

The Platform Livelihoods Project

Working, trading, renting,
and creating in a digital age

Edited by Jonathan Donner



**Caribou
Digital
Institute**

Cover photo: Tom Sweatland, Habitus Insight

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Caribou Digital delivers fund management, learning partnerships, and research, advisory, and evaluation services, supporting organizations worldwide to build more inclusive and ethical digital economies. The Caribou Digital Institute publishes in, contributes to, and exchanges insights with the broader community of practice in these areas.

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Contents

Foreword	4
Acknowledgements	6
01 The Platform Livelihoods Project <i>Jonathan Donner</i>	8
Exploring Platform Practices	
02 Micro-entrepreneurs in a platform era <i>Annabel Schiff</i>	25
03 Platform-led upskilling <i>Marissa Dean, Jonathan Donner, Jessica Osborn, and Annabel Schiff</i>	41
Defining the Platform Livelihoods Lens	
04 Platform livelihoods: An evidence review <i>Dr. Shikoh Gitau, Nasubo Ongoma, and Tessie Waithira; Dr. Jonathan Donner</i>	60
05 Platform livelihoods and COVID-19: Young people's stories of resilience <i>Miranda Grant and Abubakar Nuuman; Grace Natabaalo</i>	82
06 Working, trading, renting, and creating in Kenya's digital marketplaces <i>Dr. Shikoh Gitau, Nasubo Ongoma, and Tessie Waithira; Dr. Jonathan Donner</i>	100
Applying the Platform Livelihoods Lens	
07 Social agriculture <i>Catherine Kamanu, Finn Richardson; Eliza Casey, Dr. Christian McDonough, Eoghan McDonough; Adam Wills; Dr. Reem Talhouk; Dr. Emrys Schoemaker</i>	121
08 Women in the platform economy <i>Professor Nana Akua Anyidoho and Akosua Keseboa Darkwah; Dr. Therese Nana Mokoah Ackatia-Armah; Dr. Shikoh Gitau, Dr. Wanjiru Mburu, Fred Mucha, Ann Muthiru, Dr. Mariah Ngutu, and Nasubo Ongoma; Professor Olayinka David-West and Dr. Raymond Onuoha; Renée Hunter; Dr. Savita Bailur and Grace Natabaalo</i>	138
09 Platform livelihoods and youth with disabilities <i>James Angoye, Irene Mbari-Kirika, and Julius Mburra; Emily Parcell and Dr. Bruce Walker; Dr. Jonathan Donner and H�el�ene Smertnik</i>	163
10 How many people have platform livelihoods? <i>Dr. Caroline Mangowal, Dr. LeRoy Tim Ruhupatty, and Eryln Shukmadewi; Dr. Jake Kendall; Dr. Jonathan Donner</i>	181
11 Earning a living on Instagram in Kenya <i>Professor Wangari (Anne) Njathi</i>	202
12 Platform-enabled financial services <i>Marissa Dean, Mark Wensley, and Dr. Savita Bailur</i>	219
13 Investing in inclusive platform livelihoods <i>Jonathan Donner</i>	237
Contributors	263
Index	271

Foreword

January 2024 • Chris Locke, Caribou Digital



In the past ten years as we've grown Caribou Digital as a company, we've seen how critical our work is to understanding a rapidly changing global digital economy. We've seen the exponential growth of social media in emerging markets, a pandemic, the structural changing of marketplaces as a consequence of these and other events—and, as I write this foreword, the growing impact of AI on digital livelihoods. As our work has evolved this past decade, so has our ability to synthesize meaning across it. In this book we present the body of our research into what we have termed “platform livelihoods”.

Caribou Digital has worked across many of the traditional pillars of development: financial inclusion, digital inclusion, gender inclusion, work, and livelihoods. As is often the way with our multidisciplinary approach, we can't help but make sense across these concepts and recognize how digital transformation sits across these development industry pillars and should therefore be seen in a new light, with a new terminology that talks about how it affects lives across the metrics and outcomes measured by the traditional silos, creating a change more profound and encompassing in people's lives.

Across the research in this book we will hear a familiar story. As people have been able to use smartphones, they have been able to use social media. As people have been able to use social media, they have sought to use it to create new ways of supporting their livelihoods. These often accidental marketplace platforms were not designed as such, and the global tech titans who manage them have often struggled to adapt and change the design of their platforms to accommodate—and profit from—this user behavior. As is so often the case with the use of new technologies at the frontier of emerging markets, the interesting innovations often come from users, not technology companies.

We will see in this book stories of inclusion, of women able to increase their income in portfolio careers covering a wide range of work practices, but also of exclusion, of how difficult digital platforms are for users with disabilities. We will see how entire industries, such as agriculture, are being upended by the prevalent usage of digital platforms. And we will see how the most innovative among the users begin to carve out new livelihoods as influencers with real power in these new platforms.

We will also notice as we read that, despite this burst of user innovation, despite the incredible creativity and opportunity that platform livelihoods can have on people's lives and incomes, the platforms themselves remain few and largely headquartered far from the markets covered by our research. The opportunity and innovation is built on global platforms which are often little concerned about the countries and populations we describe here. Platform livelihoods, while new, innovative, and exciting, are also informal, frail, and economically vulnerable. Most importantly, the sustainability of many of these platforms is governed by an income stream—digital advertising—which is often irrelevant in the markets where these platform livelihoods exist, and which is increasingly under pressure from regulation, the global economy, and changes to how advertising is delivered.

For us, as we pull research with many wonderful partners and colleagues together into this book on platform livelihoods, this is the remaining question: What happens next? Is this a permanent shift of work and income mediated via digital platforms that are often not built for these purposes? Will more formal platforms emerge that reinforce this new digital economy? Or will the tide of digital transformation recede away from these markets and how they use these platforms, leaving vulnerable users stranded again, having to hustle and innovate anew on the next set of global technologies? Is this the beginning of a new phase of increasingly digital livelihoods in emerging markets, or the latest phase in an increasingly compound digital inequality? ■

Acknowledgements

The Platform Livelihoods Project involved more than 40 contributing authors across 11 studies appearing in the volume, with more studies on social agriculture to follow in 2024. Caribou Digital is grateful for all the partner researchers and the institutions they represent for their contributions to this project. The institutions include: DFS Lab, Georgia Institute of Technology, Habitus Insight, inABLE, Kilimo Source, Lagos Business School, Learn.Ink, Northumbria University, Qhala, RISE (Riset Inovasi dan Edukasi) Indonesia, Story × Design, University of Ghana, and Value for Women.

The individual platform workers, sellers, renters, and creators who contributed their time are the reason this project exists. In aggregate, this project involved more than 700 qualitative interviews, 140 survey respondents, 71 expert interviews, 16 platform case studies, and 71 video profiles (mostly self-shot). Each interview and story is both a unique experience and a glimpse into the experiences of millions more people around the world, each earning a living on/in/via marketplace and social platforms. Thank you.

Caribou Digital is grateful to the Mastercard Foundation for partnership on eight of the studies chronicled in this volume. Over the course of the project, our partnership with Dr. Tade Aina, Dr. Eunice Muthengi, Dr. Robyn Read, Okwomi A. Sharon, Dr. Tricia Williams, Dr. Olga Morawczynski, and Mark Wensley has been invaluable. We are grateful to the Bill & Melinda Gates Foundation, and our partnership with Brooke Patterson, for its support of two studies. One study, the chapter from Professor Wangari Njathi, comes to the project via a dissertation at North Carolina State University. We're grateful to the university and to Professor Adriana de Souza e Silva for facilitating this knowledge exchange between the practitioner and scholarly communities.

The platform livelihoods framework draws on concepts across several broad communities of researchers and practitioners: people working on “digital development,” people working on jobs and employment, people working on small enterprise support, and people working on financial inclusion. Indeed, the synthesis and cross-pollination among these perspectives is part of the point of the project. So, it's important to express our gratitude to the researchers and institutions publishing in each community. They are too numerous to mention by name here (that would be the literature review in chapter 4, updated for 2023), but an illustrative list would include colleagues at institutions such as CGAP, BFA, GIZ, UNCTAD, UNICEF, Omidyar Network, MicroSave, Mercy Corps and the JobTech Alliance, Accion, the Oxford Internet Institute and Fairwork, the Center for Development Informatics, the University of Manchester and the DIODE Network, the Berkman-Klein

Center for Internet and Society at Harvard University, the Mastercard Center for Inclusive Growth, the digital development teams at the World Bank and USAID, the ILO, Women’s World Banking, and the journalists at Rest of World. Caribou Digital is honoured to be a part of these broad and overlapping communities of research and practice.

The process of creating a book requires many contributions, including: Vartika Shukla, Larisa Sitorus, Bido Budiman, Meraj Husain, Ruthie Zhang, and Ryan Khalid Yunis for research assistance; Jo Tofts for finance; Dr. Sharon Rhodes for editing on early projects; Will Croft and Alina Kaiser for web design, comms, and digital publishing; Neha Wadekar for early video work; and Abubakar Nuuman for the podcast series. Tom McEvoy at Studio Quercus and Dr. Shelby Brewster at Eyebright Editorial were absolutely instrumental at every stage, as the designer and production editor, respectively, for both the underlying studies and this volume. The core cadre of teammates at Caribou Digital and DFS Lab (not all of whom are directly listed as authors) was a source of excellence, sharpening these ideas in endless conversations over many years and many continents. Chris Locke, Marissa Dean, Annabel Schiff, Jessica Osborn, Grace Natabaalo, Dr. Savita Bailur, Dr. Emrys Schoemaker, Dr. Brian Pon, Hélène Smertnik, Mark Wensley, Niamh Barry, Dr. Jake Kendall, Chernay Johnson, and Stephen Deng were all deeply involved in advancing the understanding of platform livelihoods.

On a personal note, as author and editor I want to thank Chris Locke for founding Caribou Digital and, by extension, giving me the opportunity to lead this project. The idea for the project probably stretched back to a research conference on platformization that I attended in 2017. The event featured dozens of speakers and presentations on platformization. Many were studies about whether platformization was good for platform businesses, others focused on whether platformization was good for consumers, but I recall being struck by how not a single study in the two-day workshop reflected on whether platformization was good for small-scale and individual producers. Through this work, I got to be a part of addressing that inattention. I also want to thank Dr. Shikoh Gitau, who, in 2020 while building Qhala, was able to work with Caribou Digital as one of Qhala’s first collaborative partnerships. Finally, I am grateful to my family—Caitlin, Calliope, and Theo—for having the endless patience to put up with me as I assembled this volume across odd hours and off days, frequently steering family dinner table conversation to matters of platformization and/or book publishing.

This is a long list and yet only scratched the surface. As a final expression of gratitude, I will thank you for reading this far, and into the volume proper, for it is through *your* engagement with these perspectives and stories that this work will have been worth it. Thank you for reading.

Jonathan Donner
CARIBOU DIGITAL INSTITUTE



01

The Platform Livelihoods Project

This chapter outlines the rationale and history of the Platform Livelihoods Project, and explains why it is valuable to look at “working, trading, renting, and creating” – at the same time – in digital marketplaces.

Jonathan Donner – Caribou Digital

The project

Digital platforms are changing how individuals around the world find and do work, and how entrepreneurs, small enterprises, and smallholder farmers connect with markets.

This project,¹ represented by the eleven studies discussed in this volume, set out to explore two broad questions:

What are the experiences of individual workers and sellers as they rely on platforms to earn a living?

and

What are the opportunities improve those experiences?

The project unfolded over several years, against the backdrop of a digitalizing, changing, global economy deeply shaken by the COVID-19 pandemic.

¹ This chapter draws on text from the Platform Livelihoods Project website (www.platformlivelihoods.com) and from a blog post introducing the project. Donner, "Platform Livelihoods: Working, Trading, Renting, and Creating in Digital Marketplaces."

A broad look at “platform livelihoods”

The project’s frame is intentionally broader than “gig work,” which is the first thing that comes to mind when many think about how platforms are changing the labor market. It defines platform livelihoods as the ways people earn a living by **working, trading, renting, or creating in digital marketplaces**.

Many terms work together to create the concept of platform livelihoods: The term “**platform**” is common in industry² and specialized³ discussions about the digital economy. There are many typologies of platforms available. At the broadest level, Cusumano, Gawer, and Yoffie make a useful distinction between innovation platforms—software (like an operating system or suite) that runs other third-party software—and marketplace platforms—digital hosts, usually businesses themselves, that connect buyers and sellers of goods, services, or labor in two-sided or multi-sided markets.⁴ Social media platforms can be understood as either a special kind of marketplace platform or as a close cousin, monetizing attention to user-created or creative content via advertisements.

This project is concerned with the second category: digital marketplaces in everything from goods and services to ideas and software. Some of the most massive companies in the world are in the business of platforms, some of which now have more than a billion users. As such, millions of people depend on these platforms to make a living.

Platformization is powerful and increasingly common, but never neutral. With the platformization of almost every kind of market (including labor markets) come new “logics”—new structures, rules, incentives, and pressures. Platformization makes new winners and losers, scrambles value chains, and alters age-old relationships among labor, capital, and the state.

“**Livelihoods**” draws on a broader discussion in the development literature.⁵ As a concept, it is broader, more fluid, and more flexible than “jobs” or even “work.” “Livelihoods” better encompasses part-time, casual, and informal work, and is sensitive to combinatory practices in which several activities and skills are necessary for survival. Rather than emphasizing a specific role or job title, a focus on livelihoods helps one see making a living as a set of strategies to combine assets, capabilities, labor, and social resources.

Here’s how “platforms” and “livelihoods” connect in a digital economy: when combined, they refer to more than gig work. The broad umbrella of “platform livelihoods” suggests that there are *many* ways to earn a living

2 Cusumano, Gawer, and Yoffie, *The Business of Platforms: Strategy in the Age of Digital Competition, Innovation, and Power*.

3 Srnicek, *Platform Capitalism*.

4 Cusumano, Gawer, and Yoffie, *The Business of Platforms*.

5 Chambers and Conway, “Sustainable Rural Livelihoods: Practical Concepts for the 21st Century.”

and *many* ways in which platforms are becoming involved. To convey this heterogeneity, we've settled on a view that focuses on a few elemental livelihood activities—on what people do—rather than on what platforms provide. These are **working**, **trading**, **renting**, and **creating**.



Working

Working links most closely to “gig work” and is perhaps the most prominent and hotly debated example of platform livelihoods. When people rely on platforms to match their labor to compensation outside the contexts (and any protections) of employer-employee relationships, they're earning a platform livelihood.



Trading

Trading maps onto e-commerce and social commerce. Almost every micro-enterprise involves trading—wholesalers, retailers, manufacturers, service providers, and even artisans and artists can sell their products and services via platforms small and large. When people or small businesses offer products and services to customers through marketplace platforms (think Amazon) and/or through social media, they're earning a platform livelihood.



Renting

Renting is the monetization of assets via a platform. When people lend or lease an asset such as a tractor or truck by the hour or day, or offer a room of their house on Airbnb, or lend (rent) money on peer-to-peer loan platforms, they're earning a platform livelihood.



Creating

Creating has, literally, captured the online world's attention: influencers, content creators, even affiliate marketers getting commissions for well-placed clickable ads. The key element distinguishing this platform livelihood activity from the others is that it involves at least three parties besides the platform: the creators, the audience, *and* the advertisers. When Instagram influencers, YouTube and TikTok content creators, and affiliate marketers get paid for bringing attention to content (or to the ads alongside that content), they're earning a platform livelihood.

Advantages of the platform livelihoods lens

The lens is broad, making it easier to see connections between different livelihoods.

The breadth of “working, trading, renting, and creating in digital marketplaces” is part of what makes the concept of platform livelihoods useful.

There are robust and ongoing policy conversations about platform workers on labor platforms (summarized, for example, in this recent ILO report⁶) and about platform sellers and e-commerce (summarized, for example, in this recent UNCTAD report⁷). But the literature and policy conversations about platform work and platform sales rarely seem connected, despite commonalities and overlaps in how platform logics change markets, and how power and prosperity are allocated within them. To be clear, we don’t want to challenge or replace the frames employed by these existing inquiries. Instead, we aim to complement and put them in dialogue, drawing new connections between them.

Meanwhile, economic developments, such as the mega-merger of Gojek and Tokopedia in Indonesia,⁸ mean that in some cases, workers, sellers, sharers, and creators are bound up together in the same platform ecosystems. The “superplatform”⁹ or “superapp”¹⁰ presents a different ecosystem for livelihoods, collapsing several economic sectors onto a singular interface with interconnected data about users accruing to the platform itself, and may require different policy responses than distinct, sector-specific platforms.

The lens allows assessments of people’s experiences.

Chapter 4 details an evidence review of 75 primary research studies of platform workers, traders, renters, and creators from throughout the majority world/emerging markets. Caribou Digital and Qhala drew on multiple frameworks¹¹ to identify 12 elements—a mix of economic, subjective, and broader human development experiences—which prompt attention not only to earnings and access, but also to how platform livelihoods intersect with human development goals such as gender inclusion, social protection, and opportunities for advancement and fulfillment.

6 ILO, *World Employment and Social Outlook 2021: The Role of Digital Labour Platforms in Transforming the World of Work*.

7 UNCTAD, *Digital Economy Report 2019: Value Creation and Capture: Implications for Developing Countries*.

8 Singh, “Gojek and Tokopedia Merge to Form GoTo Group.”

9 Porteous and Morawczynski, “Inclusive Digital Ecosystems of the Future.”

10 Chen, Mao, and Qiu, “Super-Sticky Design and Everyday Cultures.”

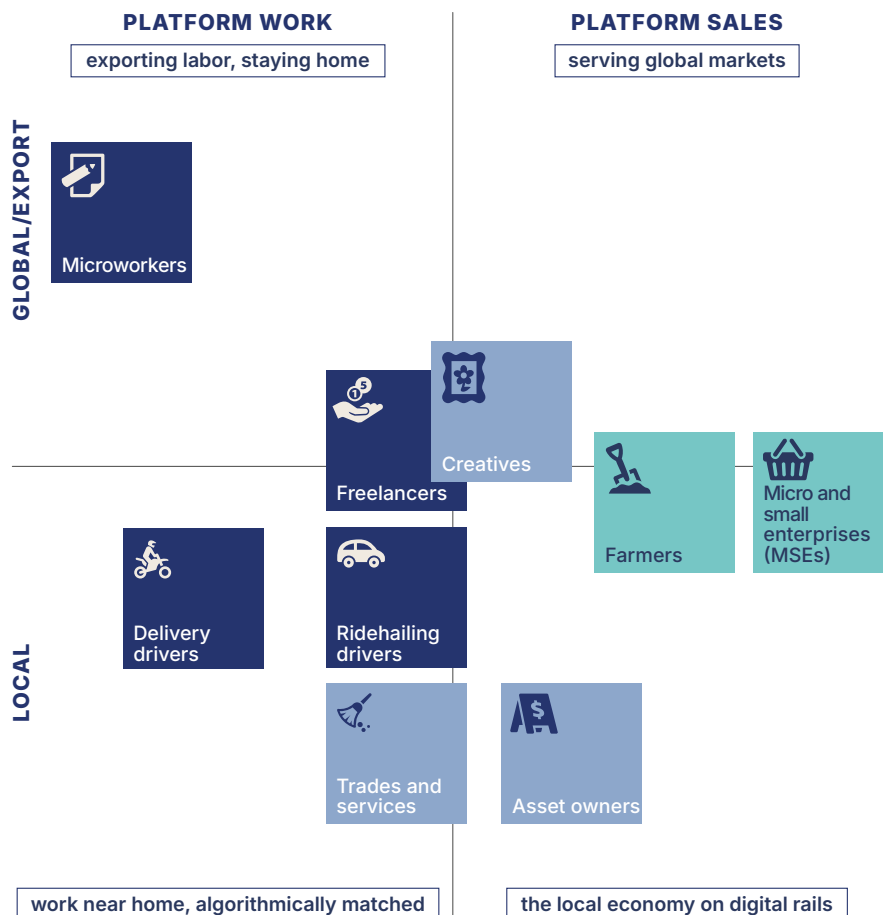
11 Heeks, “Decent Work and the Digital Gig Economy: A Developing Country Perspective on Employment Impacts and Standards in Online Outsourcing, Crowdwork, Etc.”; Zollmann and Wanjala, “What Is Good Work? Perspectives of Young Workers in Nairobi”; ILO, “Decent Work Indicators: Guidelines for Producers and Users of Statistical and Legal Framework Indicators.”

The lens helps count and compare roles and vocations.

When compiling the literature review detailed in chapter 4, we offered “a landscape of nine illustrative types of platform livelihood,” noting that “these are roles that individuals or small enterprises can fill, rather than ‘business models’ or the names of specific platforms.” Our argument remains that these nine types, while not comprehensive, “represent enough of the diversity in platform livelihoods to make two key distinctions. These types mix local and global (digital only) markets,” and “some of these roles are for individuals seeking work and offering their labor. Some of these roles are for small enterprises and even small farms, looking for new sales channels and new ways to connect with markets.”¹²

The map in Figure 1.1 is only one of many we could make to identify and contrast different kinds of platform livelihoods. Notice the switch in the illustrative map from elemental activities (working, trading, renting, creating) to more specific *roles*, *industry sectors*, and *types*. These labels better approximate how we might count and differentiate among those with and those without platform livelihoods.

Figure 1.1 Platform Livelihood Types
Caribou Digital



12 Donner, “Platform Livelihoods: Working, Trading, Renting, and Creating in Digital Marketplaces.”

Chapter 11 elaborates on this possible enumeration, including reflections on fractional engagement with platforms and the idea of hidden employees, and illustrates how a proper accounting of the number of people relying on platforms for their livelihoods can be challenging.

Indeed, given how broad these activities are, and how they govern the variety of products and services digital giants like Facebook and Google provide, it can be difficult not to classify anything done for work digitally as a platform livelihood. For example, people can learn their crafts via watching YouTube videos or run an entire business on a Google suite, but these activities don't involve directly *matching buyers and sellers*. We think it is best to restrict platform livelihoods to the activities that directly involve exchanges of value—transactions—between buyers and sellers. We also acknowledge that there are other elements of people's livelihoods that aren't easily understood as transactions at all—for example, cultivating family support and connections, gifting instead of exchanging, supporting instead of lending—that are also increasingly mediated by platforms, whether via mobile money like M-PESA, social sites like Facebook, or purpose-built sites like GoFundMe, but we don't include them in our transaction-based view of livelihoods.

Regardless, this discussion of specific vocations or livelihood types underscores how any efforts to enumerate those involved in platform livelihoods will face definitional challenges—tough decisions of where to draw the lines between platform livelihoods, other digital livelihoods, and livelihoods more broadly. On the other hand, this lens helps bridge the arbitrary gap between an individual worker and a small enterprise and helps us be sensitive to how platform livelihoods often coexist with fractional and/or non-digital ways of earning a living.

The lens allows for deeper dives into new digital practices.

An essay by Caribou Digital's Bryan Pon helpfully contrasts classic platform *e-commerce*, where platform hosts set the rules on dedicated e-commerce sites, and bottom-up, appropriated *social commerce*, where individuals use more flexible social media platforms to sell goods and services.¹³ There is significant attention to this segment within the financial inclusion community, for example, by Women's World Banking¹⁴ and by CGAP, which calls these practices informal e-commerce.¹⁵ The Platform Livelihoods Project frequently engages with social commerce as a channel or a modality: a kind of platform livelihood activity that can be applied to working (job-seeking), trading (selling), renting (asset-sharing), and, in the case of social media influencers, creating.

13 Pon, "The Race to Digitize Commerce in Sub-Saharan Africa."

14 Theis and Rusconi, "Social Commerce Entrepreneurship and New Opportunities for Women's Financial Inclusion in India and Indonesia."

15 Islam, "Hiding in Plain Site: Informal E-Commerce Among Women in Asia."

Paid for the click, rewarded for the link, punished by a bad review—workers, traders, and renters have joined creators in cultivating their skills to navigate the platformed dynamics of algorithms. “Millions of small businesses pay for advertising on Facebook and Google and other social media platforms. Many work to refine how their businesses appear on maps, review sites, or other digital databases and apps. These activities, too, support platform livelihoods.”¹⁶

This wide range of activities points to the complexity and content dependency of digital literacies as craft. For example, Jessica Osborn shared an illustration of this in a debrief of a 2019 Caribou Digital Live Learning visit in China; the team met with several farmers and manufacturers who have had to hire social media managers to keep up with the demands of social commerce.

But for those without the wherewithal to hire social media specialists, the “digital literacies” or platform practices (see chapter 2) demanded to sell online are diverse as the platform landscape itself. The success of even a tiny micro-enterprise may increasingly depend on a mix of placing ads and appearing in searches, on conducting authentic social commerce, and on navigating formal digital marketplaces. To link back to the “livelihoods” perspective, this represents a set of new skills and strategies that gig workers, the self-employed, and entrepreneurs must all acquire, refine, and deploy in order to earn a living.

