value for Women and Caribou Digital, *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*.

⁹¹ Dabire, “Fairwork Calls for Reforms in the Working Conditions of Digital Labour Platforms in Ghana”; Fairwork Foundation, *Fairwork Ghana Ratings 2021: Labour Standards in the Platform Economy*; Fairwork Foundation, *Fairwork Kenya Ratings 2021: Labour Standards in the Gig Economy*.

⁹² Fairwork Foundation notes that passenger profiling is shared with drivers only on two ride-hailing platforms in Ghana, Black Ride and Swift-Wheels, and not on Uber, Bolt, or Yango.

Mercy echoed this, asking for drivers to have access to passenger IDs in case something happens.

Another area where drivers felt unsupported is that direct platform support is only likely when there is a rider in the car:

*"I was on the bridge when a car directly in front was getting robbed. I believe when they are done with that car, obviously I'm the next target. As God would want it, something happened. If anything happens to me at that point Bolt will not take any responsibility because I don't have a rider, even though I am on my app. We want them to know that as soon as we are on the app we are together and anything that happens at the course of, at that interval, you know, they should take responsibility."*⁹³

Ayobami, Driver (Nigeria) ▶



The Fairwork Foundation's research is contributing to gradual policy change, such as Glovo's Courier Pledge, which pledges safety and insurance for drivers, though it is not women-specific.⁹⁴ This is a missed opportunity to address such security concerns that disproportionately affect women users and workers.

In sectors like asset renting, women need to be able to report errant customers to platforms and get a quick response. Platforms should not only adopt sexual harassment policies that clearly define harassment and the redress mechanisms available but also consider provisions on pay for those who lose earnings due to online gender-based violence. Some women reported measures such as safety buttons and helplines, but felt that these would not always be backed up by concrete support:

"They can liaise with the police stations close to me so that whenever we have issues you can easily stop by and say 'I'm a female driver. I need help because this customer tried to harass me.' Even local police will go a long, long way for us as female drivers."

Olivia, Bolt driver (Kenya)

Other gender-forward policies include women-specific training that accommodates flexible timings. In Kenya, Dr. Ehud Gachugu, director of *Ajira*, states that the project has a target of 70% women and needs to be flexible:

⁹³ Fairwork Foundation notes that the policy of support, including insurance, valid only when drivers are "on trip" does not take into account the up to 40% of time drivers are between rides in Ghana. The report also mentions all those interviewed for the study had not benefited or known anyone who had benefited from insurance support, even though there were cases where they needed it. *Fairwork Foundation, Fairwork Ghana Ratings 2021: Labour Standards in the Platform Economy*.

⁹⁴ Glovo, "The Couriers Pledge."

“Can we allow for a young woman to miss a day and attend it on another day, depending with their ability to do so because of course, if they have a child they need to take care of the child or they have other responsibilities that cannot allow [them] to fully participate in the program ... creating flexibility by having a virtual iteration of this program, so that someone can do self-planning. Even in the portal, we are putting resources on the e-learning resources that allow someone to come in to learn, and you take a break, take time off, come back again.”

Ehud Gachugu, Director of Ajira

Finally, applying to all workers, not just women, are concerns around more transparency from the platforms, including simplified contracts and clear remuneration.⁹⁵

Value for Women also suggests four clear actions platforms can take in terms of gender-inclusive processes:

- 1 Improve sex-disaggregated data collection, analysis, and use. This will enable digital platforms to gain a better picture of gendered differences in, for example, issues raised by platform workers, which in turn allows a business to proactively push support or information to the group that most needs it.
- 2 Draft and publish a gender commitment statement. This sends a clear signal to all platform stakeholders and can be beneficial in engaging possible investors.
- 3 Ensure all strategy and market research is done in a sex-disaggregated manner. This will enable digital platforms to better target their design and marketing to the important segment of women customers.
- 4 Take gendered differences into account when providing worker training and support. For example, the IFC found that women sellers on Jumia showed greater appreciation and uptake of business management tools than their men counterparts—which can have greater impact on their e-commerce business success.⁹⁶

Beyond holding platforms only responsible, industry standards and government legislation are important. In a parallel sector of digital lending in Kenya, the **Digital Lenders Association of Kenya (DLAK)** came together in 2019 to establish ethical and professional standards and self-regulate the industry. A similar approach could be adopted for platforms broadly, such as “establish[ing] a body or a ‘Platform of Platforms’ with legislative backing, which would not only establish a standard set of guidelines that the platforms must adhere to in terms of female workers but also monitor these platforms.”⁹⁷ The guidelines could include employee/worker codes of conduct, rules for the dispute redressal body and mechanism, and instructions for other areas of governance.