Figure 1.2 A farmer in China describing his social media and e-commerce initiatives
Caribou Digital



“I employ two full-time people for live streaming. We stream the daily harvest and packaging. We talk about the history and flavor of the fruit, describe how to eat it, etc. Customers can type questions as they watch the videos. Live streaming is all about demonstrating authenticity.”

YueLiangGu, E-Commerce Agent, Sujiazhuangcun, Feicheng, Shandong Province

Fact: During the most recent July Rural Livestreaming campaign day, nearly 100 livestreaming sessions were hosted in rural areas across China, more than 150,000 units of agricultural products were sold.

16 Donner, “Platform Livelihoods: A Framework to Help Uncover Trends.”

Conclusion

There are many organizations and researchers involved in studying and building policy around the activities this project calls “platform livelihoods.” The community of practice is broad, as are its perspectives and frames. Our goal is not to refute or diminish the existing frames and discussions about gig work, e-commerce, or any other element of an increasingly platformed economy, but rather to bring together disparate parts of this arena, to spark conversations and share knowledge.

To sum up, a variety of platforms, particularly marketplaces for labor, goods and services, assets, and attention, have emerged in every sector of the economy (freelancing to farming) to support a variety of elemental yet combinatory ways of earning a living (working, trading, renting, and creating).

As the studies in this volume show, these resulting “platform livelihoods” are more fractional, more social, more trade-focused, and more numerous than what we associate with “gig work” alone.

Ultimately, few analog livelihoods may remain completely untouched by digitalization and platformization. The world is in the midst of a shift in how markets function, with implications beyond the digital development discussion. We hope that this lens, and the contrasts and commonalities it may reveal, will inform conversations and efforts to make the digital economy more inclusive.

The book structure

The core of this book is eleven studies, conducted by teams at Caribou Digital and a variety of research partners between 2018 and 2023. Eight of the studies were conducted in partnership with the Mastercard Foundation. Two were conducted with funding support from the Bill & Melinda Gates Foundation, and one is drawn from a doctoral dissertation at North Carolina State University. In total, 41 authors contributed to the research detailed here.

Each chapter lists authors with affiliation at the time of the study; more detailed and current descriptions of each author can be found in the contributors section. The views in each chapter represent the perspectives of the authors, and not necessarily those of the partner or sponsor institutions.

Most chapters draw on the executive summary and/or conclusion sections of the original reports, each originally published under a Creative Commons license.¹⁷ The chapters each also feature fresh reflections from the researchers, derived from conversations recorded for a companion podcast between the editor (Jonathan Donner) and the authors between July and September 2023.

Those reflections are one way to preserve the voices of the people most closely involved with this work. The other is to prominently feature outbound links to many of the self-shot, case study, and documentary videos made as companions to accompany and expand chapters 2, 5, 6, 7, 8, and 9. These videos feature platform workers and sellers speaking honestly and at length, in their own words and in their own spaces, about their livelihoods. The studies themselves rely on these works and reference them throughout; readers are strongly encouraged to click though (if reading digitally) or switch over (if reading on paper) to view the videos behind the links. They offer a depth of understanding and uniqueness that is a complement to the synthesis and abstraction that accompanies analytical exercises like this summary book.

¹⁷ Chapters 1–10 and 12 draw on materials originally published under the Creative Commons Attribution–NonCommercial–ShareAlike 4.0 International License. Chapter 11 republishes the abstract and two brief excerpts from the dissertation. Chapter 13 is primarily original content (also to be released under the same Creative Commons license); see <http://creativecommons.org/licenses/by-nc-sa/4.0/>.

Two notes on goals

The project's primary aim was not to critique, but rather to **inform practice and guide action**. The project is intentionally heterogenous and transdisciplinary, and the chapters should be read with that frame and audience in mind. Readers should look elsewhere for engagements with specific theoretical frames.

The project was neither **country-specific nor comparative**. The project's studies with primary research involved interviews with platform workers and sellers in Kenya, Nigeria, Ghana, Uganda, and Indonesia. While chapters might have a bit to say about the specific contexts in each country, there was no specific reason to include those five or to aggregate up to "sub-Saharan Africa" (minus Indonesia), nor an intent to compare any of them with any other. The goal, instead, was to draw lessons and discern patterns across the five country contexts that can apply more broadly across many emerging markets and developing economies.

Outline

Part A: Exploring Platform Practices

These chapters set the scene and include studies that preceded the creation of the term "platform livelihoods."

- Chapter 2: In 2018, Annabel Schiff led an inquiry into the **platform practices** of 27 Kenyan micro-entrepreneurs. It was the first study in what would later coalesce as the Platform Livelihoods Project.
- Chapter 3: In 2019, Caribou Digital researchers Marissa Dean, Jessica Osborn, and Annabel Schiff extended the inquiry about skills acquisition begun in the previous study. Through case studies and interviews with platform managers in several African markets, they detailed how platforms play an important role in "**platform led upskilling**"—training platform workers and sellers, even outside of employer/employee relationships.

Part B: Defining the Platform Livelihoods Lens

These studies articulate the core ideas of platform livelihoods.

- Chapter 4: In 2020, researchers from Caribou Digital (Dr. Jonathan Donner) and Nairobi-based Qhala (Dr. Shikoh Gitau, Nasubo Ongoma, and Tessie Waithira) kicked off the project in earnest. Through an extensive **review of the literature**, the team synthesized and defined the concept of platform livelihoods as superset of platform work and platform sales, or, as we've come to describe it, as "working, trading, renting, and creating" via marketplace and social media platforms.

- Chapter 5: Grace Natabaalo of Caribou Digital joined Miranda Grant and Abubakar Nuuman from Nairobi-based Story × Design to gather self-shot video stories created by eleven young platform workers and sellers during 2020, in the midst of the **COVID-19** pandemic, across several African countries. The stories portray the uniqueness and resilience of each individual as they pursue a platform livelihood under difficult circumstances.
- Chapter 6: From 2021–22, Qhala’s team (Dr. Shikoh Gitau, Nasubo Ongoma, and Tessie Waithira) again joined Caribou Digital’s Dr. Jonathan Donner. This extensive primary research study portrays the experiences of a diverse and growing group of Kenyan youth across **eight sectors**. Four of the sectors are well-known forms of platform working or “gig work”: **logistics** (motorcycle app-based delivery), **trades and services** (furniture, domestic work, laundry, deep cleaning, interior work), **ride-hailing** (taxi driving, which also involves asset renting), and **freelancing and microwork**. Two are recognizable forms of platform trading: e-commerce and social commerce by entrepreneurs running **micro- and small enterprises** (MSEs) and **farming** (with sales via digital platforms). One is specifically **asset renting** (homes, sound equipment, and tractors), and the last spans **the arts and creative sector**, which include visual artists and musicians using a combination of content creating and trading to sell their work and engage online attention. Identifying patterns across many of these sectors, the study surfaces important questions around inclusion, gender, rurality, and disability.

Part C: Applying the Platform Livelihoods Lens

These chapters expand the core concept of platform livelihoods, drilling into specific questions each worthy of more detailed inquiry.

- Chapter 7: In 2022, a large team from Kenya-based Kilimo Source (Catherine Kamanu and Finn Richardson), Habitus Insight (Eoghan McDonough, Dr. Chris McDonough, and Eliza Casey), Learn.Ink (Adam Wills) and Northumbria University (Dr. Reem Talhouk) joined Dr. Emrys Schoemaker from Caribou Digital, expanding on the previous study’s findings about farming to define and explore the concept of “**social agriculture**” documenting how farmers in Kenya use social media networks in their livelihoods to buy and sell, to learn, and to cultivate social support.
- Chapter 8: Also in 2022, another large team conducted a three-country study built on questions around **gender** raised in the evidence scan, the COVID-19 resilience stories, and the experiential interviews in Kenya. As the foreword to the study describes, “the result was a richer understanding of how across Africa young women are engaging creatively and ambitiously to take advantage of digital platforms, and an invitation to reflect on what we can all do to support them.” Dr. Nana Akua Anyidoho, Dr. Akosua Keseboa Darkwah, and Dr. Therese Nana Mokoah Ackatia-Armah led the work in Ghana. Qhala again led the Kenya study, with contributions from Dr. Shikoh Gitau, Wanjiru

Mburu, Fred Mucha, Dr. Mariah Ngutu, Nasubo Ongoma, and Ann Wambui. Dr. Olayinka David-West and Onuoha Raymond of the Lagos Business School led the Nigeria Study. They were joined by Renée Hunter (Value for Women) and Dr. Savita Bailur and Grace Natabaalo from Caribou Digital.

- Chapter 9: Spanning 2022–23, a collaboration between Nairobi-based inABLE (James Angoye, Julius Mburra, and Irene Mbari-Kirika), Georgia Institute of Technology (Emily Parcell and Dr. Bruce Walker), and Caribou Digital (Hélène Smertnik and Dr. Jonathan Donner) conducted a close examination of the platform livelihoods of **young Kenyans living with disabilities**. Through surveys, interviews, self-shot videos, and detailed evaluations of the usability and accessibility of major marketplace platforms in Kenya the study it details some of the technical (accessibility) and normative (stigma) challenges that make participation in formal marketplaces difficult. They detail a more mixed picture for participation in social commerce, with easier uptake and use, but less protection from fraud and discrimination.
- Chapter 10: This study changes both continents and methods, approaching the question of “**how many people have platform livelihoods**” through a 2022 sizing exercise conducted in Indonesia. The study is excerpted from a longer report and evidence scan by Dr. Caroline Mangowal, Dr. LeRoy Ruhupatty, and Eryln Shukmadewi of Jakarta-based RISE Indonesia, Dr. Jake Kendall (DFS Lab), and Dr. Jonathan Donner (Caribou Digital). It uses several methods to estimate the number of people in Indonesia, a large and dynamic platform market, who rely on marketplace and social media platforms for at least some their livelihoods. The study authors estimate that footprint to be approximately 1 in 5 Indonesians of working age.
- Chapter 11: This chapter draws insights from Prof. Wangari Njathi’s research on **Instagram influencers in Kenya**, gathered for her 2023 dissertation conducted in the program on Interdisciplinary Communication, Rhetoric, and Digital Media at North Carolina State University. While this chapter and the research it discusses are different from those of the rest of the book, it is also the only one focused exclusively on the platform livelihoods of *creators*, specifically influencers. Dr. Jonathan Donner served as a member of Prof Njathi’s dissertation committee, and it was through the months of regular discussions and the exchange of ideas that Prof Njathi’s work became a part of the Platform Livelihoods Project.
- Chapter 12: This research sits at the intersection of “platform livelihoods,” “financial services,” and “digital public infrastructure.” Led by Marissa Dean, Mark Wensley, and Dr. Savita Bailur at Caribou Digital, it draws on insights from three segments (independent resellers, nanostores, and two- and three-wheel ride-hailing and delivery drivers) in three markets (Kenya, Indonesia, and India) to identify four key points of leverage in “**platform-enabled financial services**”: cost-effective and efficient identity verification, comprehensive and responsible data-sharing frameworks, interoperable digital payment systems, and enhanced small business e-commerce functionalities within messaging platforms.

- The final chapter is a reflection exercise, drawing together thoughts across all the studies with a specific eye on the **levers for action**, in training, in policy, and in ecosystem strengthening, that can make platform livelihoods (social, informal, and fractional as they might be) more dignified and fulfilling¹⁸ for more people in emerging markets and developing economies.

18 Mastercard Foundation, “Young Africa Works Strategy 2018–2030.”

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A

Exploring Platform Practices

02

Micro- entrepreneurs in a platform era

In 2018, Annabel Schiff led a detailed inquiry into the platform practices of 27 micro-entrepreneurs in Kenya. It was the first study in what would later coalesce as the Platform Livelihoods Project.

The study¹ was conducted by Caribou Digital in partnership with the Mastercard Foundation as part of the Finance in a Digital Africa (FIDA) program,² and led by these researchers:

Annabel Schiff — Caribou Digital

1 The views presented in this paper are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

2 FIDA, “FIDA” [project page].

The study

This summary draws extensively from the main project report³ and the project website.⁴

Small and informal enterprises in the developing world can be key participants in the platform economy. If Google Maps can “see” a tiny informal roadside tea shop, that tea shop is online—and it could prosper by cultivating its online presence. If the African e-commerce platform Jumia lets an artisan sell a beautiful handicraft to a buyer 5,000 miles away, that artisan has to understand how to operate in a market where succeeding online can be the difference between subsistence and prosperity. For some micro-enterprises, platformization presents an opportunity. For others, it may be an unwelcome development.

In Kenya, the site of the study, a 2016 census suggested there were roughly seven million non-agricultural micro-enterprises (many in retail trade and apparel) with fewer than ten employees that, in total, contribute roughly 30% of the Kenyan national output.⁵ Roughly 80% of micro-enterprises are informal, meaning they do not maintain a registry with the registrar of companies.

Through interviews and profiles with micro-entrepreneurs—from an enterprising 20-something who sells electronics over Jumia, to a juice saleswoman who teaches herself the latest techniques through YouTube, to an aspiring freelance writer who looks for assignments on Facebook—this study documents how platforms are increasingly entrenched in the daily lives of micro-entrepreneurs in Kenya.

3 FIDA, *Micro-Entrepreneurs in a Platform Era*.

4 FIDA, “Micro-Entrepreneurs in the Platform Era.”

5 KNBS, “2016 Micro, Small and Medium Enterprises (MSME) Survey Basic Report.”

Micro-entrepreneurs in a platform era

The study



Figure 2.1 Micro-entrepreneurs in a Platform Era

Video • <https://youtu.be/bxvrlHxgd8I>

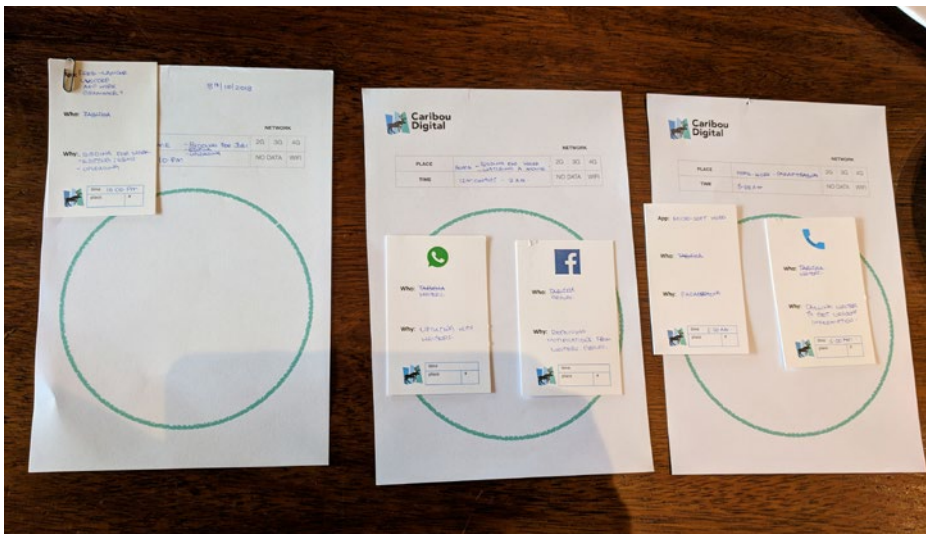


Figure 2.2 Caribou Digital's "Digital Day" methodology (inputs)

Neha Wadekar / Caribou Digital

☀️		☀️			☀️		🌙
5-5:30am Home	6:30-7:30am Home	7:30am Bus	8:40am-2pm Shop	2-4:40pm Jumia Hub	4:40-8pm Shop	8-10pm Bus	10pm-2am Home
E-Commerce	Social Media	N/A	N/A	N/A	Transactions	N/A	Social Media
Jumia	Facebook	No apps used	Phone call	No apps used	M-PESA	No apps used	Facebook
Reviews orders	Reviews notifications		Clarification on a product		Transacts with 24 customers		Sends Jumia affiliate link to 100+ Facebook groups
			Social Media				E-Commerce
			Whatsapp				Jumia
			Sends photo of product for restock				Managing stock
			Facebook				
			Posts pictures for sale & Jumia link				
			E-Commerce				
			Jumia				
			Checks price of phone				

Figure 2.3 Caribou Digital's "Digital Day" methodology (complete)

Methods

The study was animated by a gap in the literature. There were some studies of platform sales in the Global North,⁶ of gig work in the Global South,⁷ and, of course of micro-enterprises and ICT use in the Global South.⁸ But at the time there was little research on how micro-enterprises were engaging with platforms.⁹ Caribou Digital's own work had focused on functions platforms provide to markets,¹⁰ but not on specifically the practices of individual platform users.

To address this gap the researchers used Caribou Digital's "Digital Day" methodology with 27 micro-entrepreneurs to capture details about how they use platforms (from social media sites to e-commerce marketplaces and online freelancing websites) in their day-to-day businesses.¹¹

Five participants were also invited to share their stories with a video documentary team, led by journalist Neha Wadekar.¹²

6 Gawer and Cusumano, "Industry Platforms and Ecosystem Innovation."

7 Graham, Hjorth, and Lehdonvirta, "Digital Labour and Development: Impacts of Global Digital Labour Platforms and the Gig Economy on Worker Livelihoods."

8 Duncombe and Heeks, "Enterprise Across the Digital Divide: Information Systems and Rural Microenterprise in Botswana"; Mead and Liedholm, "The Dynamics of Micro and Small Enterprises in Developing Countries."

9 Exceptions include Wyche, Forte, and Schoenebeck, "Hustling Online: Understanding Consolidated Facebook Use in an Informal Settlement in Nairobi"; Donner and Maunder, "Beyond the Phone Number: Challenges of Representing Informal Microenterprise on the Internet"; FIBR, "Superplatforms: How Will Merchants Benefit from e-Commerce in Africa?"

10 Drouillard, "Addressing Voids: How Digital Start-Ups in Kenya Create Market Infrastructure."

11 The team interviewed entrepreneurs in wholesale/retail (9); accommodation and food services (5); services (5); manufacturing (3); and other categories (transportation, financial and insurance activities, education) (4). Interviewees received 2,000 KSH (US\$22) as an honorarium for participation. The goals and methods of the study were fully explained at the time of recruiting and again at the interview. Participants indicated informed consent via a signed document. Participants also consented (or not), separately, to include their photograph in the study. All of the participants' names have been changed, apart from the five persons who agreed to have their videos and details about their businesses shared in the research.

12 Thanks to Neha Wadekar for producing the documentary videos (<https://nehawadekar.com/>).

Findings: Six platform practices

Search, promotion, and discovery

The 27 micro-entrepreneurs used a variety of channels, including Facebook and WhatsApp, to connect and coordinate with customers. Interviews suggest a clear distinction between e-commerce platforms, leveraged only by the more digital-savvy micro-entrepreneurs, and social media for “social commerce,” which was more widespread.

“You see like Facebook, now we’ll be going for the masses. It will not just be limited to a few people within our sphere ... You reach more people through Facebook groups. I post in eighty groups.”

Kioko, small trader (flash disks)

Some participants also described relying on WhatsApp for support between colleagues—forms of informal digital “trade unions” where participants look out for each other, trade ideas, negotiate better prices, manage staffing issues, and advertise assets for rent and sale.

Transactions

Participants reported paying in cash, using mobile money service M-PESA, buying on credit, and bank account transfers as mechanisms through which micro-entrepreneurs receive payments. Some e-commerce platforms provide end-to-end on-platform service, from promotion to payments. But the limited transaction functionality of social media platforms, and even some e-commerce platforms, forced micro-entrepreneurs to explore cumbersome methods of receiving payment, including cash and separate M-PESA transactions. Some of the online writers would find ways to take transactions for regular clients off-platform to save on fees.

Among the platforms micro-entrepreneurs reported using in Kenya, there was a clear distinction between platforms that mediate business transactions (Jumia, online work) and those that don’t (social media, OLX). While transactions mediated by platforms engender trust through escrow accounts, one must be careful of labeling one type as “good” and the other as “bad.” Online payment mechanisms bring benefits, but access and gatekeeping issues prevent some micro-entrepreneurs from using these tools.

Credibility

Platforms manage and influence information about the quality and credibility of micro-enterprises. Credibility can either elevate or tarnish micro-entrepreneurs' growth across platforms. Thus, workers and sellers have to stay vigilant.

“The impact of the three stars and below ... means my item is not correct or it's not delivered. From there I think the item might end up being deleted from the website, so I will end up missing the sales. So I think I should keep an eye on the seller score.”

Robert, seller (cell phone accessories)

Those who struggle to build a reputable rating via on-platform formal rating mechanisms suffer. Given the excess supply of labor on these online work platforms, winning jobs and building credibility is a long and arduous process.

Formal online feedback and ratings (through platforms like Jumia and Upwork) are structured and documented; offline feedback is fluid and undocumented. Feedback through social media, on the other hand, sits somewhere in between. On Facebook, for example, there are no rules regarding how feedback should be provided. Informally, individuals leverage “likes” and “comments” to provide opinions on a product or service.

One writer told interviewers that some freelancers improve their ratings by signing in as a client, posting a job, accepting the job from their own writing account, and issuing a glowing reference (for themselves!) upon completion.

Learning and literacy

The study detailed several ways, both on and off platforms, in which micro-entrepreneurs learn new skills and literacies.

Micro-entrepreneurs receive varying levels of training and advice directly from e-commerce, ride-sharing, and online work platforms. In a later study, the Platform Livelihoods Project described this as “**platform-led upskilling**,” as discussed in [chapter 3](#).¹³

Micro-entrepreneurs rely on self-organized and online support groups (YouTube videos, Facebook, WhatsApp groups, etc.) for **peer learning**. For example, Daniel and Mary joined several online writing groups on Facebook and WhatsApp to better understand the nuances of joining the growing gig economy. Through these channels they learned how to build a suitable and enticing profile for Western clients, how to satisfy different types of client demands, and how to search for mentors to coach them through the

13 Donner et al., “Platform-Led Upskilling: Marketplace Platforms as a Source of Livelihoods Training”; Caribou Digital, “Platform-Led Upskilling” [project page].

process. The Platform Livelihoods Project later documented some of these information-sharing practices in more detail in a study on social agriculture, which is described in chapter 7.¹⁴

Participants also reported a proliferation of **self-guided learning** and consumptive learning, particularly through YouTube. For example, Kohe, a tax and insurance consultant with a small *shamba* (farm), watches YouTube videos to get “*smart about farming.*” (Farming is a popular side-hustle among micro-entrepreneurs.)

Offline, **in-person training** still plays an important role in upskilling micro-entrepreneurs; many still found personal advice from friends to be the most valuable source of information. When Faith was asked where she got the best advice, she shared: “*From [my friend] Esther ... because it’s face-to-face and I can tell her, ‘This is what I want and this is what I’d like to do.’ And she would tell me, ‘No; do this and this.’*”

Finally, micro-entrepreneurs reported plenty of informal **A/B iterative testing**. Through trial and error, micro-entrepreneurs figure out how to use the platforms for business, changing photos, tracking sales, and refining strategies until they find what works.

The digital side hustle

Several participants described “*digital side hustles*” fulfilled through online work and survey/task platforms. For micro-entrepreneurs who do online work, most work consists of freelance writing, such as product reviews and academic writing. The sites they use included Upwork, Freelancer, Uvocorp, iWriter, and StudyBay.

To succeed, respondents suggested it was important to **build an online profile that stands out from the crowd** (even if that meant sometimes pretending to be someone else or buying a good profile), and to **outsource work** to family or paid helpers. The Platform Livelihoods Project came to call these practices “hidden hierarchies.”¹⁵

Though these side hustles can become full-time roles, they often stay fractional. Chapter 9 details how this fractionality makes it challenging to accurately count how many people depend on platforms for at least part of their livelihoods.¹⁶

14 Caribou Digital et al., “Social Agriculture” [project page]; Schoemaker et al., “Social Agriculture: Examining the Affordances of Social Media for Agricultural Practices.”

15 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Hidden Hierarchies.”

16 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work.”

Tech and touch

This final theme cuts against the trend to digitalization in the other themes. Participants described how there is no clear line between online and offline. Rather, people toggle between “tech and touch”: between online, mediated interactions and face-to-face communication. The reasons for this blurring of the online and offline worlds include trust and digital literacy constraints.

Touch drives the use of technology. Friends explain to friends how to get online. In many cases, micro-entrepreneurs first established relationships face to face before moving their client interactions onto platforms.

Tech and touch work in tandem. Despite e-commerce sites (like Jumia and SkyGarden) providing end-to-end service, self-contained, all-in-one messaging and coordination is the exception, not the rule. Instead, micro-entrepreneurs use a patchwork/repertoire of different social media platforms alongside phone calls and in-person meetings in the selling and buying cycle.¹⁷ Indeed, touch often comes into play for micro-entrepreneurs for last-mile delivery.