95 GBC Ghana Online, “Employees on Digital Platforms Raise Questions with Remuneration and Work Safety.”

96 IFC, *Women and E-commerce in Africa*.

97 Kasliwal, “Gender and the Gig Economy: A Qualitative Study of Gig Platforms for Women Workers,” 5.

4.4 Consciousness and capabilities: Invest and promote platform-led upskilling

“A big part of the training is demystifying what e-commerce is. There are lots of assumptions that it is easy to transition an offline business into the online world. Training is aimed at clarification and building understanding”

Valentine Wambui, Head of Vendor Relationship Management, Jumia Kenya (2020)⁹⁸

Zumunta ▶



In 2020 Caribou Digital explored the concept of platform-led upskilling.⁹⁹ This research found that many platforms (such as Gokada, Sendy, Jumia, and Ahwenepa) recognized significant skills gaps among their workers and sellers and thought it necessary to be directly involved with their upskilling. One expert noted that:

“Training is a differentiating factor, we are happy to make the upfront investment. We understand that within the marketplace, drivers are really critical and whoever is going to win in the market will have over-invested in the drivers, so we are more than happy to make this type of investment.”

Ayodeji Adewunmi, co-CEO, Gokada (2020)¹⁰⁰

Training relates to the consciousness and capabilities quadrant of the Gender at Work Framework in two ways: first, it addresses capabilities because it provides tangible skills and ostensibly more sales and service. Secondly, it raises individual and collective consciousness that this work is possible and lucrative for women. Professionalism is valuable to women in platform work; a study on platform beauty workers in India found that professionalism and “upward mobility” were more attractive to the workers than increased income.¹⁰¹ However, the next step is to establish whether it is dignified and fulfilling.¹⁰²

To some extent, platforms have incentives to ensure that their workers are upskilled in specific ways, so they can deliver better service, train others, and allow space for new entrants. The IFC found that women e-commerce sellers reported deriving greater value from receiving training on e-commerce-specific skills, including digital marketing, and Jumia

98 Caribou Digital, “Innovations in Platform-Led Upskilling: Jumia Kenya Invests Heavily in Training and Retraining Their Vendors.”

99 Donner et al., *Platform-led Upskilling: How Marketplace Platforms Can Transform Emerging Markets by Investing in Skills Development*.

100 Caribou Digital, “Innovations in Platform-Led Upskilling: Gokada Invests Heavily in Face-to-Face, Transformational Training.”

101 Raval and Pal, “Making a ‘Pro’: ‘Professionalism’ after Platforms in Beauty-work.”

102 Mastercard Foundation, “Our Strategy.”

data showed that providing this training to women led to greater implementation.¹⁰³ As noted above, this is currently an untapped opportunity for digital platforms, as the Value for Women exploration showed this consideration for gender differences is thus far lagging.

However, understandably, platforms have a limit to how committed they can be in training. They walk a fine line in investing in their workers (doubly so for women, in cases where the sector may not be attractive for women), and catering to their bottom line. Over-investment also runs the risk of highly skilled workers leaving the platform and sunk costs. Therefore, training must go beyond platforms to government schemes, private institutions, and individuals. Several of the women interviewed mention offering their own training courses around soft skills because they saw a gap in training.

“Upwork requires you to be very good in soft skills. Even if you are good in technical skills it still requires you to be good in soft skills, know how to write proposals, you have to explain how you are helping a client solve [a] problem, you have to know how to write your profile so that its attractive, and then you have to know how to communicate with the client so that you can keep the relationship going ... You find ladies say—because I have more women than men—they would get the technical aspect of it. But when you tell someone to open an Upwork profile and start bidding, they struggle around that. So you have already trained someone on how to write a good profile ... they actually get accepted. But the other work is theirs because they have to talk to the client and convince why the client has to choose them, so they get stuck there.”

Frida Mwangi, Transcriber, Founder of Kazi Remote

4.5 Informal norms and exclusionary practices: Making platform work and sales more inclusive for women

“Thank God, I have understanding clients, because I was able to also express and explain this to them that oh, I have kids so from 2:00 PM, I might not be all that responsive, you know.”

Ada, Freelancer (Nigeria)

Informal norms is the most challenging space to evoke change in making platform work dignified and fulfilling for women, because it involves societal change. Respondents in this research did not voice purely negative thoughts around platform work and sales, but they did recognize informal norms and exclusions. In research conducted in India, Indonesia, Kenya, Nigeria, and South Africa by CGAP, more women than men considered platform

103 IFC, *Women and E-commerce in Africa*.

work as a long term career option.¹⁰⁴ While this might be positive in the opportunities platform work and sales present to women, returning to Kabeer's definition of choice, one could also ask whether this is because women do not have the choice of alternative/"formal" work and/or because they do not have the "choice" of domestic and reproductive labor, i.e., the main attraction of platform work consistently being reported as "flexibility."

With this in mind, a number of actions can be taken. One, as discussed throughout this report, is around the *perception* of platform work being appropriate (one could say "dignified") for women and challenging social norms. Zumunta notes it may even might infringe on what might be considered "feminine":

"If you're doing work like this [an agripreneur] it's difficult for people to see you as a woman. You might not be getting dressed up and looking cute. I come home from work and I'm in a hoodie. So people ask, 'aren't you trying to date?'"

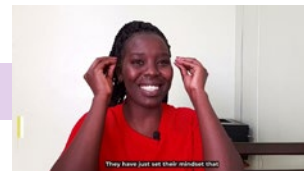
Zumunta, Agripreneur (Nigeria)

Second, as discussed in previous sections, **much work can be done to make platform spaces actually dignified and fulfilling: resources, laws, policies, and training. The third is around providing a supportive ecosystem for women**, whether it is customers or family and community. The most challenging might be shifting gendered norms around domestic and reproductive labor. Several respondents reported how the support of their partners (including childcare) and families made a big difference. However, respondents also spoke often of the stress caused by not only taking care of things at home ("not to neglect duties") but also excelling at work, a theme that often arises in feminist labor discussions.

"I feel like I'm representing women in their entirety. So I try to deliver excellently on it, so no one has the opportunity to say "I gave a woman this particular tech project and she wasn't able to nail it."

Blessyn, Freelancer (Nigeria)

Social norms ►



104 Singh, Desphande, and Murthy, "Women in the Platform Economy: Emerging Insights."

5 Key takeaways

Do the female platform workers and sellers interviewed in Ghana, Kenya, and Nigeria find platform livelihoods empowering? Do they find them, to use the Mastercard Foundation’s phrase “dignified and fulfilling”?¹⁰⁵ To what extent are the platforms surveyed by Value for Women also ensuring this?¹⁰⁶ This section outlines five key takeaways, including the limitations of this research and future avenues of exploration.

- 1 Empowerment is dynamic and complex.** If empowerment is defined as choice,¹⁰⁷ and women have the resources and skills to earn through platforms, platform livelihoods provide that choice (especially articulated by those living with certain disabilities). Once on the platform, however, choice may be constrained for women. Equally, if somewhat obviously, skills for platform livelihoods, present in all quadrants of the Gender at Work Framework, are not homogenous and static—they are constantly evolving. Many platform discussions call for more STEM (Science Technology, Engineering, and Math) training for women, which is critical, but it is not always STEM skills that are needed for platform work and sales. All research partners noted the mismatch between the platform skills required (which may mean sales, marketing, or customer service) and the types of education women receive.¹⁰⁸ All these complexities return to the Gender at Work Framework, where all elements of the framework are constantly in flux.¹⁰⁹
- 2 Social norms run deep.** There needs to be further research, activism, and policy and practices on what women and society consider “acceptable” for women in platform livelihoods, including low pay, harassment, algorithmic exclusion, and challenging and changing these social norms. The notion of flexibility, for example, touted as such a key benefit of platform livelihoods, does little to question why women are largely assumed to be the main domestic carers. Women voice the huge potential of platform work and sales, but at the same time describe the “potential digital reinscription of stubborn ‘analog’ gendered labour market inequalities,”¹¹⁰ or “bias in, bias out” of offline to online labor for women.¹¹¹ This is especially true on the left side of the Gender at Work Framework, where women and men accept biases and social norms in platform work and sales.

105 Mastercard Foundation, “Our Strategy.”

106 Value for Women and Caribou Digital, *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*.

107 Kabeer, “Gender Equality and Women’s Empowerment.”

108 See Caribou Digital, “Platform-Led Upskilling.”

109 Gender at Work, “Gender at Work Framework.”

110 Siddiqui and Zhou, “How the Platform Economy Sets Women Up to Fail.”

111 Mary Kinyanjui’s 2014 study of female traders in Nairobi traces their “formalization” from the margins to the center. Some might argue that there is more opportunity offline, others might argue the opposite, that digital introduces disintermediation and therefore greater potential for skills and growth, and direct access to clients. Kinyanjui, *Women and the Informal Economy in Urban Africa: From the Margins to the Centre*.