Tech sometimes pushes micro-entrepreneurs back to touch. When tech fails—when access is scarce, when data is expensive, or when trust breaks down—micro-entrepreneurs aren’t afraid to return to interpersonal channels to keep their client relationships alive.

Implications

This was the inaugural study in what would become the Platform Livelihoods Project. In 2018, the study was a contemporary or immediate antecedent to an explosion in interest in e-commerce and gig work from the research and practice communities.¹⁸ Yet even at this early stage it was possible to identify distinct but complementary priorities and implications for platforms, for development institutions, and for researchers.

For platforms and fintechs

The study identified three areas that, through advancements in design, could be leveraged as vectors of change resulting in positive impacts for micro-entrepreneurs.

¹⁷ Donner, *After Access: Inclusion, Development, and a More Mobile Internet*.

¹⁸ DIODE, “Digital Economies and Development: A Research Agenda”; BFA Global, “Digital Commerce Has the Potential to Impact Youth Employment in Emerging Economies”; Heeks et al., “Digital Platforms and Institutional Voids in Developing Countries: The Case of Ride-Hailing Markets.”

- 1 **Credibility:** Buyers and sellers across many platforms could benefit from better ways to assess each other's credibility when doing business. Escrow can also help in lieu of credibility.
- 2 **Platform-led upskilling:** Platforms can help micro-entrepreneurs become better at conducting business online by guiding them through best practices.
- 3 **Transactions:** By integrating payments into messaging applications and/or USSD, platforms can consolidate the number of applications used by micro-entrepreneurs and inject the necessary trust that can alleviate fears from both parties. These themes emerged again in the studies on social agriculture and embedded finance (detailed in chapters 6 and 10).

For development institutions

The study identified three key takeaways for development institutions, highlighting areas where the right support could help micro-entrepreneurs thrive across platforms.

- 1 **Support micro-entrepreneurs offline to help ease digital transitions.** Those who struggle tend to be individuals who are not yet fully digitally included in terms of device, data, and digital literacy. Finding a balance between tech and touch is fundamental in helping micro-entrepreneurs transition to digital. This finding animates Caribou Digital's current work, in partnership with the Mastercard Center for Inclusive Growth, on Strive Community, connecting 5 million small enterprises to digital markets.¹⁹
- 2 **Encourage platforms to be drivers of transformational upskilling.** This study hypothesized that a transformational upskilling model focused on broad-based and transferrable skills acquisition, either run by the platform or through a trusted intermediary with support and guidance from the platform, is a powerful way to drive broad-based financial and economic inclusion among micro-entrepreneurs in Africa. This hypothesis was tested in later studies.
- 3 **Develop strategies to protect the burgeoning online work community,** by raising awareness among local African regulators, encouraging international standards for global online work platforms, and helping local African online work platforms develop standards and best practices around respecting, engaging, and protecting online micro-entrepreneurs. The study called attention to the important work of the ILO and Fairwork in this regard.²⁰

19 Mastercard Center for Inclusive Growth, "Strive Community" [project page].

20 Graham and Woodcock, "Towards a Fairer Platform Economy: Introducing the Fairwork Foundation"; De Stefano, "The Rise of the Just-in-Time Workforce: On-Demand Work, Crowdwork, and Labor Protection in the Gig-Economy."

For research

The study presented a research agenda that would unfold across the later studies in the Platform Livelihoods Project.

It described how individual micro-entrepreneurs use **social media platforms** for informal and real-time coordination with suppliers and customers, not just “WhatsApp for business” or “Facebook for business” designed for larger firms. Instead, micro-entrepreneurs employ the consumer-facing omnibus communication platforms that are the lingua franca of digital Kenya. Social media platforms are like toll-free numbers, customer relationship managers, billboards and direct mail, presale advertising, and after-sales support all rolled into one. The study argued that “social commerce” is pervasive and requires more research.

It documented how the entrance of marketplace platforms like OLX and Jumia has scrambled the traditional means of finding, transacting, and supporting customers. Such practices increase the exposure of MSEs to customers, but they also increase competition. This study only scratched the surface of implications for the bottom lines and profitability of small enterprises. The study called for **replication and more representative data**.

It demonstrated, via the sections on tech and touch and the side hustle, the risk of detaching studies of digitalized, platformized markets from the real world. It argued instead for research that accounts for **repertoires of use** and engagement with online and offline markets.

It put its findings **in dialogue with other efforts**, such as the Development Implications of Digital Economies Strategic Research Network,²¹ the Oxford Internet Institute, and Fairwork,²² and with co-travelers in the Mastercard Foundation community of practice, specifically BFA’s FiBR project,²³ and Mercy Corps’s research into agricultural platforms in Africa.²⁴

The study was not specifically focused on youth, on women, on people living with disabilities, or on those living in rural areas. There were indications of the unique experiences and practices of each of these communities in the findings; later studies in the Platform Livelihoods Project would dive into each of the issues, since each is central in the Mastercard Foundation’s Young Africa Works strategy.²⁵

By identifying both the positive and negative ways platforms are changing the future of work for micro-entrepreneurs, the study’s goal was to contribute to the development of a platform landscape that provides meaningful employment opportunities and avenues for financial and economic inclusion, in Kenya and across the African continent.

21 DIODE, “Digital Economies and Development: A Research Agenda.”

22 Graham and Woodcock, “Towards a Fairer Platform Economy: Introducing the Fairwork Foundation.”

23 FiBR, “Superplatforms: How Will Merchants Benefit from e-Commerce in Africa?”

24 Agrifin Accelerate Program, “Benchmarking E-Commerce Models for Africa’s Smallholders.”

25 Mastercard Foundation, “Young Africa Works Strategy 2018–2030.”

Reflections

Annabel joined Jonathan for a podcast episode in July 2023 to reflect on the work, five years on.²⁶ The conversation centered on three broad themes: partnership and methods, the future of work, and calls to action. These excerpts have been lightly edited for clarity.

Annabel makes several references to Strive Community, which she currently co-directs with the support of the Mastercard Center for Inclusive Growth.²⁷ Several of the themes discussed below inform her work with Strive, today, as it works to bring over 5 million micro- and small businesses into the digital age.

Partnership and methods

JONATHAN—

You didn't even know it was called the Platform Livelihoods Project at the time—you were just doing platform practices. What are some things that, at a personal level, you took from the work that you might want to share?

ANNABEL—

I feel like not only was it a landmark study for Caribou Digital in terms of kicking off our work on digital platforms, and all the subsequent work we've been doing through Strive as well, but it also gave me that foundational insight into how these platforms are being used, and tweaked, by micro-entrepreneurs, small businesses, and individuals to fit their needs. This has helped me better understand and support our Strive grantees as they design and deliver digital tools for small businesses in their networks.

Things have changed since the study—COVID has happened, which obviously accelerated the speed of digitization. A lot more people have come online, but still there are many of the same challenges that we uncovered in this research ... There are still huge trust issues at play. Tech and touch is something that we spoke about in this research study, and it's still something that we speak about through Strive.

²⁶ The podcast is available at: <http://tinyurl.com/ms8jy733>

²⁷ Mastercard Center for Inclusive Growth, "Strive Community" [project page].

- J—** So can you describe tech and touch and how you're still using that lens in your work?
- A—** Sometimes people think that if you give a micro-entrepreneur or a small business a new digital tool, they're going to be able to efficiently, effectively, and safely use that technology by themselves. Whereas in reality what's needed is some face-to-face—often in-person—input and support to help them increase their comfort levels, efficiency, and safe use of that tool. ... What we saw through this research was [that] a lot of the “touch” comes from fellow micro-entrepreneurs, such as interactions with friends or mentors who provide advice on how to effectively use these tools ... In a lot of our work with Strive we're seeing similar trends in terms of micro-entrepreneurs or micro-businesses that have lower levels of digital literacy, and therefore lower levels of digital trust, using trusted intermediaries to help drive engagement and use of these digital tools and platforms.

For example, one of our Strive grantees, Boost Technology, a B2B commerce platform in Nigeria, is trying to get their micro-retailers to order goods through the app, rather than through field sales representatives. The way in which they are driving self-ordering through the app isn't by sending WhatsApp prompts or sending messages through the app, but by leveraging the field sales representatives as that “touch” to help build trust, provide upskilling, and drive engagement with the technology.

Future of work

- A—** What we originally saw in that platform study was the majority, if not all, of the micro-entrepreneurs that we spoke to were using social media platforms. Very few of them were using e-commerce platforms. We thought that there would be a linear graduation journey that as an MSE matures and digitizes, they would digitize more aspects of their business operations, and then graduate to a more formal e-commerce marketplace. But what we're seeing four or five years on is that more and more of these micro-entrepreneurs and micro-enterprises are using social media platforms, and these social media platforms are slowly but surely responding to this demand for social commerce.

I don't think that's necessarily the journey anymore—that a small business as they digitize and mature should move to a more formalized platform. Social media platforms are filling many of the gaps that were previously filled by e-commerce platforms. You see WhatsApp payments coming in India and Brazil [and] logistics platforms filling some of the logistic gaps that we saw previously being filled by e-commerce platforms. So, I'm not sure where the future lies, but I think it is interesting that social media and social commerce seem to be growing in popularity ... which isn't what I anticipated seeing when I did this research five years ago.

Calls to action

- A— One of the things that came out of this research was transformational [platform-led] upskilling, really meeting small businesses where they are and delivering training at the right time when they need it, leading to greater uptake in engagement. And I think that we are seeing versions of this in our Strive work at the moment ... We've recently done a midterm evaluation of our work, and one of the key lessons is that we've seen the most uptake in engagement with our content when we have embedded content or other solutions within active communities of small businesses, where small businesses congregate with the intention of selling, learning, getting advice, et cetera.
- A— We are seeing benefits of this in other shapes and forms as well, [such as] platform-led awareness campaigns. If you want to try and encourage your platform users to engage with a different solution or tool which is embedded within the platform, you should really run that awareness campaign within the platform ... or if there are WhatsApp groups or other areas where small businesses are engaging, leveraging those kind of opportunities, that kind of peer-to-peer engagement, those ambassadors to drive engagement. One of our key takeaways from this research was around platform-led upskilling, and we continue to see that upskilling, or integrating some sort of initiative within the platform, really leads to powerful engagement and uptake.

Project resources

Project website and video profiles

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Main report

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03

Platform-led upskilling

In 2019, researchers extended the inquiry about skills acquisition begun in the platform practices study described in chapter 2. Through case studies and interviews with platform managers in several African markets, they detailed how platforms play an important role in training platform workers and sellers, even outside of employer/employee relationships.

The study¹ was conducted by Caribou Digital in partnership with the Mastercard Foundation, as part of the Finance in a Digital Africa Initiative.² It was led by these researchers:

**Marissa Dean, Jonathan Donner, Jessica Osborn,
and Annabel Schiff** — Caribou Digital

1 Special thanks to Alina Kaiser, Sharon Rhodes, Kishor Nagula, Olga Morawczynski, Mark Wensley, Tricia Williams, and all the platform leaders and experts who shared their insights and experiences with us in interviews. The views presented in this paper are those of the author(s) and do not necessarily represent the views of the Mastercard Foundation.

2 Partnership for Finance in a Digital Africa, “FIDA” [project page].

The study

This summary draws extensively from a conference paper presented at ICTD2020³ and from the project website.⁴

Many developing economies have young populations with relatively high rates of underemployment and of people joining the workforce. Whether this growth presents a challenge or an opportunity depends in part on whether young people can acquire the skills they need to participate in increasingly digital economies.

Informed by 15 in-depth primary expert interviews, in addition to secondary materials, this study identifies and defines “**platform-led upskilling**” as a promising new source for such skills, documenting how some of the digital marketplace platforms that are connecting workers to gigs and markets are putting upskilling or training at the core of their experiences.

There is nothing new in suggesting that better skills help individuals find good livelihoods, nor in the idea that employers should invest in upskilling. Instead, the overarching research questions animating this inquiry were: (a) Was there evidence of marketplace platforms also providing such training, outside of the employer-employee relationship; and, if so, (b) in what ways and for what reasons? Both questions link the platformization of work and markets to employer-led training, with its established rationale for return on investment and competitive advantage;⁵ to business development services (BDS)—a long tradition of providing training to the self-employed and small enterprises around the world;⁶ and to e-learning more broadly.⁷

Prior research in this area included the CrowdLearn project at the Oxford Internet Institute, which examine how European gig workers learn livelihood skills.⁸ Raval and Pal explore the contours of training offered by a beauty and wellness platform in India, finding patterns of “care” and

3 Donner et al., “Platform-Led Upskilling: Marketplace Platforms as a Source of Livelihoods Training.”

4 Caribou Digital, “Platform-Led Upskilling” [project page].

5 Bartel, “Productivity Gains from the Implementation of Employee Training Programs.”

6 Levitsky, *Business Development Services*.

7 Fischer, “Online Classrooms Look to Improve Higher Education across Africa, but Face Skepticism.”

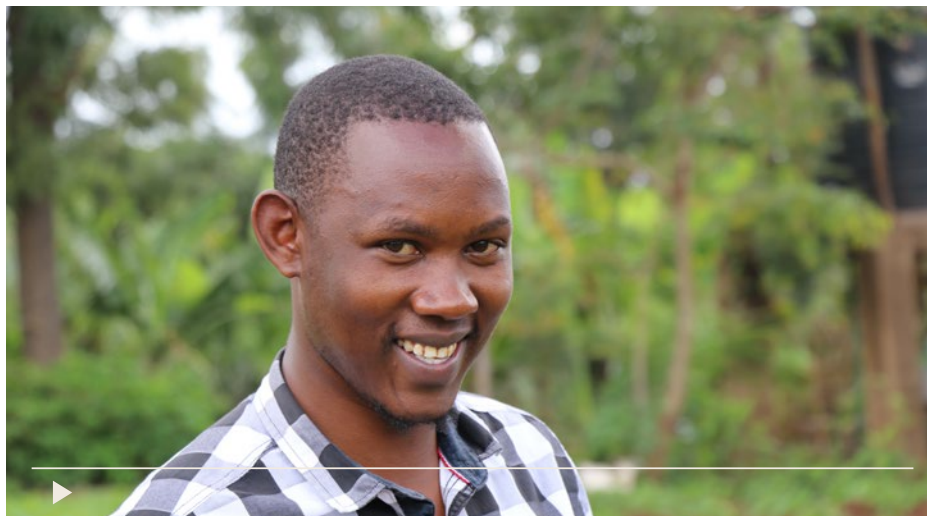
8 Larke et al., “Skills Formation and Skills Matching in Online Platform Work.”

investments in “professionalism” that transcend characterization as simple transactional support.⁹ Finally, Genesis Analytics identifies transferable skills, “such as good communication skills, financial management, business and entrepreneurship skills,” as an essential “building block” of Kenya’s emerging gig economy.¹⁰

Platform-led upskilling is the training that marketplace platforms provide to small-scale vendors and self-employed workers, even outside the scope of a conventional employer–employee relationship. It is a necessary part of doing business for platforms. It lets producers learn new skills, improve their craft, and sell more. It contributes to countries’ overall levels of human capital.

Figure 3.1 Robert, Jumia, and the Seller Center

Video • Neha Wadekar • https://youtu.be/Z_pFronb2Y4



“I went to the [Jumia] offices. I was trained on how to run the website and through that training now I’m able to create content. I’m able to make sales, I’m able to track my shipped orders.”

9 Raval and Pal, “Making a ‘Pro’: ‘Professionalism’ after Platforms in Beauty–Work.”

10 Genesis Analytics and Mercy Corps, *Towards a Digital Workforce: Understanding the Building Blocks of Kenya’s Gig Economy*.

Methods

The case study methodology engaged 13 participating platforms and 2 training organizations (Arifu, eduMe). The team prioritized discussions with platforms based in Africa (Sendy, Lynk, Jumia, Ahwenepa, Sokowatch, Gokada, Max, DigiFarm), where it was working with the Mastercard Foundation. These interviews were balanced with conversations with some major platforms in other markets: the US (Upwork, Tripadvisor); China (Taobao); and India (Flipkart). Industry sectors included logistics, services, e-commerce, taxi/ride-hailing, travel, agriculture, and freelancing. The interviews were open-ended consultations. Each participant was aware of the funder and the purpose of the interview and could review direct quotes before publication.

Each platform described offering some kind of training or upskilling. The following sections present a typology of these offers (approaches and content), as well as reflections on those offers.

Three approaches to upskilling

Platform-led upskilling involves three general approaches to training: **interpersonal training**, **online training**, and **in-workflow training moments**. Not all platforms use all three approaches, and, when they do, different teams at the company may lead different approaches.

Training happens across three channels:
interpersonal, online help content, and
in-workflow training moments.

Interpersonal training

This type of training uses face-to-face or other forms of live contact to impart skills to platform workers and sellers. For example, Lynk, a platform that connects Kenyan tradespeople to businesses and households, trained its users via a “fundis” program where carpenters apprentice with master carpenters. Gokada, a Nigerian motorcycle-hailing platform, partnered with the world’s largest defensive driving academy, based in Indonesia, to

efficiently scale face-to-face driver training. And, in India, Flipkart’s Key Account Managers call newly onboarded sellers every few days to discuss everything from how to fulfill their first order and identify opportunity areas within the seller’s merchandise catalog to how to read a profit and loss statement. These examples illustrate how platforms in emerging markets are investing heavily in face-to-face training to address the skills gap and make their businesses work. In other words, many platforms have identified an ongoing need for a mix of “tech and touch.”¹¹

Online training

Many of the largest global platforms have made sizable investments in online materials, like FAQs, training videos, and even Interactive Voice Response (IVR) helplines. Offline training content can also be recorded for reuse online. For example, eBay has its “Seller Center,” Google has “Grow,” Amazon has its “Seller University,” and Upwork just calls it “help.”

While these examples from global players represent one end of the spectrum, the research team found less content among the smaller platforms it interviewed. Even among those that, like Jumia, have invested in developing online content, online training may be secondary in importance and perceived effectiveness to interpersonal upskilling.

That said, there were several interesting experiments and novel ways of engaging digitally. Flipkart has found that its sellers are more likely to watch videos, particularly in their mother tongue, than read online content. Sendy, too, described a trial of a new training concept based on the idea that video could be an effective way to reach drivers. After struggling to encourage drivers to sacrifice working hours for in-person training, Sendy designed videos for drivers to watch at mechanic workshops or gas stations while their vehicles are being maintained or repaired—either on iPads installed by Sendy or on their own phones using Sendy-supported Wi-Fi. Arifu, an edtech company, provides SMS-based learning content to farmers on Safaricom’s DigiFarm platform, including quizzes and certificates.

In-workflow training moments

In the third approach to upskilling users may not even realize they are receiving training because it is delivered alongside the main functionality of the platform. These in-workflow training moments draw on an emerging practice of user-experience design that supports learning while doing. They don’t just drive outcomes (Work more hours! Drive here! Grab this job!) but also inform *better* tool use or more *effective* service delivery. Even in 2019, AI was at the core of these efforts, allowing platforms to anticipate, identify, and personalize training interventions. For example, Jumia’s AI Seller Coach provides real-time coaching to merchants as they upload new products

¹¹ Partnership for Finance in a Digital Africa, *Micro-Entrepreneurs in a Platform Era*.

to the e-commerce site through a Content Score, which automatically measures the quality of a product's listing. The Coach helps vendors increase their online business through subtle hints designed to accelerate their sales and improve the quality of goods on offer via recommendations on topics from pricing to stock control.

Similarly, Flipkart's product selection tool mines data from customer searches to alert relevant sellers to lacking inventory variety and availability. It creates upskilling by working with sellers to troubleshoot challenges and capitalize on opportunity, such as understanding the business case or accessing a photo studio to showcase a new product. Flipkart's pricing insights tool suggests optimized prices for merchandise based on historical data. Both tools allow Flipkart to offer insights on how sellers can generate more business on the same listings (even when they compete with other sellers) and basic economics about which prices led to the highest conversion rates.

These kinds of user experiences are fueled by considerable investments in big data, user analytics, and extensive personalization.

Content types

The most obvious kind of content is the most conventional—"how to" onboarding sessions or online FAQs and manuals that build "platform proficiency." Every platform explains how to upload photos, link a profile to a bank account, and so on. But beyond basic platform proficiencies, most platforms engaged in training across a wider array of content types including: (1) vocation-specific tutorials, (2) general digital literacy, (3) financial literacy, and/or (4) soft skills. What unites this array, and what might most pique the interest of the digital development ICTD community, is that these skills are *generalizable*.

Vocation-specific content

It is one thing to teach a user how to sell a cake on an online platform. It is another to teach that user how to bake the cake in the first place. Yet some upskilling content looks less like cake selling and more like cake baking. For example, service platform Lynk reported developing vocation-specific content across multiple verticals. Lynk has started bringing technical expertise in house to develop vocational content themselves. In this way, platforms are beginning to fulfill some of the roles traditionally played by vocational schools.

General digital literacy content

There is a similar element of potential generalizability at play with digital skills. For instance, Alibaba identified a need to improve the quality of rural producers' product photographs to improve their sales on the Taobao platform. Now they work with third parties to offer training on how to take high-quality photos alongside training on better online marketing, handling customer service via chat, and promoting products via live streaming. Similarly, the Ghanaian e-commerce platform Ahwenepa teaches artisans how to leverage social media as a marketing tool. Its founder, Henry Nii Ayi Cobblah, explained how digital literacy training focuses on *“marketing Ahwenepa links on social media channels, and then the implementation of how to get social media strategies up and running.”*

Financial literacy content

Some platforms find it helpful to teach general financial literacy, such as business practices like accounting, or personal finance practices like budgeting and saving. For example, Flipkart formed a partnership with chartered accountant fintech firm ClearTax to answer queries about financial transactions and e-commerce. Examples include how to register a business, obtain a tax registration number to do business online, and register a trademark. Similarly, as a loyalty benefit, Senty provides riders with the option to join their savings and credit cooperative (SACCO). During training, Senty actively encourages riders to use this facility to save money, highlighting how this practice prepares them for longer-term financial needs and teaches them how to plan their finances to maximize their accumulated savings, for instance, by buying a second bike. *“We are basically teaching them how to run a business,”* said Victor Maina, Senty's commercial director.

Soft skills content

Similar lifelong learning challenges surround the idea of soft skills: interpersonal intelligence, presentation, courtesy, attentiveness, and so on.¹² Soft skills are essential in platform environments where producers meet customers face-to-face as well as those where producers have direct electronic relationships with customers. Both MAX and Gokada view soft skills training as one of the most important elements of their driver training. For MAX, soft skills training such as how to answer calls and provide good customer service is the first priority for driver training. Gokada partnered with Wave Academies to deliver refresher training focused on customer service. *“Training is focused on what makes a good customer experience,”* shared Ayodeji Adewunmi, co-CEO of Gokada. Likewise, Uber provides training

12 The term has become a catch-all for anything outside technical and vocational skills, and, in some contexts, soft skills can evoke deep class tensions with symbolic, socioculturally embedded complexities that far exceed the construct of skills transfer. As Raval and Pal's 2019 research with platform-based beauty workers in India illustrates, the “enactments of professionalism” are an interplay between the rules of the platform and the choices and dignity of its workers. Platforms considering soft skills as part of a training curricula should be attentive to how such training is interpreted and experienced, and design programs with the trainees, rather than for the trainees. Raval and Pal, “Making a ‘Pro’: ‘Professionalism’ after Platforms in Beauty-Work.”

on how to deliver a great customer experience at multiple touchpoints in a driver-partner's journey. Uber retrains driver-partners on soft skills if ratings fall below a certain threshold based on community guidelines. Driver-partners receive a link to an online course in app and via email.

Discussion

The report's discussion focused on the business case for platform led-upskilling and its potential to play an important part in the future of work in the majority world.

Business case for platform-led upskilling

These approaches to upskilling (interpersonal, online, in-workflow training moments) and mix of content types (platform proficiency, vocational, digital literacy, financial literacy, soft skills) can be expressed as a matrix of possible choices. These choices still vary between platforms; there is no universal formula for return on investment.

Platforms upskill because they have to.

Many digital platforms view upskilling as a core strategic activity that is central to their success because the producers represent a platform's brand and business. Moreover, since platform revenue depends on producers increasing volume, platforms fail when their participants lack the necessary skills to be effective across the platform. This centrality of training is evidenced by performance indicators that link operational performance to seller upskilling initiatives. For example, Flipkart tracks metrics specific to each upskilling initiative. The organization's 60-day business incubation (upskilling) program tracks: how many sellers listed how many products; how many sellers were able to dispatch a product on time; how many sellers are transacting on the platform; and how many are getting above a certain threshold of business. These metrics work alongside seller satisfaction scores to help Flipkart translate its upskilling initiative targets into operational goals. Flipkart's integration of skill acquisition into related indicators is illustrative of an organization that has carefully considered the business case for training and upskilling. Perhaps in the ideal case for the platforms, the rest of the ecosystem would take care of all worker training. Workers and vendors would graduate from secondary schools, technical programs, and universities with skills in place. However, at least in the near term, platforms can continue to step in and address "voids,"¹³ not just to deliver platform proficiencies, but also generalizable skills.