- 3 Empowerment depends on the type of platform livelihoods and perceptions women have about it.** Most of the responses from interviewees in this research were positive on the value of platform work and sales to their lives. This is due to a number of reasons. It could be because researchers interviewed largely “wealthier” or mid-/high-capital respondents (see country reports for details). Since research was conducted during the COVID-19 pandemic, the positive bias could also be because this was a self-selection process of those who could afford to be interviewed (and why many of those interviewed saw COVID-19 as an opportunity to upskill, though they also mentioned challenges). The positive angle could also be because of respondent bias (wanting to present oneself in a positive light) or “hustle culture.” A more contentious point is that, for respondents, platform work and sales genuinely fulfill Kabere’s definition of empowerment and the Mastercard Foundation’s definition of dignified and fulfilling work—platform work and sales have enabled choice and alternatives to work. A deeply opposing perspective could be that workers and sellers may not know or feel they are being exploited, or may know they are but apply “adaptive preference,” i.e., recognizing that this is the trade-off they have made.¹¹² All these points reinforce that understanding women’s empowerment in platform livelihoods is challenging.¹¹³
- 4 Focus is needed on shifting consciousness and social norms.** While the right side of the Gender at Work Framework is critical—resources, formal laws, and policies—practitioners, policymakers, and academics seem to focus on it to the extent of ignoring social norms and consciousness challenges on the left side, which are just as important. These are slowly changing, as seen by respondents, but there needs to be more research on *how* and *who* addresses these. For example, how does a female worker online recognize that she deserves as much pay as a male counterpart, when one expert interviewed in Nigeria mentioned that women regularly bid less than men? A longitudinal perspective would be useful here. The efforts on the right side of the Gender at Work Framework around policymaking and formal laws still need to happen and are slowly happening—they will protect and empower women. However, more research on social norms within the broader context of gender is needed. To reiterate the conclusions of this report: women are neither simply exploited nor empowered in platform livelihoods, but there are opportunities to understand what platform livelihoods means for them, what it takes to be in a position to take advantage of such opportunities, and how they think it could be even better for them.

112 Masika and Bailur, “Negotiating Women’s Agency through ICTs: A Comparative Study of Uganda and India.”

113 In addition, there were some areas the partners’ research did not uncover in detail, such as the onboarding to DFS that platform work and sales enable, or further intersectionality of race, class, and hidden hierarchies within platform work. While Qhala Limited’s research did include male voices, there was no in-depth analysis of male versus female perspectives.

- 5 **Digital platforms have an important role to play in creating resources, policies, and practices that support women.** Remaining on the right side of the Gender at Work Framework, most focus on these formal resources and policies comes from policymakers and academics. While more data is definitely required, the initial exploration by Value for Women (supported by desk review and recent industry experiences) shows that digital platforms are not (yet) actively fulfilling their role in this regard. Digital platforms have an active role to play in designing and providing their services in a way that considers gender differences, and responds to women-specific challenges in a helpful manner.
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Appendix A

Country contexts

Ghana

The Ghana report presents the following snapshot of platform work and sales in the country and the policies enabling it. At 1.99%, or approximately 600,000 individuals, the participation rate of workers in Ghana in platform livelihoods is much lower than in Kenya (3.36%) or Nigeria (7.63%). Nonetheless, infrastructure for platform livelihoods is fairly well established in Ghana, with high rates of mobile phone usage (currently, 140%), internet penetration (66.8%), and mobile money (particularly post-COVID-19). Moreover, telecommunications companies have contributed immensely to the sector's growth, particularly by providing affordable internet. Online electronic payments are also fairly robust, and usage is growing. Further, the government has established regulatory frameworks to enable innovation in this ecosystem and protection from cyber security risks.¹¹⁴

The government of Ghana has also developed a number of policies to make platform livelihoods a viable employment option for young people. Key among these is the National ICT for Accelerated Development Policy, which aims to expand the skillset, and consequently the employability, of Ghanaian youth in platform livelihoods. In addition to this policy, practical interventions to provide training have been initiated by both state and non-state actors.¹¹⁵

Online commerce is also growing in Ghana. Currently, almost 100 e-commerce platforms are operating in Ghana. Small businesses in Ghana are using social media platforms such as Twitter, Facebook, and Instagram, as well as e-commerce platforms, to sell their products. Global online freelancing platforms such as Upwork present job opportunities to Ghanaians, providing them with income-earning opportunities through data tagging and other digital activities.¹¹⁶ In addition, the COVID-19 pandemic has accelerated the growth of online transactions, particularly e-commerce and ride-hailing services.

Ride-hailing and delivery are also active sectors in Ghana. A 2021 report by the Fairwork Foundation estimates that this sector has generated work opportunities and livelihoods for 60,000 to 100,000 Ghanaians.¹¹⁷ The report rated platforms in both ride-hailing (Uber, Bolt, Yango, Black Ride, and Swift-Wheels) and delivery (Jumia Food, Bolt Food, Glovo, Eziban, and iFerch), assessing their labor practices. It found that Ghanaian platform workers are paid poorly and face unsafe and dangerous working conditions, with little support from platforms when they do experience accidents, robberies, or other incidents. As is the case around the world, these workers also lack protections afforded to formal employees, like sick pay and unemployment benefits.

114 See Darkwah and Anyidoho, "Researching Gender and Platform Livelihoods in Ghana"; Anyidoho, Darkwah, and Caribou Digital, *Women and Platform Livelihoods: Lessons from Ghana*.

115 Anyidoho, Darkwah, and Caribou Digital, *Women and Platform Livelihoods: Lessons from Ghana*.

116 Fairwork Foundation, *Fairwork Ghana Ratings 2021: Labour Standards in the Platform Economy*.

117 Fairwork Foundation, *Fairwork Ghana Ratings 2021: Labour Standards in the Platform Economy*.

Additionally, the Ghana report indicates that there are currently 96 active digital commerce platforms in Ghana, about half (53) of which are of African origin. The most common of these are freelancing platforms and rental platforms such as Airbnb.¹¹⁸ Indigenous platforms that have made an imprint on the landscape include Esoko which started as a service to provide content support to farmers, 33% of which are women.¹¹⁹ There are also a range of e-commerce shops, some of which are businesses designed entirely with digital platforms in mind, such as Wear Ghana, and others as additions to traditional stores.¹²⁰ Since the pandemic, some businesses are organizing webinars that allow them to operate in a safe manner and also harness skills and knowledge worldwide. An example is the virtual trade fair, organized for the fruits and vegetable industry.¹²¹

Women's participation in the platform economy is uneven. A survey by Research ICT Africa in seven countries in Africa estimates that 2% of Ghana's population is involved in platform work and sales and, further, that slightly more women (2.1%) are involved than men (1.9%).¹²² However, men and women tend to be engaged in different forms of platform livelihoods. Uber is a good example of this phenomenon. The company set up shop in Accra in June 2016 and extended its operation in 2017 to Kumasi, the second largest city.¹²³ By 2018, it had registered over 3,000 driver partners on its platform.¹²⁴ Although the company publicly declared its commitment to recruiting female driver partners, its driver partners remain almost exclusively male.¹²⁵ That said, there are female drivers and women are highly represented in working, trading, renting and creating on platforms in Ghana.

Kenya

The Kenya country report reiterates the country's youth bulge; approximately 20% of its population is between the ages of 15 and 24 (higher than the global average of 15.8%), with young women between the ages of 15 and 39 forming approximately 27% of the population. The report states that facing increasing unemployment, many young people, including women, have turned to informal work online.¹²⁶ A 2019 report from Mercy Corps estimated that the online gig economy in Kenya is estimated to be worth about US\$109 million, employing 36,573 workers.¹²⁷ Based on current investment levels, it is expected to grow by about 32% by 2023 to \$345 million, employing 93,875 online gig workers. Another recent

118 Insight2Impact, "Africa's Digital Platforms Database."

119 Partey et al., "Gender and Climate Risk Management: Evidence of Climate Information Use in Ghana."

120 Bruce, "Innovative Business Models in COVID-19 Era—Panellists Share Views"; Ofori, "Melcom Launches Online Shop."

121 Graphic Business, "Ghana's Agribusiness to Benefit from Macfrut's Virtual Trade Fair."

122 Onkokame, Schoentgen, and Gillwald, *What Is the State of Microwork in Africa?: A View from Seven Countries*.

123 Daily Graphic, "Taxi App, Uber, Launches in Ghana"; Kenu, "Uber Extends Services to Kumasi."

124 Daily Graphic, "Uber Partner Driver in Accra Hits over 3,000."

125 Bina-Agboda, "Uber to Engage 1 Million Female Drivers."

126 Qhala Limited and Caribou Digital, *Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya*.

127 Mercy Corps, *Towards a Digital Workforce: Understanding the Building Blocks of Kenya's Gig Economy*.

study by the KEPSA (Kenya Private Sector Alliance) puts the number of online gig workers at 1.2 million, or 5% of Kenya’s adult population, showing that the sector is growing.¹²⁸

In its inaugural report on the Kenyan platform economy, the Fairwork Foundation rated nine platforms operating in Kenya—ride-hailing and logistics platforms including Bolt, Glovo, InDriver, Jumia, Little Cab, Uber, Uber Eats, and Wasili and SweepSouth, an on-demand labor platform.¹²⁹ The report found that, while the platforms had shortcomings, they still offered opportunities for marginalized workers like women, young people, people with disabilities, and refugees, and an avenue for income generation. Workers told Fairwork that the platforms didn’t pay well, had unpredictable incomes with no protections, and exposed them to COVID-19, yet many depended on them as the sole source of income.