13 Drouillard, "Addressing Voids: How Digital Start-Ups in Kenya Create Market Infrastructure."

Each platform finds its own approach to upskilling.

In designing its training/upskilling approach, each platform chooses a mix of delivery methods. Generally, the economics of face-to-face content accept higher costs per trainee in exchange for rapid customizability and more reliable impact. Nothing beats a face-to-face training session—at least until there are hundreds or thousands of suppliers to train. Similarly, the investments required to weave anticipatory AI or other in-the-moment interventions into workflows are expensive, albeit more scalable.

Each platform chooses the breadth of vocational content it offers. Developing vocation-specific upskilling content will be more costly for platforms that touch multiple vocations than for ones that focus on just one or two sectors.

And each platform selects a source to deliver upskilling. Greater reliance on third parties, or even crowdsourced content, might alleviate some of this production burden. Linking to YouTube could prove more cost effective than the upskilling that platforms themselves could provide. But reliance on third parties is not a recipe for quality control, tailoring, or advantage in something as difficult as training. So it makes sense for platforms to do more training in house as they grow.



Figure 3.2 Jumia's approaches to training

Video • Habitus Insight • <https://youtu.be/Y-SaBR4kpsk>

The emerging development case for platform-led upskilling

The development case for upskilling requires more scrutiny and more information on each of these questions:

- **How widespread is platform-led upskilling?** This study focused on only a dozen platforms. It would be helpful to survey a more representative sample of platforms to get a better estimate of how prevalent these practices are.
- **Is there demonstrable impact on workers and small firms?** The evidence remains sparse in terms of demonstrable, but publicly discussable, returns for individual platforms. Similarly, this study did not assess gains to individual workers and sellers. Studies using various methods, quantitative and qualitative, should look closely at the efficacy of skills training by platforms in cost-effectively transferring skills. Efficacy is likely to vary by content type and by approach, and it would take significant effort to establish “best practices” in terms of impact.
- **Are the impacts portable?** Demonstrating some portability of acquired skills—letting individuals take what they have learned elsewhere, to the benefit of the overall level of human capital in a workforce—is key to making platform-led upskilling part of the development conversation, and not simply part of the business models conversation.
- **Whom does upskilling help, and whom might it exclude?** In the long run, it will be important to develop an evidence base that examines how these kinds of training impact those most in need. For instance, how does platform-led upskilling intersect with languages of instruction? With rural versus urban locations? With age and technology savviness? With gender? In other words, how does platform-led upskilling relate to broader efforts underway to make the contours of the digital society more equitable and inclusive?

Platform-led upskilling represents a potentially powerful alignment between the strengths and goals of marketplace platforms, their users, and the development community’s interest in promoting human capital and prosperity.

Conclusion

Drawing on case studies, this study defined platform-led upskilling as a promising concept, but left many open questions. It argued that the community of development researchers and practitioners (including platforms themselves) can engage in several ways.

- **By framing upskilling as a development contribution.** Platforms are likely to have greater success when speaking to the development community about generalizable skills—the very same skills in financial and digital literacies, vocation-specific activities, and even soft skills—that the platforms themselves have diagnosed as necessary to train their users on.
- **By helping platforms forge new upskilling partnerships.** Launched in 2019, the Flipkart Samarth program illustrates how platforms and the development community can form partnerships around upskilling initiatives.¹⁴ It aims to bring India’s artisans, weavers, and handicrafts producers into e-commerce. With dedicated support for onboarding, cataloging, account management, and business insights, it coordinates with governmental and NGOs to deliver training and other benefits to help rural entrepreneurs launch their own e-commerce businesses. Partnerships like Samarth present an opportunity to work with smaller-scale suppliers and lower-skill workers; it is a path linking platform activities to discussions about economic inclusion and development. Digital development researchers and practitioners may be well positioned to lead or support such partnerships.
- **By nurturing a broader community of practice.** Platform-led upskilling involves operations or education specialists, frontline trainers, experience designers, coders, and technical writers. It involves researchers and policymakers as well as government, education, and labor ministries seeking to improve workforce skills. It is important to recognize this as a multi-stakeholder transdisciplinary community of practice.
- **By building an ecosystem around platform-led upskilling.** Skills portability would be improved by turning platform training experiences into certification programs. Additionally, if individual workers or suppliers can be certified, so too can specific platforms. Echoing the Fairwork Foundation’s worker-protection certification,¹⁵ another approach might be to offer certification to platforms that have demonstrated a commitment to upskilling.

14 Flipkart, “Flipkart Launches ‘Samarth’ to Empower Indian Artisans, Weavers and Craftsmen.”

15 Graham and Woodcock, “Towards a Fairer Platform Economy: Introducing the Fairwork Foundation.”

These roles for researchers and practitioners are interconnected. A stronger evidence base for the effectiveness of platform-led upskilling will facilitate greater investment and new partnerships between platforms and the development community, which, in turn, research and practice can help steer.

Of course, even a broad rollout of platform-led upskilling would not be a silver bullet for the challenges of underemployment in the Global South. Nor does it represent the sum of any platform's interactions with the workers, firms, and markets in the societies in which it operates. Yet reforming and expanding upskilling and training is essential to the future of work. And, as this report highlights, platforms themselves can be part of reimagining what many have referred to as a new social contract between labor, business, and society.¹⁶

A safe-driving training session at Max Nigeria • Neha Wadekar



¹⁶ ILO, *Work for a Brighter Future—Global Commission on the Future of Work*; Kasriel, “3 Solutions to Prepare for the Changing Workforce”; Centre for the New Economy and Society, “Dialogue Series on New Economic and Social Frontiers: Shaping the New Economy in the Fourth Industrial Revolution.”

Reflections

Annabel, Jessica, and Marissa joined Jonathan for a podcast episode in July 2023 to reflect on where the work is heading.¹⁷ As in most of the reflections, the conversation centered on three themes: partnership and methods, the future of work, and calls to action. These excerpts have been lightly edited for clarity.

ANNABEL—

A lot of the upskilling work was also influenced by [the platform practices study described in chapter 2]. One of the key findings was how micro-entrepreneurs relied on platforms to train and upskill them, not only just on how to use the platform, but also on broader skills. ... That's one of the reasons why we decided to double down on it in the upskilling study and broader work.

Partnership and methods

MARISSA—

I came to this work from a firm level, a business model analysis level, where I'd been working on understanding what the value proposition of platform activities were ... thinking about opportunities for financial inclusion, but then also noticing that there were some other activities happening around upskilling that might be useful to go deeper on.

JESSICA—

The first thing that comes to mind there is the platforms aren't people ... it's really difficult, therefore, to find one perspective. And I think that illustrates some of the challenges that we've experienced when trying to collaborate with platforms because we've found that the philanthropy and corporate social responsibility side of these organizations are super enthusiastic about collaborating with the donor sector to upskill the users they serve. However, execution of that relies on distribution teams, on operations teams, on product owners, and they are simply not incentivized to go deeper than the basic levels of upskilling that their business models require them to provide.

¹⁷ The podcast is available at: <http://tinyurl.com/taehrery>

So, I think we need to make sure that there's a plurality of voices that are brought into any kind of research like that to make sure that the conclusions we reach are informed by more than one perspective from the platform. But I also think that it's important to research as we're doing, right? ... It would be great to have more conversations with practitioners to try and figure out what this looks like in the execution, you know, going beyond discussion ... because I do think that's somewhat different to the conclusions we came to in the paper.

Future of work

- A— I do think platform upskilling is a necessity.... Strive Community at the moment is testing out these different partnerships, the different avenues and ways in which we can, from a development perspective, work with these private sector organizations to implement training offerings.
- J— So we see projects where a donor has paid for something to be developed, like training materials of some kind, and they expect to be able to partner with platform institutions that push those materials out to users in their network. I think we need to move beyond that model ... that's why there are gamification techniques, behavioral science techniques, et cetera, because they work right when it's embedded within a user journey.

But I also think the development sector should acknowledge that the private sector—these platforms—actually provides important livelihoods. It's not always in the most optimal way, but they are providing an important avenue for livelihoods for a lot of people. And maybe the solution is to more closely partner with them.

Calls to action

- J— Try and partner more closely with platforms and not see them as other, but see them as important stakeholders and important partners in offering upskilling and trying to do that together. And I think what we've seen with other programs that we've done at Caribou Digital is that that approach is often a lot more successful.
- M— What's different about 2019 that we can observe in 2023 and probably going into 2024 is that some of these platforms aren't making money. Some haven't survived—even some of the ones we listed in the report are no longer around. They're not necessarily easily making money, sometimes not making lots of money, and delivering this type of training in a way that's transformational is very, very expensive. So, the development sector needs to be talking with the private sector. We know there's other governmental and NGO partners that could play a role here. [But] I think the donor side is going to continue to struggle to understand exactly how to work with private sector organizations, particularly when they don't see business model sustainability. There's a call to action here, whether it's a consultancy or a research organization to help understand how to think about these relationships, how to think about donor funding

and impact funding, for platform-led upskilling in a world where there's volatility and where these organizations that we would like to think of as sustainable and profitable aren't necessarily so.

- A— [As Marissa said], transformational upskilling is expensive and often even these very large platform businesses are struggling to be profitable or maintain profitability. But at the same time, I think what's important is to look at the kind of effectiveness and impact of the training.... What we've seen from the upskilling work and on Strive [is that] in order to actually make a significant change on a learner's capabilities, it's going to be expensive and it's going to include some sort of face-to-face or interpersonal element. So essentially my call to action is, don't just always look at the big numbers, but also think about the impact as well.

Project resources

Project website and videos

Caribou Digital, “Platform-Led Upskilling” [project page], Mastercard Foundation Partnership for Finance in a Digital Africa, 2019, <https://www.transformationalupskilling.org/>.

Case studies

Caribou Digital, “Platform-Led Upskilling Case Studies: FarmAgric, ShapShap. eMobilis, FUNDIS, Jobberman, Gokada, Digifarm, Etc,” Mastercard Foundation Partnership for Finance in a Digital Africa, 2019, <https://www.transformationalupskilling.org/transformationalupskilling>.

Main report

Caribou Digital, *Platform-Led Upskilling: How Marketplace Platforms Can Transform Emerging Markets by Investing in Skills Development* (Farnham, Surrey, UK: Caribou Digital Publishing, 2019), <https://www.cariboudigital.net/wp-content/uploads/2020/01/Platform-Led-Transformational-Upskilling-Whitepaper.pdf>.

Peer-reviewed paper

Jonathan Donner et al., “Platform-Led Upskilling: Marketplace Platforms as a Source of Livelihoods Training,” in *Proceedings of the 2020 International Conference on Information and Communication Technologies and Development*, 1–12 (New York: Association for Computing Machinery, 2020), <https://doi.org/10.1145/3392561.3394629>.

Follow-on work

Jessica and Annabel currently co-direct Strive Community, a global initiative of Caribou Digital and the Mastercard Center for Inclusive Growth, supporting the resilience and growth of over five million small businesses around the world.¹⁸ Both note how some of the ideas surfaced in this study of platform-led upskilling are being put into practice, and further explored, through Strive Community.

¹⁸ Mastercard Center for Inclusive Growth, “Strive Community” [project page].

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B

Defining
the Platform
Livelihoods
Lens

04

Platform livelihoods: An evidence review

In 2020, researchers from Caribou Digital and Qhala kicked off the Platform Livelihoods Project in earnest. Drawing on the precursor studies described in the previous two chapters and on an extensive review of the literature, the team synthesized and defined the concept of “platform livelihoods” as a superset of platform work and platform sales or, as we’ve come to describe it, as “working, trading, renting, and creating” via marketplace and social media platforms.

The study was conducted by Caribou Digital and Qhala in partnership with the Mastercard Foundation, and led by these researchers:¹

Dr. Shikoh Gitau, Nasubo Ongoma, and Tessie Waithira — Qhala
Dr. Jonathan Donner — Caribou Digital

¹ Special thanks to Tricia Williams at the Mastercard Foundation, and to Alina Kaiser, Serah Kangethe, George Njuguna, and Aleah Taboclaon for their help with the report. The views presented in this paper are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

The animating question: What is the quality of platform livelihoods in the majority world?

After the projects on platform practices (chapter 2) and platform-led upskilling (chapter 3), we were intrigued to step back and survey the landscape as a whole to assess the evidence about the of ways in which people in lower-income and emerging economies might be earning a living online. Taking a cue from our partners at the Mastercard Foundation, we were interested in what the evidence would say about whether platform livelihoods were paths to “dignified and fulfilling” livelihoods, particularly for young people.²

This chapter reproduces the executive summary of the resulting literature review, conducted by Caribou Digital and Qhala in 2020.³ The review itself is roughly 95 pages and codes over 75 studies, covering literature available by mid-2020. Through the literature has likely doubled since then, the patterns we found in 2020 were already clear and helped create the framework for the series of primary research studies that followed.

The content is also available online at the project website. It includes an interactive evidence map, and as text-based knowledge summaries by livelihood type and experience elements.⁴

2 Mastercard Foundation, “Young Africa Works Strategy 2018–2030.”

3 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*.

4 Caribou Digital and Qhala, “Platform Livelihoods Evidence Map”; Caribou Digital and Qhala, “Platform Livelihoods Literature Review.”

Introduction

There is growing interest in the economic development community about how people can participate in the platform economy to find work and earn a living. Opportunities in roles like online freelancing and ride-hailing are beginning to be found throughout low- and middle-income countries, as is social commerce—the selling of goods and services via social media platforms like Facebook and WhatsApp. Perhaps platform work and platform sales offer new paths to employment, agency, and earning, even in contexts where unemployment is rampant and traditional jobs in the formal sector are scarce. Perhaps platform work and platform sales represent a dangerous erosion of hard-fought social contracts between workers and employers, a way of working that traps small enterprises and individuals at the margins without dignity or prospects for advancement. Perhaps platform work and platform sales are both of these things, and more.

- 1 We propose and define platform livelihoods as the superset of platform work by individuals and platform sales by micro- and small enterprises (MSEs) and farmers. This resulted in an illustrative set of nine diverse platform livelihood types.
- 2 Using a review methodology of 75 studies, we identified twelve core experience elements of platform livelihoods, discussing each in turn.
- 3 We discuss studies of each of the nine platform livelihood types, drawing distinctions between them.
- 4 We combine these two arrays into an online evidence map of findings per livelihood type and per element.⁵
- 5 We discuss how these livelihood elements and types interact with four crosscutting themes (gender, rurality, youth, and COVID-19) and four emergent dynamics (hidden hierarchies, amplification, contestation/appropriation, and fractional livelihoods).

⁵ Caribou Digital and Qhala, “Platform Livelihoods Evidence Map.”

Defining platform livelihoods

The technical innovation at the core of our inquiry is the digital platform. Digital marketplaces for goods and services have proliferated in virtually every segment of the economy, allowing platform firms to sit in the middle, matching buyers and sellers in two-sided or multi-sided marketplaces. Meanwhile, individuals and small firms also use social media platforms for social commerce, promoting their labor, small businesses, or agricultural crops on personal pages, social media groups, and private messages.⁶ A few make a living as “influencers.” And, of course, Facebook and Google are among the biggest sellers of advertising in the world, much of that to small businesses.

What is common across all these kinds of platforms is the centrality of a digital infrastructure linking buyers and sellers, governed at a large scale by code and algorithms. The platform logic carries different affordances and constraints, as well as different norms and practices. The growth in the literature about platformization and the general awareness of the topic in popular discourse suggest that there is something different about finding one’s way and earning one’s living in the platform economy. That experience is the focus of the literature review.

We use the term “livelihoods” broadly, allowing simply for a mix of physical or mental labor and the utilization of tools or assets to create products and services. The term encompasses activity by the self-employed, by laborers and workers, and by entrepreneurs and business owners.

Indeed, many livelihoods exist outside the constructs of a “job”—a long-term relationship between an employer and an employee, paid by salary or time-based wages. Livelihoods can be a string of casual or sometimes informal “gigs,” short-term activities directly interfacing with more than one customer.

When we put these together, we define platform livelihoods as active human efforts, sometimes combined with tools or assets, deployed to create value outside of the constructs of a stable employer-employee relationship, mediated by the infrastructure and accompanying logic of digital platforms. Thus, our literature scans and own conceptualizations of platform livelihoods are strengthened when they are informed by labor lenses and by entrepreneurial lenses, without being captive to either one.

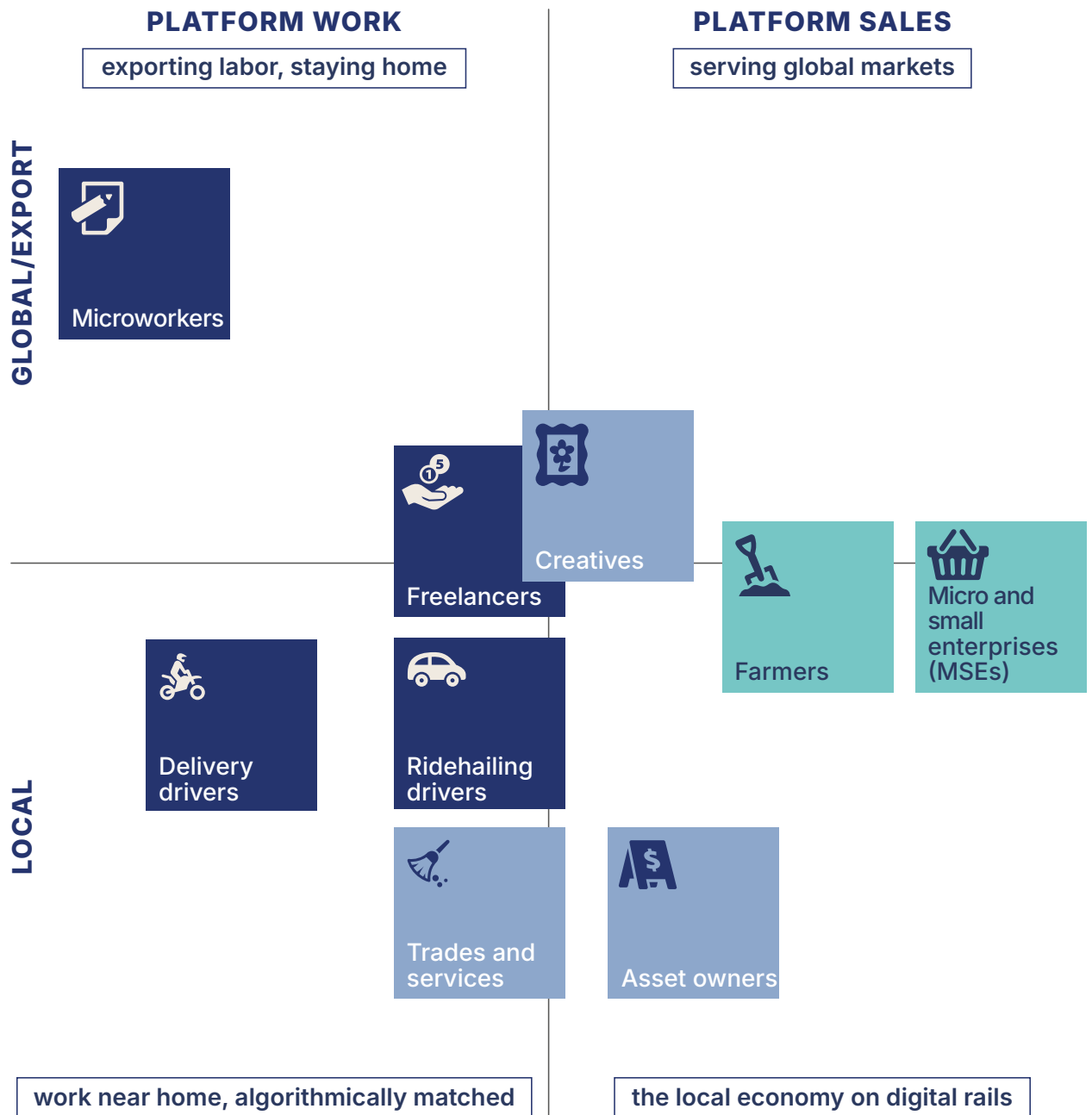
6 Aggarwal, “An Online Network Emerges During the Lockdown Connecting Farmers Directly with Customers”; Vijay and Raju, “Marketing and Exchange of Farm Products in Facebook Groups: A Case Study.”

We define platform livelihoods as active human efforts, sometimes combined with tools or assets, deployed to create value outside of the constructs of a stable employer–employee relationship, mediated by the infrastructure and accompanying logic of digital platforms.

This approach to platform livelihoods is broad enough to capture a variety of activities, each of which can be found throughout the world. Types of platform livelihood include:

- **Global and local transactions.** These comprise products and services produced and consumed offline in local markets, as well as products and services made for export, particularly microwork and freelancing.
- **Labor, and products and services.** Some platform livelihoods involve exclusively labor, but other such livelihoods have at least some tools or assets associated with them.
- The terms “platform work” and “platform labor” are increasingly common and appropriately describe when individuals find short-term work via labor marketplace platforms. But small enterprises depend on platform mediation as well. **MSEs and farmers** are critical participants in the platform economy. Their livelihoods, as well as those of their employees, are increasingly platform-mediated.

Figure 4.1 Platform Livelihood Types



Via a review of 75 studies, we identify 12 experience elements of platform livelihoods.

We utilized an adaptive and transdisciplinary approach to identifying studies. Most studies were identified using a combination of Google Scholar and the bibliographies of the studies. We imposed a filter for studies from the Global South. With greater density of attention to ride-sharing and crowdwork/freelancing, it was a bit difficult to identify studies associated with the experience of selling via platform markets in agriculture and e-commerce.

Not all studies broadly addressed experience. But if the study was able to capture first-person reports of some dimensions of the platform experience, we erred on the side of including it. Studies that did not contain new primary research were excluded.

Heeks and Zollmann and Wanjala both suggest typologies/frameworks that characterize the quality of gig or platform livelihoods.⁷ We coded the 75 studies according to both these frameworks, iterating through the exercise to combine and pair these overlapping lists into 12 elements (experiences) of platform livelihoods.

Please note that for the sake of brevity, this chapter summary does not link findings to specific research papers. Please refer to the main research report⁸ or the online evidence map⁹ for all citations and references, and please follow these references back to the original papers.

7 Heeks, “Decent Work and the Digital Gig Economy.”; Zollmann and Wanjala, “What Is Good Work? Perspectives of Young Workers in Nairobi.”

8 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*.

9 Caribou Digital and Qhala, “Platform Livelihoods Evidence Map”; Caribou Digital and Qhala, “Platform Livelihoods Literature Review.”

Figure 4.2 Elements of platform livelihood experiences



Economic experiences

Access to work and markets	Are there income-generating opportunities for those who want them?
Earnings	Is there a fair return for time and assets applied?
Flexibility	Can people work and sell, when and where they want?



Subjective experiences

Social Acceptability	How do others view platform livelihoods?
Purpose & Passion	What mark does the work leave on the world?
Entrepreneurial Drive	Is it important to be one's own boss?



Human development experiences

Inclusion	Can women and other marginalized groups pursue this livelihood?
Objectivity & Professionalism	Do people feel they are treated with dignity and respect?
Upskilling & Growth	Can people learn and advance?
Health & Safety	Are people healthy and safe when pursuing this livelihood?
Betweenness & Protection	How is this space between employment and self-employment experienced? And how are people protected in it?
Association, Organization, & Support	Are people in this together?

Economic experiences

Three elements are an interconnected set of trade-offs, collectively reflecting the experience of participating as worker/producer/seller/vendor in a highly efficient marketplace where one's participation is optional and may be fractional. The resulting experience is palpable as individuals are confronted by market forces manifested in code.

- **Access to work and markets:** *Are there income-generating opportunities for those who want them?* Research suggests that many (but not all) workers and sellers experience broader markets and more ready access to a broader supply of work. Some feel it is the only livelihood available. Questions remain about how big these markets may be (and thus, how many platform workers and sellers there are). Other studies report platform workers and sellers being frustrated by the algorithmic assignment of availability, dynamic pricing, and the ebbs and flows of demand that characterize platform marketplaces.
- **Earnings:** *Is there a fair return for time and assets applied?* Many studies tried to estimate earnings, or at least ask individuals how they felt about the earnings they received. Some assessments were positive compared to alternatives in other sectors, non-platformed versions of the same work, or the abstraction of being “enough.” But negative assessments of earnings were somewhat more frequent, often appearing in the same studies that shared positive assessments. Many reported earnings that were low or unstable. Some were frustrated by high competition, uncompensated time, dropped or missing earnings, and the share of the fee taken by the platform.
- **Flexibility:** *Can people work and sell, when and where they want?* Flexibility is at the heart of many of the narratives surrounding gig work and the labor elements of platform livelihoods. This element is reflected in how study participants around the world stressed the importance of choosing times of day to work, the ability to work from home (often to take care of family), to manage one's workflow, or to work part time. But sometimes this flexibility was not available—other research describes brutal time zone differences and long hours, lots of unpaid time, pressures to work long enough to make enough money, or the need to always stay focused on getting another gig.

Human development experiences

We found six elements that reflect a broader, more heterogenous set of priorities shared (at least in part) by individuals, policymakers, and researchers. Roughly, they correspond to a “human development” agenda.

- **Inclusion:** *Can women and other marginalized groups pursue this livelihood? Did participants report that platform livelihoods are available to everyone, or were there identifiable barriers preventing individuals from pursuing them?* Some laud low barriers to entry and opportunities for youth. In freelancing and microwork, the fact that markets were global was seen as a plus. Some suggested platform livelihoods welcomed the marginalized, particularly women. However, this narrative was often offset by a litany of barriers, including having the physical assets to pursue the work, the knowledge and awareness of the work, and structural barriers like driving licenses. Entrenched forms of discrimination by country and by gender were often reported as well.
- **Objectivity and professionalism:** *Do people feel they are treated with dignity and respect?* Workers and sellers interact with human clients and with the code on the platform. This element involves whether such interactions left workers and sellers feeling respected and treated like a human being, like a whole person, or decidedly less so. Platforms can provide cues, standards, and guardrails that collectively serve to professionalize and routinize product and service delivery, and thus some find an improvement in the work environment and a higher likelihood of being treated well. However, other sellers and workers encountered frustrating or opaque processes, complex compensation rules, imposed segmentation into classes, lack of transparency about how jobs are distributed, and demeaning or repetitive jobs below individuals’ educational and capabilities. Others experienced gender and class discrimination, even xenophobia, during the course of the work.
- **Upskilling and growth:** *Can people learn and advance?* The parameters of this element are relatively clear. Career development can be experienced via intangibles like exposure and enrichment, as ladders to new jobs or better pay, and of course, as skills acquisition, either on the job or in formal training provided by platforms. Many forms of platform work (or at least, many individuals’ experiences of platform work and sales) offer no promotions, no certificates, no training, and nothing for the CV.
- **Health and safety:** *Are people healthy and safe when pursuing this livelihood?* The threats, and occasionally the benefits, that accrue from a health perspective are largely a function of the specific vocation. It depends where the work happens (at home, at a client’s home, or on the road). It also depends on whether there’s cash around. That said, the physical safety of driving, and the mental and emotional tolls of microwork (especially content moderation) are clear. One way to think about that is whether platforms do more or less than employers to mitigate risks through insurance, caps on hours worked, etc., or do they shift the burden of safety to workers?

- **Betweenness and protection:** *How is this space between employment and self-employment experienced? How are people protected in it?* By design, marketplace platforms sit between sellers and buyers. When workers aren't employees, and when sellers aren't regular vendors with contractual relationships to buyers, that sets up gray areas, both in terms of how workers and sellers experience autonomy and, more importantly, whether a state's social protections and labor laws, including insurance, pension, and health, are configured to include them. The studies suggest this is an essential vulnerability by design. Some workers do prefer an arm's-length arrangement, while others feel the lack of protection. Some are confused and do not know how to describe themselves vis-à-vis the traditional constructs of employee or entrepreneur. We argue this is not merely a matter of semantics and that betweenness is an essential experiential element of platform livelihoods.
- **Association, organization, and support:** *Are people in this together?* Several of the studies shared ways in which platform workers and sellers were not alone. This could be as simple as identifying oneself as a platform worker, which could extend to having venues for mutual support and information sharing, especially online. In some cases, this went all the way to forms of collective action. However, the presence of actual unions or workers' associations remains variable, as does individuals' interest in joining them.

Subjective experiences

Three elements deal with self-image and a worker or seller's place in society and the economy. Instead of rolling them up into a single element, we think it is important to separate at least these three distinct strands.

- **Social acceptability:** *How do others view platform livelihoods?* Several studies address matters where the platform operated outside of the license or regulatory regime, or when individual sellers and workers were operating in a gray zone of questionable morality as opposed to clear illegality. More broadly, some suggested that gig work, particularly microtasking, does not have a high status and is not held in esteem. However, this negative sentiment was not universal. Some families just remained unaware of what young freelancers and gig workers were doing. Other families were proud. Some workers and sellers even evangelized their livelihoods to friends and family.
- **Purpose and passion:** *What mark does the work leave on the world?* Some studies mention enjoyment. Others see how important it is to feel accomplished or to find satisfaction in helping others. It is part of why transparency (in impact, and reason for doing the work) is important.
- **Entrepreneurial drive:** *Is it important to be one's own boss?* It is helpful to place entrepreneurship separate from purpose or acceptability, precisely because the idea that platform livelihoods are a form of entrepreneurship remains contested. It's absolutely clear that some people involved in platform livelihoods view themselves as entrepreneurs, and it is equally clear that others

do not. While the narratives provided by the platforms, the actual opportunities available on the platforms, and the desires of some individuals to pursue this type of entrepreneurship may align, it is not the same as suggesting that everyone involved is, wants to be, or considers themselves “an entrepreneur.”

Comparing nine livelihood types

We discuss nine platform livelihood types. Some, like ride-sharing and freelancing, are well researched. Others, like creatives or logistics, are less so. Research on MSEs and farming (as platform sales) is sparse, because while many studies approach ICT use by farmers and MSEs, only a few directly engage with platform sales.



Ride-hailing drivers

- Many studies deduce that platforms offer the promise of high rewards and flexible working hours. However, drivers paint an alternative picture of their experience, marred by inflexible and long working hours and with no provision of off days, sick days, or social benefits. Some were frustrated by the surveillance of the algorithm, unclear ratings, driver safety concerns, and restrictions on vehicle types. Their key concern as they work on the platform is to make enough earnings. As a result, some mentioned that they engage in underhanded practices to cut out the platform to earn the full amount.



Delivery drivers

- Workers in this sector seem to face similar challenges as those in ride-hailing, for instance, barriers to entry and lack of labor unions or social protection schemes. Some of the ways they differ from ride-hailing is having more options to choose from (e.g., parcels, food, or people) and easier navigation despite existing traffic conditions. According to some studies, riders prefer parcel delivery as it offers a less stressful experience. Riders express a grim picture of a fast-paced working life driven by the algorithm. The algorithm sets the delivery time, regardless of prevailing conditions outside the driver’s control. Many studies outline unfair rating systems, predominantly left in the hands of clients with few redress mechanisms available to drivers.



Microworkers

- Studies portray a segment with nameless, faceless workers with no obvious qualifications apart from basic literacy skills. The net result is high worker numbers and low pay, which leads to stiff competition for jobs and varying payment terms based on geography. The only survival mechanism for workers is regularly checking for work on the platform, resulting in long and inflexible working hours. Successful workers often use additional software tools (e.g., scripts) to get quick jobs and may grab many jobs and employ others to carry them out. While workers are often anonymous, workers have formed outreach groups for knowledge sharing, support, and collective bargaining.



Freelancers

- Freelancing, according to studies, is a way for people to be self-employed (not having a boss), offering flexibility and choice to determine their own rates. The key concern is maintaining a steady flow of work in a competitive atmosphere. Some studies outline the struggles new freelancers face, especially in building credibility on the platform. Experienced freelancers, on the other hand, have higher bargaining power, thus they get the majority of the jobs that they then sometimes subcontract.



Trades and services

- Many studies outline structural inequalities among workers, clients, and platforms, which leave workers vulnerable to exploitative practices. Key challenges are dissatisfaction on earnings, ill treatment, unfair ratings by clients, and algorithm-led allocation with no way to choose locations or clients. This sector is marred by inequalities favoring clients, leaving little room for negotiation by workers. Workers in these studies expressed vulnerability as they work, for instance, the estimation, assessment, and ratings of the work are left to the clients, with no redress mechanisms for workers even when they raise their grievances on the platform. Workers have found solace in each other through community groups to learn, exchange ideas, and occasionally share transportation to work areas.



Micro- and small enterprises (MSEs)

- Digital platforms have increased sales and transaction volumes for MSEs by exposing them to a wider pool of people. For those who rely on social media channels, referral from family and friends helps the business reach more people. Studies show that over time, there has been a rise of homegrown creative infrastructure that merges social media channels, delivery and logistics, and customer service. Some worry about the collapse of online platforms, while others struggle to look professional and credible on these channels. The struggle to look credible while still remaining professional was

evident from the studies, with many social media sellers creating personal and business accounts to create a balance between work and life. Online platforms have opened market access, encouraged adoption of technology, and even encouraged business owners to offer delivery services to their clients. It was clear from the studies that the most literate ones win and that, besides the earnings, there is an increase in self-fulfillment by being a business owner.



Asset owners

- Based on a single study in this sector, people join Airbnb for the lure of supplementary income that also supports and builds the local economy. Homeowners appreciated the platform offering them a choice on who they can and can't accept in their homes. Of note is the differentiation of practices between Global North and South, with clients being wary of Global South listings.



Creatives

- There are few papers on the platformization of the creative economy in the Global South. The evidence of the experience of that work, in terms of income, agency, and the other dimensions identified in this review, remains scarce.



Farmers

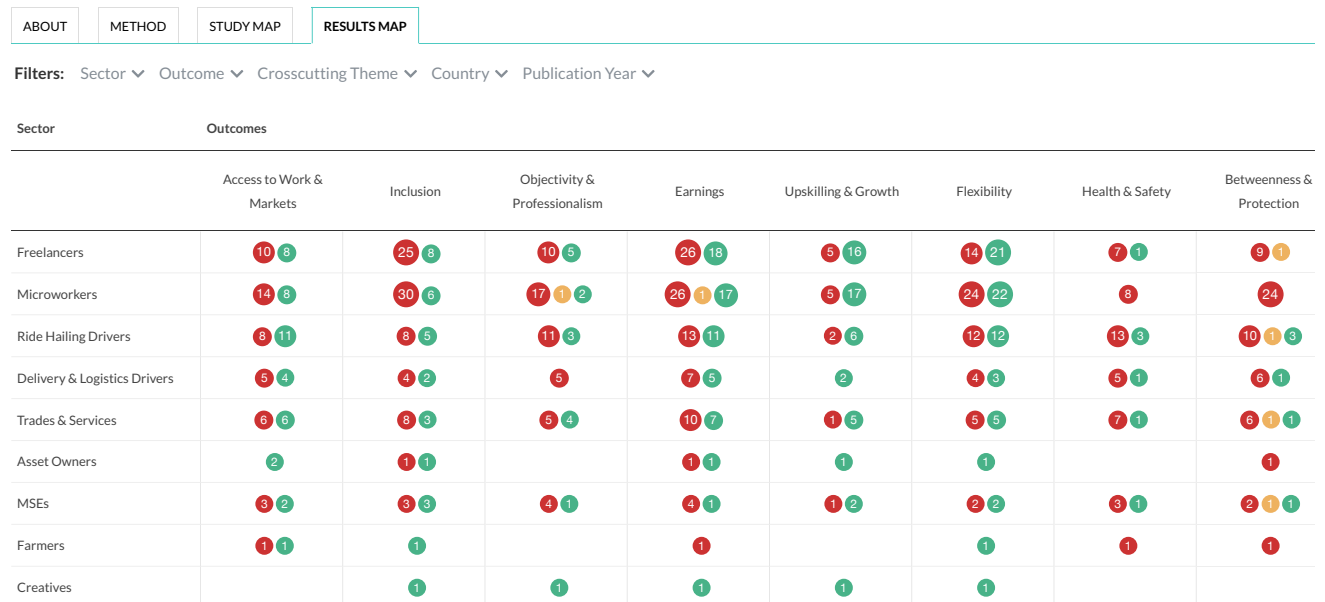
- Digital platforms have brought disintermediation to the agriculture sector. From the studies, some farmers were happy with the digitization as it solves the trust issue between farmers, brokers, and consumers. These channels have offered direct market linkage to farmers. Some have concerns with digitization, opting for one-on-one interaction which helps them judge their pricing better; when making a sale, they said body language helps with negotiation. Theoretical analysis argues that ICT has played a great role in the reduction of information costs, but it has come with added costs involved in transactions within the agricultural value chain.

Online evidence map

The best way—the best level of analysis—to assess and understand the quality of platform livelihood experiences in the majority world is to apply the 12 experience elements to one livelihood type at a time, ideally filtering by country or by other factors such as gender or reality that one might want to address. Such specificity avoids the overgeneralization that predominates popular discussions of the gig economy and the future of work. Of course, this type of analysis is impossible to represent systematically and comprehensively in a paper document. However, we have made available an accompanying online resource that is searchable and filterable in these ways.¹⁰ We encourage this document to be read as a companion to the evidence map and hope that individual researchers can follow the links back to the original studies and engage directly with the researchers around the world.

Figure 4.3 Platform Livelihoods Evidence Map (September 2020)

Caribou Digital



Key: Number of studies; and of which, number of tests with a positive impact negative impact no impact
 The EGM was last updated in September 2020.

www.platformlivelihoods.com/evidence-gap-map/#tab-egm

10 Caribou Digital and Qhala, "Platform Livelihoods Evidence Map"; Caribou Digital and Qhala, "Platform Livelihoods Literature Review."

Crosscutting themes and emergent dynamics

We elaborate on four themes—gender, rurality, youth, and the shock of COVID-19—to draw further crosscutting insights from the 75 studies for the development community.

- **Gender:** Gender interacts with all of the core elements introduced in the platform livelihoods experience framework, particularly access, earnings, flexibility, and professionalism. Some studies report gender differences in engagement rates and earnings by different livelihood types. Some go much further, unpacking the multifaceted, culturally, and contextually embedded reasons behind these observed differences. Whether due to extra household responsibilities or societal/familial expectations about the kinds of jobs or roles women might take, several barriers in access to capital, sexism, freedom of movement, access to ICT, and safety are described. A few studies probe further; exploring much of this is unique to platform work, or to work in general. We suggest it is useful to view evolutions in the gendered experience of work as intertwined with the systems through which that work can be done.
- **Rurality:** Though a central issue in development, it's too early for evidence about rural platform livelihoods. Systematic mappings and comparisons of urban and rural participation in platform economies remain scarce, and the customer base for local products and services, such as logistics, ride-hailing, asset sharing, and MSEs, to say nothing of creatives, may be growing outwards from urban areas. Direct evidence of participation in formal agricultural marketplaces and in social commerce/social agriculture also lags the evidence base in these other sectors.
- **Youth:** The studies suggest that platform livelihoods skew toward youth, explained in part by digital literacy and ICT use. But the transitory, fragmented nature of many young people's early interactions with the workplace fit well with platform livelihoods. This demands further scrutiny: Are platform livelihoods a “new normal” for youth, or is it a life stage?
- **COVID-19:** Some thrive. Most suffer. Without labor protections and sensitive to swings in demand and supply, platform workers and sellers are particularly vulnerable to shocks like COVID-19. As we were compiling the initial version of this review, the overall evidence base was sparse. But early studies illustrate how COVID-19 is a mediating force that exacerbates the vulnerabilities experienced by many platform workers and sellers.

We introduced four structural dynamics—fractional work, hidden hierarchies, amplification, and contestation—that are each worthy of further attention. These four dynamics are not experiences per se, but rather reflect a push–pull between technologies as designed and technologies as appropriated and used by people in pursuit of their own better livelihoods. Each presents a challenge to anyone who seeks to shape the impact of these technologies.

- **Fractional work:** *For some, it is a choice, while for others, it is a necessity.* For all, it is a major distinction between what one needs from the work. Several studies identified how only a fraction of participants in platform livelihoods were working full time. Some divide platform work and sales across multiple platforms. Others work a full-time job and use platforms to augment the income of a full-time job. Others work only part time on a platform while in school or helping family. If one is building the optimal platform for individuals, or if one is regulating for optimal outcomes for individuals, which individuals are being designed for? What are the assumptions about how much individuals rely on that platform as the primary source of income? What are the protection and benefits for them and their families?
- **Hidden hierarchies:** *How many workers and sellers are there? How many have bosses we can't see?* We argue that it is important not to confuse the entrepreneur with the enterprise and to look for cases where enterprises are growing, even when they seem like sole proprietors. These are not always rigidly hierarchical in an employer/employee or even lessor/lessee sense—they can be cooperatives or family activities—but many are, as those with assets or power or prestige pull others in to work for them or rent from them under the banner of a single account.
- **Contestation and emerging algorithmic competencies:** *Platforms set the rules, but workers and sellers push back.* The studies indicate how platform sellers and workers have developed a variety of strategies that individuals use to challenge and push back against the rules of the game as imposed by the marketplace platforms. They have developed new skills and strategies to take back what power they can, to optimize the quality of their experience within or sometimes beyond the rules established by platforms and other institutions. Strategies include keeping one foot in the offline world, “multi-homing,” developing anticipatory knowledge of the algorithm, and skipping jobs that promise low pay. Some use tools, bots, and extra phones or devices to improve their chances of getting quality work. Others learn the unwritten aesthetics of their customers. Some obfuscate via VPNs and false profiles. This theme underscores the lack of predictability in how individuals will respond to the rules established by platforms. In these algorithmic competencies and patterns of appropriation and contestation lie not only digital literacy, but also the broader craft of pursuing a platform livelihood.

- **Amplification:**¹¹ *Some do well while others fall behind.* Quite simply, to the skilled, the prepared, the connected, and the well-resourced go the spoils. Those with capital and skills are better positioned to prosper, differentially and over time, relative to those who start with less, if they can start at all. In platform livelihoods, reputation ratings serve as powerful signals to each new buyer about whether to choose a more or less experienced freelancer, driver, innkeeper, musician, etc. These ratings quickly amplify differences between the newbies and the superstars—an amplification effect where good ratings and good work are self-fulfilling and compounding.

How to proceed

This review does not contain specific policy or program recommendations. It is intentionally and more simply a review of the research literature on the experience of pursuing a livelihood in the platform economy in the majority world. Its primary goals are to inform those who might seek to engage in further primary research. It should be clear that our stance is that assessments of whether a livelihood type is experienced as positive or negative, as dignified and fulfilling or not, will continue to be best gleaned via comparative and systematic work, where the same type of questions are placed to workers and sellers in different livelihood types.

Indeed, one primary user of this document is our own team. This Phase 1 review of what others are writing and seeing preceded Phase 2 of our own research on platform livelihoods, when we conducted field research in Kenya in late 2020. In interviews, delivery drivers, farmers, MSE owners, and creatives in Kenya described livelihoods from their own experiences, with links these 12 core experiential elements and 8 crosscutting factors (see chapter 5).

As is often the case with a qualitative review, the answer to a broad question like “*What are the experiences of platform workers and platform sellers in 2020?*” will be, “*It depends.*” This review of 75 studies of platform livelihoods in the majority world offers a useful sketch of *how* it depends: it varies by country, by livelihood type, by gender, by age, by whether one is full time or part time, by whether one uses formal marketplace platforms or simply social media for social commerce, and even by each individual’s own subjective experience and expectations about their role. We hope that this review might dissuade policymakers and technologists alike from overgeneralizing about platform economy and the individual experiences within it.

¹¹ Toyama, “Technology as Amplifier in International Development.”

The discussion section of the document highlights some research gaps: the lack of quantitative assessments of the number of people involved in platform livelihoods, the relative density of studies within ride-hailing, microwork, and freelancing as opposed to other sectors, and the concentration of studies within a few English-speaking regions.

In all, we hope this review illustrates the great strides being made in rectifying an initially empty space in the platform literature. If early studies evaluated platformization from the perspectives of consumer welfare (more choice, lower costs!) and firm innovation (how good it is to be a platform business!), each of these studies contributes to our collective understanding of the experience of small-scale suppliers, platform workers, and platform sellers who pursue livelihoods in ways increasingly governed by digitization, code, and algorithms. Indeed, “*it depends*”—but in ways that researchers, policymakers, and technologists can now more clearly see, and can more easily design interventions to meet.

Reflections

We did not record a reflections conversation specific to the literature review; instead, the team shares thoughts about their primary research in chapter 5. Jonathan Donner, one of the lead researchers on this review exercise, shares the following, three years onward.

Partnership

JONATHAN —

One great thing about this project was that it was the first time we worked directly with Qhala as a partner. Qhala is based in Nairobi and is at the heart of many conversations about Africa’s digital transformation. Since 2020 Qhala and Caribou Digital have collaborated on several projects, some of which are detailed in later chapters of this book.

We also acknowledge that the research we are conducting is informed by and in dialogue with that of other researchers and scholars around the world. It was a wonderful exercise to draw together research from a distributed and interdisciplinary group of researchers.

Future of work

- J — It was during the preparation of this report that we used the phrase “platform livelihoods” for the first time, creating a durable lens that draws across platform work and sales, with hints of renting and creating. We think this is an important frame: that the future of work needs to be understood as a future of *livelihoods* rather than exclusively one of jobs. In 2023, more attention is being paid to livelihoods in social commerce and e-commerce, but gaps remain in understanding the experiences of sellers in platform marketplaces. The specific phrase “working, trading, renting, and creating” does not appear in this report but did emerge from the materials around it;¹² it has become the shorthand for how we see platform livelihoods.

12 Donner, “Platform Livelihoods: Working, Trading, Renting, and Creating in Digital Marketplaces.”

Calls to action

- J — Literature reviews are tricky things to offer to the world, as they can become stale if not maintained. While there is value in the learnings that can emerge from point-in-time surveys like the one described in this chapter, there is value in maintaining evidence maps that can stay more current. We think that “platform livelihoods” are common enough, and complex enough, to merit investing in an evidence map about platform work *and* platform sales. If one were to revisit the literature review using the same methods we used in 2020, there would be many more studies to include. Online resources like the Platform Livelihoods Evidence Map let researchers filter and select for specific topics, geographies, and kinds of platform livelihood.

Project resources

Project website

Caribou Digital and Qhala, “Platform Livelihoods Literature Review,” Platform Livelihoods Project, 2020, <https://www.platformlivelihoods.com/experiences-lit-review/>.

Evidence map

Caribou Digital and Qhala, “Platform Livelihoods Evidence Map,” Platform Livelihoods Project, 2020, <https://www.platformlivelihoods.com/evidence-gap-map/>.

Main report

Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*, Platform Livelihoods Project (Caribou Digital Publishing: Farnham, Surrey, UK, October 2020), <https://www.platformlivelihoods.com/wp-content/uploads/2020/10/QYDEL-v1.01.pdf>.

Summary blog post

Jonathan Donner, “Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces,” *Caribou Digital* (blog), July 7, 2021, <https://medium.com/caribou-digital/platform-livelihoods-working-trading-renting-and-engaging-in-digital-marketplaces-b144ffcc1141>.

Follow-on work

This review paper was the lynchpin in the project and contained several calls to action for more research. The other chapters in this volume detail research inquiries that were informed by this review.

References

Links to the 75 underlying studies in the review are available via the main report and via the evidence map.

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05

Platform livelihoods and COVID-19: Young people's stories of resilience

The main output of this project was self-shot video stories created by eleven young platform workers and sellers, during the pandemic, across several African countries. The individuals made these videos with support from Story × Design, and with their full informed consent as to the purpose of the project and the public visibility of the videos.

This study was conducted by Caribou Digital and Story × Design between October 2020 and February 2021, in partnership with the Mastercard Foundation.¹ This chapter contains text snapshots of the video stories hosted on the Platform Livelihood Project website,² followed by a deep dive on the video methodology by Miranda Grant³ and fresh reflections on the project from the research team. This project was led by these researchers:

Miranda Grant and Abubakar Nuuman — Story × Design
Grace Natabaalo — Caribou Digital

1 Special thanks to Alina Kaiser at Caribou Digital for web design, and to Patrick Karanja and Tricia Williams at the Mastercard Foundation for their assistance and enthusiasm throughout the process. This research depends on the generosity of the platform workers, traders, renters, and creators who took time to share their video stories with us. The views presented in this paper, and in the videos, are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

2 Caribou Digital and Story × Design, "Platform Livelihoods and COVID-19: Young People's Stories of Resilience" [project page].

3 Grant, "A Platform of Their Own: Our Experience Running a Participatory Video Storytelling Project."

The study: Eleven people, eleven distinct experiences

Text can only portray a glimpse of the experiences shared by these young platform workers (on-demand delivery, freelancing, and ride-hailing) and sellers (in e-commerce and social commerce). Online readers can click directly through to the videos. Offline readers should visit the [project page](#)⁴ or the YouTube [playlist](#)⁵ to hear directly from each person.