Like the workers, the Kenya government sees platforms as a potential source of “employment.” The Kenyan government released its Digital Master Plan (2022–2032) in 2022, which identifies digital skills as a key path to digitally-enabled jobs.¹³⁰ The government plans to expand the Ajira Digital initiative to ensure sustainable job opportunities for the youth.

Nigeria

The Nigeria country report states that the key growth drivers within the Nigerian platform ecosystem include a large (about 21 million), young (bulk of the working population below the age of 30), and entrepreneurial population, as well as an active ecosystem that incorporates digital startups (estimated up to 700), incubators, and venture capital firms.¹³¹ Lagos, a central hub, accounts for over 25% of the country’s GDP and is the commercial capital for the entire West African region. It is also the major landing point of the country’s terrestrial internet network infrastructure, giving it a relatively large capacity for broadband connection. There is a higher concentration of digital platform activities in urban and peri-urban areas, while operations in rural locations remain limited due to the digital divide regarding internet access and affordability, and digital literacy and skills, all of which remain lower in rural areas.

In 2016, estimates by Insight2Impact put the total number of active digital platforms within Nigeria at 122 (of which about 80% are homegrown), employing almost 5 million platform workers in the country, concentrated in Lagos.¹³² Nigeria’s digital platform ecosystem spans healthcare, financial services, and transport and logistics, among others, propelled by the growth in internet usage, cloud computing, and digital-savvy youth entrepreneurship.

128 KEPSA, *National Study on Digital and Digitally Enabled Work and Awareness of the Ajira Digital Program in Kenya*.

129 Fairwork Foundation, *Fairwork Kenya Ratings 2021: Labour Standards in the Gig Economy*.

130 Ministry of ICT, Innovation and Youth Affairs, *The Kenyan National Digital Master Plan, 2022–2032*.

131 David-West, Onuoha, and Caribou Digital, *Platform Livelihoods and Young Women’s Economic Empowerment in Nigeria*.

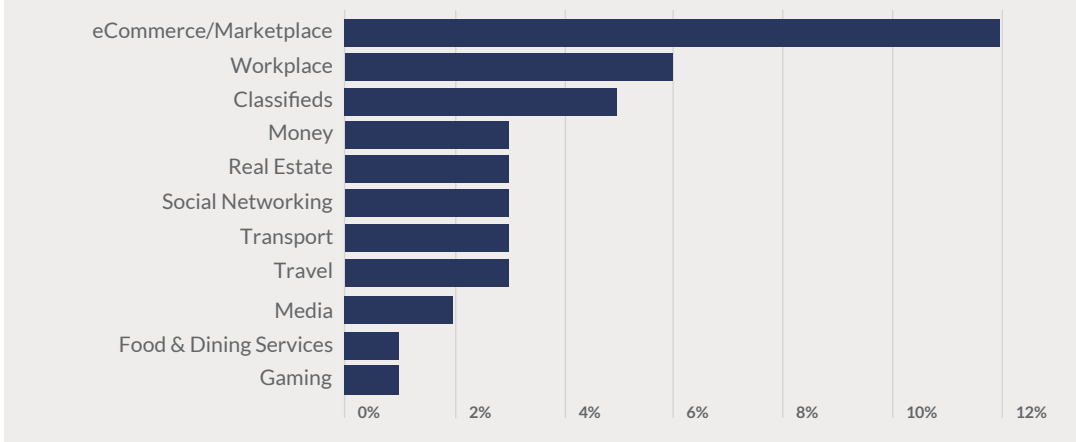
132 Insight2Impact, “Africa’s Digital Platforms Database.”

Prior to 2018, the Center for Global Enterprise (CGE) conducted a survey of platforms operating in sub-Saharan Africa, identifying geographies, verticals, and business models and found that the majority were based in South Africa, Nigeria, and Kenya. Marketplace platforms (e-commerce) were more dominant, followed by freelance platforms (referred to as workplace in the study), classified, fintechs (money) and others.¹³³

▼ Platform sectors

Platforms now operate in a wide range of sectors. This distribution by the number of platforms is illustrated in Figure 3. The largest number of platform companies can be found in the area of e-commerce. These companies make up 29 percent of the platforms identified in the survey. This is followed by workplace platforms with 14 percent and real estate with 12 percent. Money-related companies, Classifieds, and Social Networking and Travel approximately 7 percent of the platform companies. Media, Food and Dining, and Gaming round out the list, ranging from 2 percent to 5 percent of the companies.