Ann, the freelance developer

■ A freelance software developer thriving in the platform world

📍 Lagos, Nigeria

| *“Especially in this part of Nigeria, females are not seen to thrive in a tech world.”*

After graduating from the University of Lagos with a degree in chemical engineering, Ann found it challenging to find a job. She decided to teach herself how to code and signed up to Fiverr and Upwork as a freelance software developer. Since taking up online freelance work, Ann realized that she loves being her own boss. She can work when she wants and where she wants, something she had never thought possible before. Ann also loves that she's making it as a young Nigerian woman in a male-dominated industry.

4 Caribou Digital and Story × Design, “Platform Livelihoods and COVID-19: Young People's Stories of Resilience” [project page].

5 Caribou Digital and Story × Design, “Platform Livelihoods and Covid-19: Young People's Stories of Resilience (Video Playlist).”



Dathive, the motorcycle taxi driver

■ A motorcycle taxi driver who overcame gender stereotypes to support her family
📍 Kampala, Uganda

| *"I did not know that I was able to work so hard."*

Known as "Señorita" to her regular customers, Dathive is one of only two female motorcycle taxi drivers on Uganda's SafeBoda ride-hailing platform. The flexibility of the platform work suits her, especially as a mother of four. While COVID-19 brought several challenges, Dathive continues to draw on her inner resilience to stay focused on the future.



David, the delivery driver

■ A delivery driver who relies on both platforms and offline work to earn a living
📍 Accra, Ghana

| *"I try as much as possible to learn new things. Also, I'm very self-motivated."*

David is a motorcycle driver for both SolarTaxi and Bolt and a delivery driver for Wote transportation service; he also works as an independent delivery guy for offshoot deals as they come up. He juggles his various gigs entirely with his mobile phone, often balancing a barrage of different requests. David has big dreams for the future. Can platform work help him realize them?



Dorcas, the social commerce entrepreneur

■ An entrepreneur using social commerce to overcome the limitations of her illness
📍 Nairobi, Kenya

| *"Yes, I am sick. But can I work around my sickness? Can I still be a productive person?"*

Dorcas suffers from lupus. Unable to sustain a demanding media career due to this illness, she now operates numerous social commerce businesses. She uses WhatsApp, Facebook, and logistics platforms to conduct most of her operations, which allows her greater flexibility to better manage her health and work from home. When her cake business was affected by COVID-19, Dorcas had to get creative to diversify her income. In the face of adversity, Dorcas knows how important it is to stay productive and agile. She is taking advantage of social media to build her business.



Jemima, the software engineer

■ A software developer busier than ever finding work on freelance platforms

📍 Accra, Ghana

| *“I see COVID-19 trying to change the world into the digital system.”*

Before the pandemic, Jemima had a strong network of clients in Accra. When COVID-19 hit and Ghana's economy slowed down, many of these businesses closed. She turned to online freelancing platforms, including Upwork and Fiverr, to earn a living and is now busier than ever. Though solemn about the human impact of the pandemic, Jemima is excited by how social distancing has accelerated the world's shift to digital. “I see technology as spearheading the world of change,” she says. “COVID is like a catalyst in our field.”



Mary, the YouTube agripreneur

■ An entrepreneurial farmer using YouTube to share knowledge and promote sales

📍 Nairobi, Kenya

| *“I want to inspire young people to stop relying heavily on employment.”*

The internet is very important to Mary, a Kenyan organic strawberry and mushroom farmer—and, as she says, she's quite good at it. She loves consuming content on Facebook, Instagram, and, most passionately, YouTube. Inspired to share her knowledge of organic farming, Mary started a YouTube channel. She uploads how-to videos, engages in supportive online discussions, and promotes sales of her mushrooms and strawberries. She shares her tough journey and dreams.



Okoli, the e-commerce entrepreneur

■ A young solar entrepreneur exploring the promise of various e-commerce platforms

📍 Lagos, Nigeria

| *“I had to get a side hustle. I had to look for another thing to do.”*

Only 20 years old, Okoli runs his own solar business in Lagos. While traditionally operating through a physical shop, COVID-19 forced him to move the bulk of his business online. Okoli was initially excited by the shift, but he has been disappointed with sales. The firstborn of six, Okoli feels pressured to set the pace for his siblings and contribute to his household. He knows he must diversify his income to not only survive, but to thrive.



Kemi, the social business owner

■ A savvy brand consultant forced to rely on her social commerce side hustle
📍 Kampala, Uganda

| *“Honestly, I believe happiness is what you make it.”*

This year might have been the toughest for Kemi, but she still beams with optimism. Retrenched from her role as a brand manager when COVID-19 hit, Kemi's side hustle—selling fashion items through Facebook and WhatsApp—suddenly became her only source of income. With the economic downturn caused by the pandemic, sales from her social commerce business plummeted. Kemi is now trying to double down on formalizing her side hustle to earn enough to support herself and her young daughter.



Sabina, the on-demand carpenter

■ An on-demand carpenter eager to improve her skills and advance her life
📍 Nairobi, Kenya

| *“Every day, I have to be creative, and so every day I learn something new.”*

Sabina is one of very few female carpenters in Nairobi working through Lynk, an on-demand labor platform. She initially faced stigma from the male carpenters and customers who didn't think she could deliver to the standard they expected. She had to prove she had a right to be there. Drawing on her inner grit, Sabina earned the respect of her colleagues, actively fighting gender norms along the way.



Stanley, the former platform worker

■ An on-demand cleaner whose work dwindled to nothing, forcing him to return to his village

📍 Kakamega, Kenya

| *“My dream is to have a suitable home for my family and to ensure they get all they need.”*

Stanley had been connecting to cleaning jobs through Kenyan on-demand platform Lynk. Good at what he does, he was regularly commissioned as a professional cleaner for various clients in Nairobi. COVID-19 took this away and turned his life upside down. Stanley's story surfaces some of the most contentious issues around platform work. He considered his arrangement with Lynk a “job” and states that in the future he would want the security of a two-year contract. This clearly shows how expectations and norms from workers do not align with the reality of how platforms operate, which is increasingly also becoming a legal and policy gray area. Watch the video to see how Stanley turned the loss of this platform work into an opportunity.



Peter, the taxi driver

■ A devoted father juggling taxi ride-hailing work with various side hustles

📍 Lagos, Nigeria

| *“[A] side hustle is something everyone needs to have.”*

Peter's wife calls him a go-getter. He drives for Bolt and has big dreams for his side hustle, a 2,000-bird poultry farm. If COVID-19 has taught him anything, it's that you need to have a plan B. He sees the poultry farm as a more stable investment than his platform work. With a wife and young daughter to keep him focused and a formidable knack for hustle, Peter is slowly overcoming the challenges of 2020.

A platform of their own

Our experience running a participatory video storytelling project

In October 2020, Caribou Digital engaged my production company, Nairobi-based Story × Design, to produce a participatory video storytelling project that put 11 people who earn their livelihood from digital platforms at the center of their own story. Story × Design is passionate about innovative storytelling methods; we were able to apply our experience in user-generated content and production skills training to design and implement the project.⁶

This project was a continuation of Caribou Digital's ongoing work on platform livelihoods. At the onset of COVID-19, Caribou Digital initiated a series of conversations with platform workers and sellers in Ghana, Kenya, Nigeria, and Uganda about how the pandemic had impacted their lives. This storytelling project brought to life the stories of 11 of these workers through video diaries.

Story × Design provided the workers with training on videography skills, equipped them with decent camera phones, and provided ongoing narrative mentorship to empower the participants to tell their stories over a period of two months. Through a series of short self-shot videos, each participant shared their real-life experiences as digital laborers during the pandemic.

Here, I share our methodology, including successes, challenges, and tips for those who are interested in running a similar project.

— **Miranda Grant** Story × Design

6 This section is excerpted from Miranda Grant's blog post about working on this project. Grant, "A Platform of Their Own."

Methodology

During the project design phase, we discussed how the participants would submit their footage; we decided that issuing a smartphone would be our best chance for success. It would also be an incentive to participate in the project. The 12 participants were sent a Samsung A21s smartphone, chosen for the quality of its camera and for its price. We locked the phone at the start of the project using [Prey](#), software that can remotely control and secure the phone. Upon successful completion of the project, each phone was unlocked and ownership was transferred to the participant.

A small octopus tripod, a Bluetooth selfie stick, a lapel microphone, and a selfie light were also distributed to each participant. This small production kit was designed to increase the production value of the video recordings and aid skills development.

For their contribution to the project, each participant received three payments tied to the delivery of a video for each chapter. The payments were a recognition of the time invested by the participants in the project while simultaneously doing their platform work. In addition to their smartphone kit, they also received internet data bundles for uploads.

In the project design phase, it was important to ensure the project was designed in an ethical and respectful way. We clearly outlined the terms of the engagement through a formal agreement form and gathered the informed consent of each participant for the usage of their image and likeness. This process also allowed the participants an opportunity to voice concerns about how their story would be edited and disseminated. A few participants told us they did not want to film their families, and others drew boundaries in terms of time commitment. Knowing this up front helped us work together with respect and understanding.

Through an agile approach, we engaged the participants in three ways: via video skills development, one-on-one narrative mentoring, and a participatory post-production process.

- **Video skills training.** Using WhatsApp, we ran a series of one-on-one training sessions on how to record video using a smartphone. The participants were asked to submit video samples before the training that were used as examples to identify common mistakes. Afterwards, they were taught how to stabilize the camera, record clean audio, and capture shots to build a scene. We created a series of training videos and supporting graphics that were shared on WhatsApp and then re-shared when a participant needed a specific reminder to, for example, turn their radio off while recording a video diary.

- **Narrative mentorship.** To support the storytelling outcomes, our mentor Abubakar “Sensei” Nuuman worked remotely with each participant to help them identify and express stories important to their lives. Through WhatsApp messaging and Google Duo video sessions, Abu spoke to the participants weekly for two months. This organic dialogue built trust and confidence, while empowering participants to self-direct their own story. Guided by Dan Harmon’s popular 8 story circle structure,⁷ Abu and I crafted a series of standard narrative prompts for the participants. As we received material back, we adapted the narrative model to the nuances of each person’s evolving story.
- **Participatory post-production.** The participants shared their video diaries and original video footage primarily through Google Drive, WeTransfer, and Send Anywhere. The upload to cloud platforms was often stalled by unreliable internet access. Our post-production team downloaded the files to review and edit the material, sharing previews and follow-up questions with each participant in real time. This structure helped participants maintain ownership of their story without the need for high-level technical skills. Our team found Google Drive challenging as a cloud platform for video editing because it lacked file prioritization functionality and slowed down the back-and-forth feedback loop.

Successes

Overall, the project succeeded in capturing a variety of otherwise underrepresented voices in a unique and timely way. We produced and published 23 video chapters over the course of two months. That’s 92 minutes of content created remotely by a small production team and first-time self-shooters in quite a short period of time. Some of our specific successes include:

- **One-on-one mentoring.** The greatest success of the project design was the inclusion of the role of “Story Mentor” from the very beginning. Abu was the only touch point for all participants, which reduced any confusion and streamlined communication. Abu delivered one-on-one skills training using WhatsApp audio and video, Google Duo App, and, occasionally, traditional network carrier phone calls when experiencing internet downtime. In these calls, he provided narrative guidance and contributed to the project management, ensuring the project’s success.

⁷ Myers, “Dan Harmon, the Hero’s Journey, and the Circle Theory of Story.”

- **Empowered voices.** Eleven of the 12 participants each successfully delivered three video chapters, showing a strong level of engagement as self-driven storytellers. Some participants were quick to engage and able to share their story readily. Others were slower to unfold. But as the participants gained technical skills and saw we were treating their story with respect, confidence grew. By the third chapter, Mary Ikigu (24) politely declined our prompts and self-directed her entire shoot, a significant milestone in our eyes.
- **Intimate stories captured.** The stories captured went deeper than conventional reportage or research would permit. Video highlights include a COVID-19-related funeral, a wedding, and genuine, real-time emotion that help audiences engage more deeply with the participants' lived experience, as in the story of Stanley Shiafu (34), an on-demand cleaner with Lynk Kenya who lost his work during the COVID-19 pandemic.

Challenges and how they were overcome

We knew the project was ambitious. The 12 participants live in four countries and two time zones. By the nature of their work, they are busy people with mouths to feed and lives to live. This storytelling project, though compensated, was always going to be a big ask. But we learned a lot and, by all accounts, so did the participants. Some of the challenges include the following:

- **B-roll.** B-roll is footage that is laid over interviews or video diaries and illustrates the story being told. For example, Dorcas Mutheu (41) runs a cake business, so visuals of her baking, decorating, and boxing her product were important to show her work. We trained the participants in basic video conventions such as the different purposes of establishing and close-up shots. Because we wanted the project to be as collaborative as possible, we resisted being prescriptive about the B-roll participants should film. However, it became clear that recording video diaries was fairly easy for most to do and that filming B-roll of their lives was more challenging. Through continual briefings, resending video instructions, and eventually sending specific shot lists, we were able to co-create each story in a visually engaging way.
- **Insecurity.** Showing where you live and work was an important part of gathering B-roll. However, this was not always possible or safe. One participant was treated with aggression while filming on the streets of Kampala during a tense political climate. We worked with her to find creative ways to film while reducing her exposure. Also, two of our participants were mugged during the course of the project and had their phones stolen. While we had installed a lock-out software on the phone in the case of such a scenario, we were only briefly able to trace the locations of the two stolen phones.

Fortunately, we were able to retrieve the data remotely. We had a contingency budget, so we re-issued phones to keep the two participants on track.

- **Deadlines and incentives.** Between the ambitious two-month timeline and the demands of their lives, participants' engagement varied over time. We found it was difficult for most of them to upload enough content to meet the tight edit turnaround. We decided we needed to incentivize them to meet their deadline by offering a small cash transfer via mobile money in addition to their agreed installment fee. This worked really well, and about two-thirds of the participants uploaded on time.
- **Data uploads.** The upload of video files was challenging for all participants, particularly those in rural areas where internet speeds were slow. Stanley, for example, had to commute to a nearby town to access good upload speeds. Okoli Edwin Chimereze (20), an e-commerce entrepreneur, had to go to cyber cafés in Lagos to help with faster internet. When it became clear that upload was slowing down the Google Drive production workflow and frustrating the participants, we distributed additional data bundles, some of which needed to be reloaded for each chapter. We also encouraged the use of alternative file transfer websites like WeTransfer and Send Anywhere. However, this meant organizing the files manually, which consumed a lot of time.
- **Language barrier.** It became evident that a lot of communication was lost in translation with one participant. She was getting frustrated and unmotivated, so we translated her prompt questions to her mother tongue and hired a translator for one-on-one calls. This made for easier, efficient one-on-one training sessions. Her subsequent video submissions were of greater depth and quality.

Tips for others considering using this technique

This innovative participatory approach is exciting for the participants and engaging for audiences. When used in combination with more traditional research or reportage methods, it has a great deal of potential to unlock surprising insights. However, there are a few things to consider before embarking on your project design.

- **Set clear expectations.** We drew up a clear project agreement and informed consent document, which each participant signed, scanned, and returned to us. However, we didn't make clear how much time we would expect people to put into the project. The time it takes to produce a video, particularly

B-roll footage, often surprises newcomers to video. It would have been helpful to communicate a conservative estimate of the hours the project would require. In hindsight, we estimate each chapter took the participants approximately eight hours to plan, film, and upload. In addition to training and communication time, the average time spent on the project was about 30 hours per participant. For most, the remuneration was fair. However, it still would have been better to estimate and communicate how much time this would actually equate to.

- **Try to be realistic.** Participatory projects like this have a huge payoff in terms of originality and access to the stories that are shared. However, they also take a lot more concerted effort and time. Our two-month timeline was probably too ambitious for the amount of content we co-created. We could have done with a third more months, a third fewer participants, a third more staff, or a third fewer videos. If you're looking to undertake a similar project, set your goals high and then add a third more resources!
- **Stay agile.** No, really, stay agile. Flexibility and improvisation are central to a participatory approach. The project design was premised on producing and publishing three discrete video chapters per person. For some, their story naturally unfolded over time and the three-chapter format made sense to track their journey. For example, Peter Maraizu Ogbonna (35), a taxi driver in Lagos, captured the construction of his new poultry farm side hustle over the course of two months. For Onyinyechukwu Anastestia Onyekaba (24), a software developer also in Lagos, her story was more compellingly told in just one compressed chapter. The decision to vary the number of chapters edited per participant was made in the last days of the project, triggering a furore of re-editing but ultimately making the content more engaging for audiences across a variety of platforms. Also, one participant found the challenge to record B-roll and in-depth video diaries too difficult to manage with his end-of-year work commitments, so we collectively decided to end his involvement in the project without any video output. While disappointing, we had anticipated there would be a level of attrition and were pleased 11 of the 12 participants successfully engaged with the demands of the project.

Conclusion

This participatory process has led me to feel deeply connected to 12 people I've never met. In fact, because Abu was the only person to speak directly to each person, I've never even spoken to them. After a hard year for most people around the world, and a particularly hard year for my production business and the creatives I work with, this project was a deeply healing journey.

Without even realizing the impact they would have, these 12 participants took on a huge new challenge. They learned new skills. They bravely bared their souls. They said "yes" at a time when the world was consumed by anxiety. I personally think this is very cool. Not only do they offer important insights into the reality of work on digital platforms, but by sharing their stories, they also validate the struggles of millions like them, surviving and thriving even during the COVID-19 pandemic.

Reflections

Grace and Abu joined Dr. Jonathan Donner (Caribou Digital) for a podcast episode in August 2023 to reflect on where the work is heading.⁸ As in most of the reflections, we centered the conversation on three themes: partnership and methods, on the future of work, and on calls to action. These excerpts from the conversation have been lightly edited for clarity.

On methods

GRACE—

Working with Story × Design was a perfect match because we've seen to have found the perfect partner, the perfect storytellers. They knew exactly what to say and do with the participants and it worked out well. We understood each other and I think both Miranda and Abu really understood the idea behind platform livelihoods quickly.

ABU—

Thank you so much. Because there was a lot of information to digest, there was plenty of planning to go with this. The team felt solid and it didn't feel like we were overwhelmed by the task at hand, even though we essentially had to let go of control of filming and trust that the equipment was going to be utilized fully [by participants]. I feel this was a great partnership.

G— [During COVID] everything looked really bad. But when you give someone a chance to think through their life, think through what's what they're going through and they are telling their story, maybe they don't feel like they just want to portray the negative side of things ... People want to present themselves as they're thriving even in the face of these challenges. Through our questions we guided them to share both the optimism and then the other side of things. [...]

8 The podcast is available at: <http://tinyurl.com/36dmpfzu>

It was a great foundation and introduction to [my current set of studies on platform livelihoods]. Having those personal conversations with different people across Africa really opened my eyes to what else is out there, and what the future of work might look like. And I guess it was the first time we had done the [self-shot] videos!

- A— Well, considering we've done phases two to four with Caribou Digital, I feel the methodology has been expanding to cater to the other studies as well.

Future of work

- G— It showed is that people do have options to transition online ... but then when you listen to the stories, you realize that it's never an easy journey. Like David, the writer in Ghana, who said he has the big dreams of building an apartment building and doing a lot more with his life, but doesn't see it happening if he continues writing for the platforms. Or Anastasia, who has since become more successful, at that point said that it wasn't easy finding clients, you had to start somewhere. So the journey is a bit tough, but I think I do see it as a future for lots of young men and women who have the skill and have the ability to go online and find the work and start somewhere. But I think we have to recognize all the challenges and the difficulties. It's not a magic bullet. It's not like someone signs up on Fiverr and then magically gets clients. There are lots of hurdles to jump.
- A— They don't seem as though they're doing it to make a bunch of money ... It's just for the essential need, which is to provide for their people ... It was really touching and heartwarming. When Grace, myself, and Miranda were looking through the videos and we couldn't believe that they shared such information or gave us invitations into their lives like that. So yes, my perspective [on the future of work] is guided more by what their dreams for their families are.

JONATHAN—

What does this study tell you about inclusion and the future of work in a digital platform age?

- G— I would definitely say it's not inclusive. First of all, even going by the kind of people we've been talking to since we started doing this work, everyone at least has either a laptop or a phone [and] is connected. That already shows you that there's a certain kind of person who is online who has knowledge of the opportunities online or knowledge of selling online or of which freelance websites are good for what and what skills. [...] Ever since I started writing about this and publishing on Medium, I would get requests from Ugandans asking me, "Oh, how do I start, how do I become a freelancer online?" [Many of the questions] have to do with payments. So there are different levels of inclusion and I think there are lots of people who are left behind because they don't have access to a computer or good internet connection. I read a story about the taskers in Nairobi and before you even sign up, they ask you the speed you have at home, and I wonder if I would pass the test.

- A— And now that we have data taxes as well being introduced into the Kenyan landscape, that means a lot more people are going to be locked out ... So there will be an urgent need for fair play policies, you know, to make sure everyone has an equal opportunity and chance to enjoy benefits from the digital space.

Calls to action

- J— What are the research gaps? What are the things we need to know if we're going to build better policy and product on top of this set of practices?
- G— The first one that came to my mind was, we don't know the numbers. I think if there was a way of figuring out how many people are doing this work country by country, even divided by gender and rural versus urban and the kind of work they're doing and how are they skilling to do this work. What more skills do they need? What help do they need to learn more about the platforms, navigate the platforms, and all that stuff if we want to create and build the future of work through digital platforms, however many folks they might have.
- A— I feel from Stanley's story and other participants in the Platform Livelihoods Study [that there is more to do to increase the clarity of the terms of engagement] ... Once those platforms close down, they have no say whatsoever. It's just gone, and they have to start from square one again. [Similarly], insurance is a huge cushion for any person who's working. While watching Stanley's story, he said that when he was working with Lynk, they provided insurance for him. They provided him a platform where he could advertise his skills and it worked really well for him because he didn't have to worry about small adversities. He knew he would be taken care of if there was a small health issue.
- G— Capital came up as an issue supporting them to either grow their businesses or cushion them. I think for the Ugandan case, for example, though the government was promising loans for small businesses that were having a tough time. But I don't think anyone who runs a business on social media or on e-commerce website was considered as a small business. And I think maybe would be great if policymakers started looking at the sector, not just for taxation purposes, but to see them as a critical part of an economy.

Project resources

Project website and videos

Caribou Digital and Story × Design, “Platform Livelihoods and COVID-19: Young People’s Stories of Resilience” [project page], Platform Livelihoods Project, February 2021, <https://www.platformlivelihoods.com/covid-19-video-project/>.

Methods reflection

Miranda Grant, “A Platform of Their Own: Our Experience Running a Participatory Video Storytelling Project,” *Caribou Digital* (blog), February 2021, <https://medium.com/caribou-digital/a-platform-of-their-own-our-experience-running-a-participatory-video-storytelling-project-e90075e3f69d>.

YouTube playlist

Caribou Digital and Story × Design, “Platform Livelihoods and COVID-19: Young People’s Stories of Resilience (Video Playlist),” YouTube, February 2021, <https://www.youtube.com/playlist?list=PLSJyLOKwzy59hX8paPYDHbfOg9mJ8J1jt>.

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Caribou Digital and Story × Design. "Platform Livelihoods and Covid-19: Young People's Stories of Resilience" [project page]. Platform Livelihoods Project, February 2021. <https://www.platformlivelihoods.com/covid-19-video-project/>.

Caribou Digital and Story × Design. "Platform Livelihoods and Covid-19: Young People's Stories of Resilience (Video Playlist)." YouTube, February 2021. <https://www.youtube.com/playlist?list=PLSJyLOKwzy59hX8paPYDHbfOg9mJ8Jljt>.

Grant, Miranda. "A Platform of Their Own: Our Experience Running a Participatory Video Storytelling Project." *Caribou Digital* (blog), February 2021. <https://medium.com/caribou-digital/a-platform-of-their-own-our-experience-running-a-participatory-video-storytelling-project-e90075e3f69d>.

Myers, Scott. "Dan Harmon, the Hero's Journey, and the Circle Theory of Story." *Medium* (blog), May 10, 2018. <https://scottdistillery.medium.com/dan-harmon-the-heros-journey-and-the-circle-theory-of-story-b64bb77d6976>.

06

Working, trading, renting, and creating in Kenya's digital marketplaces

A diverse and growing group of Kenyan youth are making a living in the platform economy. This report from 2021–22 shares their experiences, introducing and documenting “platform livelihoods”—the ways people earn a living by working, trading, renting, or creating in digital marketplaces. The study engages with young people in a wide variety of platform livelihoods, and surfaces important questions around inclusion, gender, rurality, and disability.

This study was conducted by Caribou Digital and Qhala in two waves in 2021 and 2022, in partnership with the Mastercard Foundation.¹

This chapter is a condensed version of the executive summary of the primary report, which was led by these researchers:

Dr. Shikoh Gitau, Nasubo Ongoma, and Tessie Waithira — Qhala

Dr. Jonathan Donner — Caribou Digital

¹ Special thanks to: Alina Kaiser at Caribou Digital for web design; Dr. Richard Heeks for suggestions; Dr. Robyn Read, Patrick Karanja, and Dr. Tricia Williams at the Mastercard Foundation for their assistance and enthusiasm throughout the process; and the Advisory Board, including Nanjira Sambuli, for their review and contributions to this study. The accompanying videos were created by platform workers, traders, renters, and creators, and then edited by Story × Design in Nairobi. This research depends on the generosity of the dozens of platform workers, traders, renters, and creators who took time to speak with us about their livelihoods, and to the group of stakeholders who gathered remotely in March 2021 to learn from these conversations. The views presented in this paper are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

The study

A diverse and growing group of Kenyan youth are making a living in the digital economy. This study shares their experiences, introducing and documenting “platform livelihoods”—the ways people earn a living by working, trading, renting, or creating in digital marketplaces.

Ranging from e-commerce to gig work, there are many ways to earn, in many economic sectors. While each is distinct, there are important commonalities because “platforms”—the digital hosts and business models that connect buyers and sellers in online marketplaces—rather than employers are at the core of these new livelihoods.

This report provides a window into platform livelihoods of young people in eight sectors. Four are well-known forms of platform working or “gig work”: **logistics** (motorcycle app-based delivery), **trades and services** (furniture, domestic work, laundry, deep cleaning, interior work), **ride-hailing** (taxi driving, which also involves asset renting), and **freelancing and microwork**. Two are recognizable forms of platform trading: **e-commerce** and **social commerce** by entrepreneurs running micro- and small enterprises (MSEs) and **farming** (with sales via digital platforms). One is specifically **asset renting** (homes, sound hire, and tractors), and the last spans the **arts and creative industries**, which include visual artists and musicians using a combination of content “creating” and trading to sell their work and engage online attention.

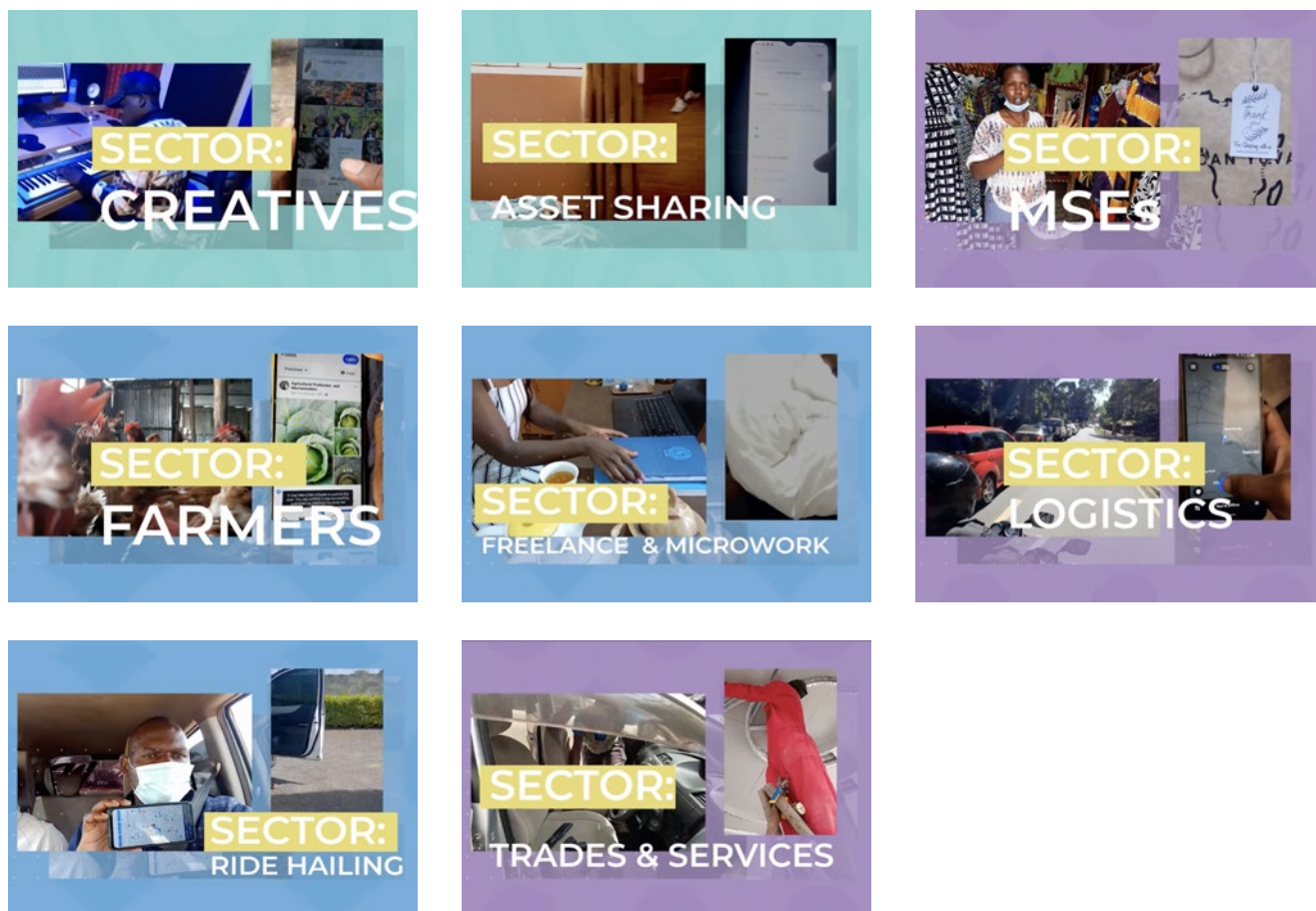
This report details several experiential elements of platform livelihoods—economic, subjective, and human—and several kinds of interrelated platform practices, including informal social commerce, participation in formal digital marketplaces, and the use of paid advertising.

This study finds some notable commonalities of experience and practices and illustrates how each livelihood sector is part of the emerging, growing “platform economy.”

From international giants like Uber, Facebook, and Google, to hundreds of regional and local players like Jumia and Sendy, platforms undoubtedly play a role in extending new livelihood opportunities throughout Africa. But there are important open questions about the nature of these experiences and the quality of the livelihoods they support. Conducted in partnership with the Mastercard Foundation, this research emphasized listening to and documenting the experiences of young people in Kenya, particularly their responses to and resilience during the COVID-19 pandemic.

Many of the findings are sector-specific, but we do offer a broader and integrative view to draw insights for the broad community of institutions seeking to understand the potential of digital transformation to provide dignified and fulfilling work to young people in Kenya and beyond. Concluding remarks offer perspectives on the platform economy as a whole, with particular attention to the impacts of COVID-19 and digital inclusion for women, people living with disabilities, and people living in rural areas.

Figure 6.1 Self-shot video profiles



Background and overview

For this study, Qhala used purposive methods to select and interview 154 youths (18 to 35 years old). Most live in urban and peri-urban communities in the Nairobi Metropolitan Area and Nakuru, though some reside in the Rift Valley agricultural town of Kitale. Collectively, these interviews explored the research question:

What is the experience of Kenyan youth as they use platforms to find work and earn a living?

Due to COVID-19, these qualitative, exploratory interviews were conducted either via video chat or while masked and in well-ventilated public spaces.

Crosscutting reflections on inclusion and emerging platform livelihoods

The majority of this report focuses on the experiences of young people in eight distinct economic sectors. Each sector is being impacted by digitalization and the increasing prominence of platforms in different ways. However, there are some lessons that emerge across all sectors.

Participation in the platform economy is still *mostly urban* and *mostly for younger people who are more tech-savvy*. This does not mean that the paths they create, the practices they develop, and the accompanying changes to overall markets and sectors will not eventually spread to peri-urban and rural areas. However, none of these sectors have yet completely removed the long-standing discrepancies between rural and urban areas.² It may be up to a variety of actors, not just platforms themselves, to aggregate and learn how to make these systems more approachable and usable for people living outside larger cities.

2 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Rurality."

Similarly, participants described long-standing gender dynamics in many of the sectors.³ For example, logistics drivers are still predominantly male. However, it does seem to be the case that young Kenyan women are successfully navigating social commerce and even social agriculture (see chapter 7).⁴ Together with additional partners, in 2022 Qhala and Caribou Digital conducted follow-up study specifically on women and platform livelihoods to expand on these themes (see chapter 8).⁵

Participants experience the complexities of *fractional work*⁶ and “*hidden hierarchies*”⁷ that often blur the boundaries between casual employment, self-employment, and entrepreneurship. People marshaled their own resources, whether support from friends and family, assistance from otherwise invisible employees and helpers, or combinations of online and offline hustle, to make a living. The totality of someone's digital livelihood is rarely as simple as one profile on one platform. Underneath and behind that profile lie interconnected resources, trade-offs, obligations, and opportunities. In many cases individuals were in delicate and complex power-sharing arrangements with platforms—not quite free, but not quite constrained.

Social selling is a widespread practice with unique risks. Many interviewees used the everyday, personal versions of Facebook, Google, Instagram, WhatsApp, and Twitter to engage in “social” marketplaces—blending the personal and the professional, engaging naturally and dynamically with customers in Kenya and beyond. This happened in almost every sector: social commerce, social transport, social freelancing, social services, social creativity and creative promotion, social renting/sharing, and even social agriculture (see chapter 7).⁸ With low barriers to entry, social media platforms are a promising part of many livelihood strategies, but the rough-and-tumble environment lacks protection and sees frequent cases of fraud and harassment.

Despite various limitations, *people living with disabilities* mentioned being able to participate equally in platform livelihoods: “*with online, people first judge you by your work, not how you look.*”⁹ However, some sectors, like logistics, are limiting based on the nature of the work. While platforms can be used by many people, some gig workers living with disabilities mentioned the need for additional resources to be competitive. For instance, Deaf people may hire interpreters, and persons with limited mobility may need resources that provide help with logistics. In 2022 Caribou Digital and inABLE conducted a follow-up study that dove further into understanding the platform livelihoods of young people living with disabilities in Kenya.¹⁰

3 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Gender”; Athreya, “Bias in, Bias out: Gender and Work in the Platform Economy.”

4 Caribou Digital and Story × Design, “Platform Livelihoods & COVID 19 Video Stories: Mary, the YouTube Agripreneur.”

5 Caribou Digital et al., “Women and Platforms” [project page].

6 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work.”

7 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Hidden Hierarchies.”

8 Caribou Digital et al., “Social Agriculture” [project page].

9 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Inclusion.”

10 Caribou Digital, inABLE, and Technoprise Global, “Platforms and Youth with Disabilities” [project page].









This study was completed during the *COVID-19 pandemic*.¹¹ The disruption of COVID-19 in the middle of 2020 involved both a health and economic crisis, exposing the vulnerabilities in platform livelihoods and simultaneously cementing platforms' significance. Platform workers and sellers experienced different paths during the crisis. Those in logistics fared better because logistics platforms established themselves as essential service providers and delivery agents. While these workers initially received personal protection equipment (PPE) and other support from platforms, vulnerabilities were eventually exposed, especially around health and security and the lack of social protection and benefits. Within MSEs, demand in some shops dropped; for others, the switch to online shopping was an opportunity to deepen and expand their online presences. Some were able to quickly pivot, observing what the market needed, especially home supplies. MSEs involving imports faced challenges getting products, which slowed down business. When curfew and movement cessation were implemented, delivering orders became difficult. Farming saw a great shift during COVID-19, with new practices of online and social farming. Others, especially part-time farmers, struggled to oversee their farms during lockdown, cessation of movement, and border closures. Some lost their business-to-business markets due to closures of schools, restaurants, and hotels. Due to increased home deliveries and most people being at home, food demand and supply were high. On the other hand, order fulfillment was a challenge. Offline gigs for musicians were affected by limits on public gatherings, while visual artists saw decreased sales, as most consider art to be a luxury item unnecessary or inaccessible during the COVID-19 crisis. Those in the arts focused on their digital platforms and put in more time to connect with fans, build their audience, and tap into new ways of keeping their followers engaged.

Finally, this study explores *whether and how platform livelihoods are dignified and fulfilling*. In exploring this issue, it is important to emphasize that income matters, first and foremost. After that, it is a broader range of factors (flexibility, security, entrepreneurial chances, opportunities to learn, etc.) that individuals may come to value in combinations as different as the people and the livelihoods themselves. In line with findings documented in the literature review (see [chapter 4](#)), workers and sellers' perspectives on dignity and fulfillment are tied to the ways society views the work, including whether it is a recognized career path and how earnings compare to previous jobs, or lack thereof.¹² Many interviewees mentioned that success begets respect from society. For them, fulfillment was connected to aspects of underemployment or unemployment; some compared current earnings with past earnings as a measure of achievement. Others are happy to do something they enjoy and to explore more ways to earn from it. They perceive the dignity of platform livelihoods in several ways, such as the ability to earn and societal views of work.

11 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: COVID-19"; Caribou Digital and Story x Design, "Platform Livelihoods and Covid-19: Young People's Stories of Resilience" [project page].

12 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Social Acceptability."

Table 6.1 Elements of platform livelihoods across sectors

	WORKING	TRADING	RENTING	CREATING
 Farming		Primary		Sometimes
 E-commerce and social commerce		Primary		Sometimes
 The arts and creative industries		Sometimes		Sometimes
 Logistics and delivery	Primary		Sometimes	
 Freelancing and microwork	Primary	Sometimes		
 Ride-hailing	Primary		Primary	
 Asset renting		Sometimes	Primary	
 Trades and services	Primary	Sometimes		

Findings by sector: (Gig) Working

The research addressed workers in four sectors that are often considered “gig work”: fractional employment outside a contract, wage, or salary agreement. Though the lines between work and entrepreneurship are often blurry, these four sectors represent livelihoods that most closely involve working for someone else without a long-term contract.

Logistics: Archetypal gig work

Parcel delivery in Kenya has historically been a risky, fragmented, and frustrating process for clients. Branded digital or app-based platform delivery services (like [Sendy](#), [Gobeba](#), and [Pick-Up Mtaani](#)) were developed to mitigate some of these risks by tracking drivers and ensuring timely deliveries. The platforms work as aggregators, facilitating supply and demand by ensuring driver availability, making them attractive to clients. Thus most platforms invested in client-side marketing in a race to attract and keep customers, while promising drivers that the “more they work, the more they will earn.”

Although platform work does allow drivers to earn, most drivers view it as a means to an end with no upward career trajectory. They use this sector to gain skills, such as professional behavior or exposure to new markets, which they hope to use later in life. Drivers also lack safety nets; their vulnerabilities are exposed, for example, in the event of an accident. This echoes the experience of ride-hailing platforms, which lean on the technicality clause (“drivers are not employees”) to operate without addressing labor issues, including insurance and health and safety records.

Ride-hailing: Working and asset renting

Ride-hailing is one of best known and most researched kinds of “gig work” around the world. This sector is characterized by platforms promising high rewards and flexible working hours. However, the reality of the sector is somewhat different. For drivers, switching on the app does not guarantee earnings; they detail working inflexibly for long hours to meet daily needs.

Importantly, the success of the driver depends not only on the hours of labor they put in, but on their ability to maintain and monetize (share or rent) the vehicle—a car or bike they own, or one they have to rent in order to drive. Thus ride-hailing is better characterized as a mix of working and asset renting.

One key advantage of platforms is easing barriers to entry. Before platforms, drivers were expected to own a vehicle and pay exorbitant fees to stage managers to secure a parking spot. Now, as long as one gets the required licenses, they can join; some platforms even connect drivers to car owners.

This sector has more women than logistics; some of these drivers own vehicles and use them in their other hustles, e.g., deliveries. Most women attribute their role in the sector as inspired and supported by their families; some have received financial investments from their families to secure assets. Like logistics drivers, many view this work as a means to an end and plan to eventually start new businesses. Few want to hope for better regulation to grow the sector.

Discussions with drivers in the peri-urban areas of Nakuru and Kitale highlighted the difference in experience between global players and local platforms. With local platforms, drivers can air their grievances, feel connected to the team's mission, and believe that these local platforms understand the needs on the ground. In contrast, drivers described challenges with reaching global platforms who have no local offices; their emails and messages often go unanswered. Community engagement is stronger in smaller towns where drivers know each other and so might share work opportunities and offer welfare support.

Freelancing and microwork: Blurring working and trading

The promise of online freelance and microwork platforms is that freelancers can find work whenever and wherever. To young Kenyan freelancers, the allure of being your own boss and determining your own rates, type of work, and number of working hours is appealing. Indeed, some are so independent that this role might better be considered trading (selling), rather than “gig work.” But for others, online markets are challenging environments. Not everyone achieves success, as beginners struggle to get ahead, ending up being nameless and faceless, overshadowed by the experienced and working for the algorithms rather than the other way around. In the end, most are in it for the money.

Trades and services: Blurring working and trading

Formal platforms in this sector offer access and validity to clients who would have been a challenge to access independently. Platforms also assist entrepreneurs in administrative work, including timely payments and customer engagement. This report highlights the experiences of traders and service providers who use both formal platforms and social media to showcase and market their work. Participants described how they need to remain professional in a sector riddled with trust concerns, how earnings are affected due to costs incurred in performing the job, and challenges with standardizing quality, as there are no clear ways to price, cost, and measure quality. Sometimes entrepreneurs spend effort on work where clients fail to pay, and additional costs are incurred doing site visits that do not always guarantee work, ultimately affecting earnings.

Most of the platform experiences in this sector entailed marketing services or products; traders and service providers need to divide their time between engaging in administrative tasks to ensure timely communication and actual delivery of the work. With few end-to-end platforms, research on clients is key. On social media, without information beyond a profile's name, it's hard to determine if the client is trustworthy in an age of online scams. When not mediated by platforms, workers must conduct risk assessments of clients to weed out online fraudsters. Similar concerns on challenges with clients were raised by women who have safety concerns when delivering services for male clients in their homes; some clients are uncomfortable to work for or have unethical demands. Clients with unmanageable expectations lead to low payments, additional work, bad ratings, or the need to redo the work. Ultimately, online platforms have extended entrepreneurs' reach beyond door-to-door clients, but limitations still persist in how far one can travel to deliver a service, how many clients can be served in a day, and how much cost is incurred with product deliveries.

Findings by sector: Trading, renting, and creating

Other kinds of platform livelihoods are not gig work. They take place on digital platforms but involve trading goods and services, renting assets, and/or creating content to engage the attention of online audiences.

E-commerce and social commerce: Archetypal trading

This set of interviews highlighted the experiences of sellers on formal platforms and in social commerce: how they need to build digital skills to compete and navigate the challenge of creating trust prevalent in online businesses. The emergence of these innovative practices blurs the established boundaries set by digital technology companies, visible in the rise of creative local infrastructures such as buying accounts, organizing offline pickups and deliveries, and engaging influencers, who sellers believe have a greater influence on clients than paid platform marketing. Sellers mentioned experimenting with multiple business pages selling various products, then taking up whichever gains more traction.

Those trading on formal platforms rely on platforms' marketing budgets, existing clients, and logistic muscle to expand their business beyond their local networks to new markets, even international ones. Social commerce is common among sellers based on its low barrier to entry, closed groups that enhance trust, and prior familiarity. Those who have the digital skills necessary to survive in the online marketplace succeed but still struggle to measure return on investment with online marketing. Some sellers take up online selling to stay engaged and productive as they look for other employment, while others use it as supplementary income with the potential for expansion. Most profits go into expanding the business with a hope for higher returns in the future, such as opening a physical store. While most have embraced an entrepreneurial mindset, as the sector advances sellers will need to learn how to successfully expand. Flexibility in this sector is elusive; sellers feel the need to be "always on" to increase visibility in a very competitive sector.

Farming: Blurring trading and creating

Traditionally, agricultural commodities have been sold at local markets through brokers who controlled most aspects of the value chain, including marketing, pricing, and access to clients. With the proliferation of online channels, some farmers are now looking to reach their customers directly and sell at competitive prices, particularly through social media and farmer-owned websites. For these farmers, thriving in this sector requires more than just land and farming skills. They have digital strategies for selling and marketing, and timing is particularly important for perishable produce.

While online platforms connect farmers to markets, many still depend on offline markets for direct selling. They also research to tap into high-end markets, understand evolving client needs, and grow their business. While formal platforms are widely available, none offer end-to-end transactions; instead, they facilitate search and discovery, leaving payment, fulfillment, and logistics services to the farmer. This lack of end-to-end transactions erodes farmers' experience on payment due to unreliable clients. As a result, farmers have to get creative in last-mile delivery and require down payments to ensure earnings.

The arts and creative sector: Blurring trading and creating

Experiences on digital platforms for creatives centered on the opportunity to get inspiration to create, directly interact with fans and clients, self-promote, and build a brand around their creative work. Thus there is a blurry line between transactional (earnings) and relational (building an audience) labor, especially for musicians who use social media platforms to engage fans and redirect them to more formal platforms that have monetization options. Creatives described their online engagement as intense, particularly in contrast to other sectors, such as MSEs, where owners can remain anonymous. Most creatives explain how they have to give a part of themselves to keep fans engaged because engagement dictates earnings, an aspect of the platform many struggle with.

While digital platforms offer a chance for independent creatives to showcase their art, they still work with distribution partners who help market and protect their work while earning a commission. Copyright issues are still prevalent, especially among visual artists, who mentioned needing more channels to protect their work as they share and distribute it openly in online platforms. Passion fuels this sector; earning takes time and might be low in the beginning, especially compared to the amount of effort creative put in. While creatives are happy to have more people engage with their work, they are keen on finding more ways to monetize their skills. They seek to move their brand into a business, avoiding cases of "here now, gone tomorrow" prevalent in a sector where trends drive engagement, but don't last long.

Asset renting

By digitizing asset renting and sharing, platforms enable visibility for asset owners, renters, and clients looking for these assets. Even with wide visibility, some assets are place-based, hence limiting the market that one can serve. For example, in house rentals, those renting can move around and rent new rooms to meet demand, compared to those who own their homes. Non-physical assets like public address sound systems and tractors can move around as needed, but only within certain distances for cost reasons.

Listing assets on platforms does not always guarantee clients; one has to go the extra mile by engaging in marketing to get clients' attention. Others felt that the marketplaces are not well known locally by clients, hence the need for social media where most clients are. A few have personal websites, while others engage in paid advertising on social media and marketplaces. Good referrals and ratings compound, as do negative comments that hugely affect the business.

Popular narratives focus on a person who owns an asset and shares it for some extra money on the side or as a primary source of income. In contrast to this perception, many individuals described first renting an asset from the actual asset owner and then re-renting that asset via platforms to make money.

Reflecting on the benefits of formal marketplaces, many shared that booking is streamlined, terms and conditions are well maintained, and client information is available. These end-to-end platforms are great at weeding out fraudulent clients, following up, protecting the asset, handling payments, and minimizing bargaining. On the other hand, social media and offline bookings are marred with challenges on unclear cancellation policies and limited client information. Some asset owners have enforced ways to get more client information when renting assets by requiring copies of identification information or meeting them in person before renting out the asset.

Asset renting: Setting up rental sound equipment • Qhala



Conclusion

The workers and sellers interviewed in the course of this project described differences in the relative quality of experience between the challenging logistics sector (gig work) and some of the rewarding entrepreneurial elements of e-commerce, farming, and the arts sector. The experiences of freelancers, ride-hailing drivers, renters, and workers in the trades were mixed.

The main implication of this work for policymakers and others who want to engage with digital transformation for inclusion and advancement is that each sector may need close attention and a tailored response. Equating “digital platforms” with gig work, and researching, regulating, or designing for them as such, may not serve the many relying on platforms for livelihoods in other ways—notably as self-employed sellers (formal or social), but also as asset renters and content creators.

Policymakers should also look to this study in conjunction with the platform livelihoods literature review and the follow-on studies in women, people living with disabilities, and social agriculture for these issues.

- The need to assess and address platform livelihoods as often fractional rather than exclusive and as a source of additional employment rather than always a solo endeavor of a single worker or entrepreneur.
- Challenges of self-promotion and client acquisition make breaking in and achieving scale and stability more challenging than many workers and sellers would hope. Reputation matters in digital spaces and drives advancement, yet the lack of good ratings and/or the negative impact of even a single bad review can hamper many young workers' advancement and success.
- “Social”—social commerce, social freelancing, even social ride-hailing and social agriculture—is something that policymakers and designers need to take seriously as a pathway to digital inclusion. Social channels offer low barriers to entry and high familiarity for many young people, but also come with increasingly unique risks.
- Keeping gender at the forefront means disaggregating assessments of platform labor and sales. This project illustrates how the same elements of platform work and sales, like flexibility and social acceptability, can be experienced differently by women and men. This difference in experience is important for sectors like ride-hailing that currently skew male, as well as for sectors like domestic work and beauty work that skew female, and likely also for sectors that may seem on the surface to be engaged by women and men in equal proportions, but not in the same ways.