Percent of platforms operating in Sub-Saharan Africa, by sector



Source: The Centre for Global Enterprise (CGE).

Since the publication of CGE’s report, there has been a gradual build-up of indigenous digital platforms. Starting with e-commerce marketplaces that transitioned from e-retailing websites, Nigeria’s platform landscape has diversified across industries (verticals) and product and service categories. Today, Nigeria’s digital platform ecosystem spans healthcare, financial services, and transport and logistics, among others.

133 David-West and Evans, "The Rise of African Platforms: A Regional Survey."

Key to all this has also been enabling policy. Politically, Nigeria runs a presidential federation of 36 autonomous states but the states share the same vision of how the information and communications technology (ICT) sector is a key enabler for a successful business environment and for massive youth employment. This vision is shared in the Federal Government's National Development Plan 2021–25 which seeks to make Nigeria globally competitive by investing in its people.

There are no Fairwork Foundation rankings for platforms in Nigeria as yet, but a 2020 study by Cenfri found that Nigerian ride-hailing drivers face long working hours, high platform deductions, and limited labor protection.¹³⁴ In late 2022, the Lagos Business School and Fairwork will begin evaluating the working conditions in the Nigerian gig economy.¹³⁵

Gender Statistics on women's participation in the platform economy in Nigeria are similarly scant. A demand-side survey conducted between 2017 and 2018 shows that, among internet users, women are 1.6 times more likely than men to earn income via online means.¹³⁶ A 2020 survey of 138 ride-hailing drivers in Lagos found that only 1% were women.¹³⁷ And according to Jumia's own research, women make up 51% of the vendors on the marketplace, which was funded in 2012.¹³⁸

Gender Self-Assessment for Digital Platforms

Finally, in addition to the country reports, as part of this research, Value for Women deployed its gender assessment tool, reworking it to create a Gender Self-Assessment for Digital Platforms.¹³⁹ The tool assessed and scored the gender-forward business practices employed by digital platforms. Value For Women reached out to over 300 digital platforms across Nigeria, Kenya, and Ghana, eventually receiving seven viable responses. These seven digital platforms provided useful insights on the intentionality of being inclusive to women in their practices, whether platform workers, employees, or customers. At the end of the assessment, each platform received a personalized report with summarized responses and directly applicable recommendations, based on their priorities and practices.¹⁴⁰

134 Johnson, Dunn, and Sack, "Livelihood Experiences of Nigeria's E-hailing Workers."

135 Fairwork Foundation, "Lagos Business School Joins the Fairwork Network to Secure Fair Working Conditions in the Nigerian Side Economy."

136 David-West, Onuoha, and Caribou Digital, *Platform Livelihoods and Young Women's Economic Empowerment in Nigeria*.

137 Cenfri, "Livelihood Experiences of Nigeria's E-hailing Workers."

138 IFC, *Women and E-commerce in Africa*.

139 Value for Women, "Gender Inclusion Self-Assessment Tool."

140 Value for Women and Caribou Digital, *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*.

Appendix B

Methods

Ghana, Kenya, and Nigeria were chosen in discussion with Mastercard Foundation and its country offices because of the platform maturity in all three countries, as well as interest from country offices. All three country partners then adopted a qualitative approach to the study, engaging key informants and female platform workers through in-depth interviews, focus group discussions, and participatory self-shot videos. Kenya adopted additional methods, as elaborated below. Due to COVID-19, interviews were conducted through a mix of digital forms, including Skype, WhatsApp, and Google Meet. Country partners analyzed data using Dovetail (Kenya and Ghana) and NVivo (Nigeria and Ghana) to identify and integrate cross-cutting themes, dynamics, and overarching trends.

Each country partner conducted an initial brief landscape review.¹⁴¹ In addition, each partner conducted the following research:

Ghana

- Newspaper review
- 8 expert interviews with ecosystem stakeholders, including civil society, platforms, digital finance providers, regulators, and other private sector actors
- Virtual interviews with 40 women
- Participatory videos of 3 women and their stories: Bless, Josephine, and Phyllis, all using social media to sell various items.

Kenya

- 10 expert interviews
- 5 WhatsApp conversations with 2 women-only groups (“flash conversations”)
- 40 in-depth interviews with female platform workers
- 4 focus group discussions with platform workers: 2 male only, 2 mixed
- Participatory videos of 3 women and their stories: Jackline, a chapati seller through social media; Sharon, an Airbnb host; and Lois, a freelance transcriber
- All conducted in a mix of Kiswahili and English
- This study initially included a planned quantitative analysis of social media scraping in Kenya to understand the kinds of issues that might surface with platform work and sales through the accounts of the workers. However, this analysis was not pursued due to the poor quality of data that was obtained.

141 Darkwah and Anyidoho, “Researching Gender and Platform Livelihoods in Ghana”; Ongoma, “Women and Platform Livelihoods in Kenya: The Impact of COVID-19”; Onuoha, David-West, and Hunter, “Online Livelihoods and Young Women’s Economic Empowerment in Nigeria.”

Nigeria

- 5 focus group discussions
- 40 in-depth interviews
- 10 expert interviews
- Participatory videos of 3 women and their stories : Ayobami, a Bolt driver; Blessyn, a freelancer; and Zumunta, an agriprenuer

Story × Design also produced three cross-cutting videos on the following topics:

- The financial benefit of platform work and sales for women
- Flexibility as a double-edged sword
- Challenging and addressing social norms

Finally, in Value for Women’s research on platforms, respondents completed an online assessment independently consisting of written instructions. Respondents were from the following:

- 1 online ticketing platform
- 1 e-commerce platform
- 2 freelance marketplaces
- 1 logistics platform
- 1 ride-hailing platform
- 1 delivery platform

At a high level, this survey guides platforms through thorough questions about their business practices, including

- 1 overall strategy and gender commitment;
- 2 leadership, workforce, and HR;
- 3 market research, product development, marketing, and sales;
- 4 customer finance, service, and support;
- 5 worker attraction, retention, and support; and
- 6 the use of sex-disaggregated data.

Under each theme, respondents are asked to what extent they take gender differences into consideration, and if so, they are prompted to select from a number of options to indicate how they act on these gendered differences. Finally, respondents are asked about business benefits and impacts for customers and workers that they observed as a result of gender-forward practices (if any). Following completion of the survey, each respondent receives a personalized report with an overall gender inclusion score, scores per business area, and directly applicable recommendations for more gender-inclusive business practices.

This gender assessment is an adaptation of Value for Women's proprietary Gender Smart Nexus. The Gender Smart Nexus is Value for Women's holistic platform for gender assessments, benchmarking, and decision-making. It is a digital platform that helps enterprises, investors, and business support organizations assess, take action, and make business and investment decisions that take gender into account. The platform hosts a number of functions and tools: a Gender Lens Survey for Enterprises, a Gender Lens Investing Survey for investors, aggregated Gender Lens Portfolio Analysis, and an Employee Satisfaction and Organizational Culture Survey, among others. These various tools aim to offer pathways for businesses and investors to move from inspiration to action quickly and more efficiently—going beyond assessments of current performance into targeted recommendations for future actions. For the purposes of this project, Value for Women made platform-specific adaptations to the Gender Lens Survey for Enterprises.

The country research partners decided on sampling, including demographics. As with all qualitative research, representativity was not a goal. However, the research partners did aim for interviewees from the four facets of platform livelihoods: working, renting, trading, and creating. Because of several limitations (listed below), it is highly likely that only those interviewees who were the most articulate, available, and on the higher end of the skills range surfaced to the top in this research. Therefore, this research is not representative of the experiences of all women in platform livelihoods.

The limitations of the research methods here and the impact on findings are as follows:

- Other than a broad goal of understanding what empowerment means for female platform workers, there was no set template of questions for the research teams. As a result, findings are not comparable.
- As largely qualitative research, this research is intended to convey experiences rather than be quantifiable.
- The context of COVID-19 meant in-person interviews were not advisable, and many platform workers were time-constrained and therefore harder to recruit.
- Qhala Limited in Kenya had previous experience in conducting platform research and were more familiar with recruitment than other partners (they had a recruiter contact). It was also possible that Kenya had a more established platform economy with online Facebook support groups, etc. This meant they could interview a broader range of platform workers.

- In the case of Ghana, the country team did not specifically ask questions on harassment, so the subject did not arise as frequently as it did in Kenya and Nigeria.
 - The Nigerian team found it difficult to recruit interviewees other than in social commerce, especially ride-hailing drivers, so the sampling is skewed to the former.
 - As earlier stated, Value for Women reached out to more than 300 digital platforms but only received seven responses. Value for Women attributed this to research fatigue, potentially heightened during COVID-19, time constraints, and a reluctance to share too much by some platforms. This also impacts the generalizability of findings to all platforms.
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Appendix C

A practical gender and platform framework

▼ Figure 3: Example of a practical framework¹⁴²



142 Sattva Research, Digital Solutions for Women-Owned Enterprises.

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