Some important issues remain unexplored by the qualitative approaches taken in this report and are worthy of additional study by researchers. These include the scale of the sectors in Kenya and beyond, the pathways in and out of platform livelihoods, and clear estimations of platform earnings relative to non-platform livelihood opportunities.

In the meantime, these inquiries into eight livelihoods and the experiences of the young people involved in each sector can be a useful input to improve the conversation and framing of both gig work and new forms of e-commerce as they are developing in Kenya and beyond.

The videos captured during the study serve as a valuable supplementary resource. In them, the stories and themes in this report come alive, told in participants' own words, self-shot on their own cameras. Like the report, the videos reflect some inspiring paths ahead and hint at challenges still to address. Despite ups and downs in the funding environment, business models, and the evolution of the COVID-19 pandemic, the advance towards the digital economy will likely continue. It is the right moment to work together to make platform livelihoods—a key new part of digital transformation—inclusive, dignified, and fulfilling for more youths in Kenya and beyond.

Reflections

Nasubo, Shikoh, and Tessie joined Jonathan for a podcast episode in August 2023 to reflect on where the work is heading.¹³ As in most of the reflections, we centered the conversation on three themes: partnership and methods, on the future of work, and on calls to action. These are a few excerpts which have been lightly edited for clarity.

Partnership and methods

NASUBO—

The study was sort of a guiding framework that shaped my approach to research, and also how to collaborate with the Mastercard Foundation and with Caribou Digital. It helped stretch my ability to look at work as just one piece of work, but just to see how else I can push it to the next level—understanding the complexities of working with multiple partners, like the people working on the videos ... I've been using this approach at Spur Collective to foster the collaboration with the different people that we are working with to ensure that we have the right insights but ensuring that everyone has like a say in the work that we are doing.

TESSIE—

For me it was working with partners who were keen to learn—they were curious about the topic, they were interested to learning more and ability to chip in and brainstorm together and bounce different ideas and co-create together. [...] Another thing for me is being able to participate as a researcher from what I would call like a lived experience, because I'm a youth in Kenya and I'm able to answer these questions that we want to answer. I know the experiences of my peers. So that was an interesting thing to be part of.

13 The podcast is available at: <http://tinyurl.com/5hdw5ctc>

SHIKOH—

For me, the biggest one that has come over time has been being able to turn research into insights. I'm very passionate about research not sitting somewhere on our website or in my hard drive, but making sure that it's actually practical and actionable. And seeing that initial work from 2020 informing even some of the work that we're doing right now has been one of the most fulfilling things I have done. As Tessie said, they listened but also they asked questions that pushed us to think harder ... to see this is what the Foundation's strategy is talking about.

JONATHAN—

Not every study gets this sort of opportunity to be a framing mechanism or a flexible platform (if you'll pardon the pun) on which other studies can engage and extend. We had a patient and interested partner in the Mastercard Foundation on several of the studies in the Platform Livelihoods Project, and this was really the anchor, the biggest splash. Once we did this quality of youth digital livelihoods in Kenya multi-sector study, I think we knew that we were trying to build something that we would revisit and use later. And with the Foundation's partnership, we were able to do that over the course of the 18 months or so it took to do all these interviews. I think that the conversation we're having today in the middle of 2023 is part of that testament that we are revisiting this work and as Shikoh has said, we're trying to do so in some different channels or conversation styles so that it is not just in one academic paper somewhere, but is work that is accessible, flexible and hopefully usable by lots of other people too. I'm grateful to hear those stories from each of you about how the study is still animating and informing your work.

Future of Work

- S—** The future of work is a big chunk of what Qhala does. It's actually one of the four areas that we're focusing on including health, agriculture, and financial services. And for me, this research ... has informed what we have now as a "future of work framework" with five key pillars [talent, infrastructure, policy, skills, and community]. [...]
And the other thing is to underscore that actually a majority of young people are not going to be too connected to a single employer. They're going to be connected to a number of different employers and that is the future of work. The future of work is going to be highly distributed, it's going to be remote, and it's going to be mobile for many, many of these young people.
- T—** The future of work takes me back to what we grouped as surviving and thriving. Such that if you need to win in the digital marketplace, there will be a lot of needing to figure out how you survive on it and also figure out how you thrive. And that calls for a lot of learning, relearning, flexibility and adaptation ... for example, in our Kenyan case, people forming community with their supporters and getting collaborators who will back them up in this competitive marketplace.

- N—** What jumps at me is the significance of agency and empowerment in the future of work. Regardless of the sector or the type of work, individuals with agency are better positioned to navigate and even thrive in the work sector. [...] There's a word we use in Swahili, *kujituma*, like you are sending yourself out there and consistently pushing yourself and pushing the work out to form a community as Tessie has mentioned, and this community is what you move with across the different platforms.
- J—** My sense is that we didn't find that these platform livelihoods were necessarily as inclusive as some might hope, but I want to hear from you what you think about that. I also think I think it's worth talking a little bit about the distinctions between the formal platforms that are marketplaces or gig platforms and the more widespread use of social media and chat platforms as the means to kind of pursue these livelihoods.
- S—** Algorithm-based platforms have an inbuilt bias in them. So as we saw in the literature review we did and even in our research, anybody who's using any algorithm-based platform [confronts this bias]. If you're a woman, you're going to turn yourself into a man. If you're black, you're going to turn yourself into a white boy in Eastern Europe. You have to hide your true identity as a Kenyan to be able to un-African, to be able to participate.
- The other bias is that in Africa, we're very community based, Ubuntu and all-based culture ... the social networks have built on top of our community, and community has been a very strong theme in this conversation. [...] So if I'm going to be buying, I buy from Nasubo, I expect Nasubo to be able to deliver for me not "Nasubo Inc." And because our identities are very intricately linked to our community, the socials, that's why they've taken off. [...] In the West I can click a button and never want to know who is behind the button. Here everybody wants to know who [is behind] the button.
- N—** I think that really came out and when I look at the conversations of people on social media versus a formal platform—Let's say Jumia versus TikTok, when they're selling on TikTok, you are able to see or get their authentic self versus maybe like a formal platform on Jumia that doesn't have a very interactive or it doesn't allow for forming relationships with their clients.
- S—** One of the key questions is, what is interoperability in the era of WhatsApp where you can communicate and trade and WhatsApp is the medium of trade across borders? I mean, you can buy stuff from Uganda and [send] to Kenya and that is digital trade, yet the numbers show that social is actually trumping algorithm-based platforms ten to one. The last data I think shows it's about 40,000 Kenyans that are using the algorithm-based platforms. And we're talking about 16 million Kenyans using WhatsApp on a daily basis, so you can see the huge difference.

Calls to action

- S—** I was in a group yesterday and they were talking about how WhatsApp status, which is one of the biggest selling shopfronts for WhatsApp traders, is being monitored and censored. And there was a big question around if anything that is on WhatsApp that is public is being censored, what happens to being able to trade on these platforms? And the censoring in this case is happening by algorithm, not necessarily by people. So, for me the big role of AI, not just in the algorithm-based platforms, but now it's coming very closer to home on social platforms, is going to be big.
- N—** The word that is coming to my mind is "the early bird catches the worm." The ones who enter the platform market early are able to experience quicker success, which underscores the importance of providing opportunities and even support for other individuals who may not understand how to engage with digital platforms.
- T—** A research gap that still persists is the issue of scale. So with the digital platforms we see that a lot of the businesses are not able to scale, they're not able to grow big and they remain small
- S—** Lately, I have been working on a lot of policy questions. How can we move beyond insight into programs, now how can we use some of this work to cause systemic changes in our economies? Because you quickly realize you can design the best program, but if you don't have the supporting policy and environment, you never go far as your ambition. So how do we start packaging some of this information into policies that actually change how governments look at it? [...] We must bring in governments and regional bodies into this conversation. So that will be my parting shot, is bring everybody into the table and let's have like a proper candid conversation about digital and the future of work.

Project resources

Project website and videos

Caribou Digital and Qhala, "Platform Livelihoods of Youth in Kenya" [project page], Platform Livelihoods Project, October 2022,

<https://www.platformlivelihoods.com/quality-of-youth-experiences-kenya/>.

Main report

Qhala and Caribou Digital, *Platform Livelihoods: The Quality of Kenyan Youth's Digital Experiences across Eight Different Sectors*, Platform Livelihoods Project (Farnham, Surrey, UK: Caribou Digital Publishing, October 2022), https://www.platformlivelihoods.com/wp-content/uploads/2022/11/QYDEL-report_Final.pdf.

Follow-on work

As we documented the experiences of young Kenyans pursuing livelihoods in the platform economy, several avenues opened up for further exploration. Together with many partners, Caribou Digital continued the Platform Livelihoods Project via follow-on studies on women, people living with disabilities, social agriculture, COVID-19, and market sizing. Each is detailed in a subsequent chapter.

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C

Applying
the Platform
Livelihoods
Lens

07

Social agriculture

This study explored how farmers in Kenya use social media networks in their livelihoods—to buy and sell, to learn, and to cultivate social support.

The study was conducted in 2022 in partnership with the Mastercard Foundation and led by these researchers:¹

Catherine Kamanu and Finn Richardson — Kilimo Source

Eliza Casey, Dr. Christian McDonough, and Eoghan McDonough — Habitus Insight

Adam Wills — Learn.ink

Dr. Reem Talhouk — Northumbria University

Dr. Emrys Schoemaker — Caribou Digital

¹ Special thanks to Dr. Robyn Read at the Mastercard Foundation for support and enthusiasm throughout the process. The views presented in this paper are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

The study

On Facebook and Twitter, Instagram and WeChat, YouTube and TikTok, and in countless WhatsApp groups, farmers around the world use everyday social media platforms to support their agricultural livelihoods. Through posts, shares, photos, and videos, they build and exchange knowledge, offer mutual support, and invent new markets and marketing channels.

These practices already involve a young, dynamic, and growing subset of the farming community. In Kenya, for example, Facebook farming groups with hundreds of thousands of members have enough activity to shape agricultural markets, including what people grow and how much they get paid for their produce.

Yet there has been little systematic assessment of these widespread practices. This study introduces a new term, *social agriculture*, that describes the ways farmers use social media to support their agricultural livelihoods. Unlike the use of purpose-built agricultural platforms,² the practices explored in this study happen on everyday sites—Facebook, Twitter, Instagram, etc.—and build on large audiences and well-trod practices.

Social agriculture refers to a set of practices that support agricultural livelihoods—including information exchange, support mechanisms, and markets—where these are based on the use of social media platforms in countries with a high proportion of their workforce in agriculture.

2 ISF Advisors, “Agricultural ‘Platforms’ in a Digital Era: Defining the Landscape.”

Figure 7.1 A view of social agriculture in Kenya.

Video • Habitus Insight • <https://youtu.be/zKXnLkkm4ml>



The project started with an ecosystem assessment and survey of 300 users,³ as well as a literature scan⁴ which found examples around the world of people engaged in different aspects of social agriculture, including selling livestock on social media in Egypt, multi-channel farmer protest movements in India, and live-streaming pomegranate farmers in China.

The study then dove deep into the phenomenon in Kenya. Drawing from Kilimo Source's extended network, the team spoke with 60 farmers and then returned for face-to-face in-depth interviews with 20 of them.⁵ The team also asked several farmers to share self-shot videos⁶ and created a documentary video.⁷

The study shared insights with the academic community via a peer-reviewed paper at the 2022 Association for Computing Machinery conference on Computing and Sustainable Societies.⁸ But the easiest way to share the big-picture is via the key takeaways document, "Ten things to know about social agriculture," reprinted in compressed form here.⁹

3 Learn.ink and Caribou Digital, "The Ecosystem of 'Social Agriculture.'"

4 Kilimo Source and Caribou Digital, "Social Agriculture in Kenya: A Literature Review."

5 Habitus Insight, Caribou Digital, and Kilimo Source, "Social Agriculture in Kenya: Farmers' Stories of Their Use of Social Media for Agricultural Livelihoods."

6 Habitus Insight et al., "Social Agriculture: Video Diaries."

7 Caribou Digital, "Are These the Most Innovative Farmers in Africa? A Cool New Era in Farming."

8 Schoemaker et al., "Social Agriculture: Examining the Affordances of Social Media for Agricultural Practices."

9 Caribou Digital, "Social Agriculture in Kenya: Key Takeaways."

Ten things to know about social agriculture

01

Social agriculture is a dynamic part of the future of agriculture.

Social media platforms are transforming the way some farmers earn a living. These individuals, who often describe themselves as “**agripreneurs**,” are dynamic and entrepreneurial individuals who use social media platforms to pursue their livelihood goals.

Social agriculture has emerged under the radar of traditional digital agriculture approaches. Despite its potential, it remains poorly understood in terms of opportunities and challenges to realizing agripreneurs’ livelihood goals.

Social agriculture introduces a significant new source of revenue: selling information as well as produce. A majority (54%) of survey participants indicated buying information, and 78% reported selling produce, advice, and/or services using social media.

RECOMMENDATION: Development actors and those interested in the digital transformation of agriculture should deepen their understanding of social agriculture *in context*, considering its placement within a wider agricultural ecosystem and value chain.

02

Social agriculture is already popular among young, educated farmers—there are lots of people doing it, and there could be lots more.

Social agriculture has a large addressable market. An analysis of 2018 data from Facebook’s ad platform showed a potential market of more than 220 million people in South Asia and East Asia and Pacific alone.¹⁰ Sub-Saharan Africa is one of the greatest potential growth regions, with Kenya serving as an indicator of other SSA markets. It has a strong payments infrastructure, which has supported some of the e-commerce applications common in China. Many Facebook agriculture groups that are now pan-African began in Kenya.

¹⁰ The estimated audience size for a country (or region) provided by the Facebook Ad platform when creating a new advertisement, where the ad uses the following detailed targeting settings: (1) users must live in the country (or region) selected; (2) users must be above 18 years of age; and (3) users must have an interest in “agriculture.” In a 2018 dataset from Facebook’s Ad platform of all countries outside Latin America, Europe, and North America with at least 15% of their labor force in agriculture, that number was 100 million. By 2021 it was 220 million. Learn.ink and Caribou Digital, “The Ecosystem of ‘Social Agriculture,’” 18–19.

Three-quarters of survey participants across all occupations, ages, and genders identified social media as positively impacting farming. However, these numbers do not represent all farmers. Social agriculturalists/agripreneurs are young, educated, and connected; they are digitally familiar and already digitally connected smartphone and internet users. The poorest, subsistence farmers struggle to access the opportunities of social agriculture.

RECOMMENDATION: Identify ways to strengthen existing social agriculturalists and develop on-ramps to social agriculture for others currently unable to access the benefits of social agriculture.

03

More people use Facebook for agriculture than all dedicated agricultural platforms in Kenya.

Social media platforms have more users than dedicated digital agriculture platforms. Based on an industry-standard estimate that 22.5% of 33 million registered users are active, digital agriculture platforms likely have an estimated active user base of approximately 7.5 million in Kenya. WeFarm, a popular digital agriculture platform, had 1.4 million users in 2018. Facebook advertising indicates that the number of users *interested* in agriculture is estimated to be 9.3 million. In other words, without any marketing specific to agriculture, social platforms have a wider reach than any dedicated digital agriculture platform. The top three social media platforms used for agriculture in Kenya, according to survey participants using Facebook, are Facebook (62%), YouTube (16.15%), and WhatsApp (13.35%). Only ~3% of respondents preferred dedicated digital agriculture platforms such as WeFarm.

RECOMMENDATION: Orient donors and digital platform investors toward social agriculture opportunities, particularly those revealed by agripreneurs' efforts to develop services and products that resolve the tensions involved in using social media platforms for social agriculture.

04

Social agriculture happens in groups.

Social agriculture does not occur in purpose-built digital marketplaces but as a result of the behaviors enabled by the features of available platforms, particularly groups. These are new communities with new behaviors: a mix of information sharing, community building, and trading.

Facebook is characterized by open groups with algorithmically structured news feeds. Behaviors include broadcast, marketing, and promotion of products, producers, and expertise. But the open nature of groups and the algorithmic structuring of content lead to a lack of trust, a prevalence of scams, and abuse, particularly of female users.

So a typical path to transaction involves marketing or promotion on Facebook, a transition to WhatsApp for trusted members, and a verification process that can involve online vetting of social media profiles and histories, direct calls, and even farm visits—all of which create friction.

RECOMMENDATION: Support strengthening social agriculture needs to engage with the dynamics of groups—recognizing and accepting their complexities rather than building new “perfect” platforms—and the repertoire of applications used throughout the transaction cycle of social agriculture.

05 Digital platforms mean new farmers and new behaviors.

Influencers on digital platforms increase the exposure of digitally connected social media users to agriculture as a potential livelihood. The increased visibility of agriculture is important because it makes farming more attractive to people who might not be able to access white-collar jobs and brings people with the education and digital literacy required to translate agriculture innovation into practice.

RECOMMENDATION: Strengthen influencers who promote social agriculture to increase their reach. Identify routes to overcome barriers—such as digital access and literacy—in order to access social agriculture. Explore the extent to which social agriculturalists diffuse agricultural innovation into the wider agricultural sector.

06 New behaviors include selling information and expertise.

The use of social media platforms positions social agriculturalists as new providers of expertise: as self-made digital extension workers. A high proportion of survey participants (52%) bought agricultural information through social media, while 27% indicated that they used social media to *sell* information.

Social agriculture lowers the barrier to sharing expertise and has enabled a new community of farmers to develop different strategies to monetize their new social position, complementing and disrupting extension workers and agronomists in the process. Social agriculture appears to address some gender imbalances by offering opportunity to female agriculturalists just as it does for male agriculturalists, though it also strengthens other barriers to participation and introduces new challenges, as outlined below.

RECOMMENDATION: Support social agriculture influencers to share how they monetize expertise to help others understand how to be a social agriculturalist or agripreneur, as well as investigate other ways social agriculture can create value.

07

Digital platforms amplify opportunity and risk for female farmers.

Digital marketplaces can be safer and easier for female farmers to participate in—but at the same time they introduce new patterns of harassment. As Beatrice, a successful farmer and administrator of a Facebook group with over 60,000 members, said:

“So as a woman, you are already scared at 3:00 AM at the market standing there waiting for your tomatoes to be sold ... So you can decide online, ‘I’m going to sell it to this person or to this person or this other one’ ... you show them samples online ... it’s a bit calmer.”

Others describe bullying and abusive behavior, particularly towards women, as a common part of being online. Three in four survey respondents reported that they have seen bullying or abusive behavior on social media in relation to agriculture; the same number indicated that they had reported abuse to Facebook. Digital platforms both disrupt and amplify existing patterns of social behavior. Mary describes how being online introduces new opportunities, but also introduces familiar patterns of harassment:

“You find on Facebook you’ve posted things to do with agriculture, then someone comes to your direct messages posting things like nudes there, and you are like, it is not even related [and] without your consent.”

RECOMMENDATION: Efforts to increase and strengthen the quality of outcomes for agripreneurs should focus on strengthening opportunities and mitigating risks, particularly for female users.

08

Trust is the biggest risk and barrier to successful social agriculture.

Groups are the core of social agriculture practice, and the key to maintaining trust in groups are the moderators. They ensure that posts are on topic and police behavior to limit the spread of disinformation, sponsored content, and bullying and abuse.

People’s efforts to establish the trust required to conduct livelihood transactions tend to focus on verifying an individual’s identity and trustworthiness. Strategies include manually searching an individual’s online profiles and interactions, sometimes across multiple platforms, to see if they seem to be a real person rather than a fake account, and verifying through one’s own personal networks if anyone knows the person or has previously done business with them. Phone calls are an important strategy in establishing trust—even the act of sharing a number breeds trust, as it indicates openness to direct communication.

RECOMMENDATION: Strengthen and share existing practices that build trust (e.g., verifying user authenticity) and identify solutions that could be scaled (e.g., trust stamps, escrow services).

09

Meta’s platforms (Facebook, WhatsApp, Instagram) have huge power and influence in agriculture.

Designed to maximize engagement, platforms often privilege content that is sensationalist or controversial rather than content that supports social agriculture, such as useful or trustworthy information. In this way, platforms function as intermediaries that shape agripreneurs’ livelihoods.

For example, respondents viewed 68% of people who share agricultural information and 62% of information shared on social media to be untrustworthy. As one respondent said, *“Facebook being without many restrictions and global is prone to fraud information for the sake of making sales.”*

RECOMMENDATION: Advocate for platforms to increase efforts to mitigate disinformation. Explore ways of strengthening source and information trustworthiness.

10

Social agriculture is a widespread phenomenon with opportunities for learning and innovation across geographies.

Asia, particularly China and India, has important lessons for the future of social agriculture. For example, in China, Pinduoduo has made concerted efforts to specifically target and support agriculture as a use case for their platforms.

RECOMMENDATION: Conduct further analysis of Chinese social agriculture to identify lessons learned, and analyze these lessons and trends for their implications for Africa.

Conclusion

Three ways to advance successful, safe, and inclusive social agriculture

- 1 Strengthen practices:** Support existing agripreneurs and social agricultural “influencers” to act as peer support for prospective and existing agripreneurs through sharing insights, experience, and lessons learned. Donors could support a structured and sustainable initiative to establish mechanisms through which successful agripreneurs share their expertise with others.
- 2 Scale what works:** Support agripreneurs to build on the ad hoc solutions they develop to overcome the challenges of using social media platforms. This should include specific research to identify scalable agripreneur-developed solutions. For example, donors and investors could support the scaling of innovations such as the ad hoc provision of escrow services, while researchers and policymakers should identify measures to increase trust between parties on social media platforms for agricultural livelihoods.
- 3 Promote the inclusion of marginalized and poor farmers:** Participation in social agriculture depends on access to smartphones and the internet. Donors and policymakers should increase support to digital access initiatives (such as reducing tariffs and extending coverage) as a wider enabling of access to the benefits of digital transformation.

The study details how social agriculture is a dynamic, youth-led part of the future of agriculture. The growth of social agriculture is already well underway, with many different participants carving out new opportunities to support and shape this future by meeting agripreneurs where many of them already are—on social media.

Social media is part of the widespread digital transformation of agriculture, rural livelihoods, markets, and emerging economies. These technologies are enabling people to learn, access new opportunities, buy and sell and market themselves, and support and develop their own livelihoods. This transformation also introduces new challenges and amplifies existing ones, forcing participants to develop strategies that mitigate risk and maximize opportunities. The challenge for those wishing to support these efforts is understanding what people affected by this transformation say they need to support the development of ethical and inclusive digital agricultural economies.

Reflections

Catherine Kamanu, Eoghan McDonough, Finn Richardson, Emrys Schoemaker, and Adam Wills joined Jonathan Donner (Caribou Digital) for a podcast episode in July 2023 to reflect on where the work is heading.¹¹ As in all of the reflections, the conversation centered on three themes: partnership and methods, the future of work, and calls to action. These excerpts have been edited for clarity.

Partnership and methods

EMRYS (ES)—

A really important part of the research has been that it's been led by Catherine—by somebody who lives the very issues that the research looks at. Being able to be guided by, led by, somebody for whom the social world of agriculture is her social life has been a huge privilege. And I think what's helped make that work ... has been the humility and support and openness of the whole team to really understanding, supporting, and listening to what Catherine has to say, and to being guided by her insights.

FINN—

We have a dynamic team bringing different skill sets, experiences, and special elements to the project: Habitus's ethnographic approach and filmmaking, the learning team brought a very analytical approach, a wealth of digital agriculture experience, and many observations, and Catherine, an active/practicing social agriculturalist as well. So, we have this really interesting mix that made for a very interesting dynamic with the research and with the projects.

ADAM—

I think some of the methods worked incredibly well. For example, Catherine's use of a survey that she directed to farmers, capped with her own statement of intent, and framing that helped it become relatable.

11 The podcast is available at: <http://tinyurl.com/3ysjnbb>

These things seem small, but they're actually massive, like innovations that can help kind of move the needle on how to do studies like this in future. And we mix quite a lot of ambitious things together and brought them in under one roof. [...] Hats off to everyone on the team for creating synergy between all those different strands.

EOGHAN (EM)—

Through the process of the team interviewing the 20 in-depth interviewees remotely due to the pandemic, we were able to start to hear the main storylines coming through. And that led to the shoot which Catherine produced. [It] nicely traces and tracks movement of products from YouTubers trying to teach farmers, from farmers trying to diversify their products, from transportation and logistical issues. [...] We wanted to capture all of these things under one roof and to do that ... it was a long journey for each respondent, but there was a lot of trust, a lot of handholding, and a lot of belief in the project along the way.

CATHERINE—

The documentary took 10 days going around several parts of the country to see the daily life of the social agripreneurs, how they do their work differently from others. [...] When you watch it, you can feel that how social media is affecting the agriculture industry. It's not only at the farming level ... it's across the whole chain, and it is getting that momentum. We could also see people trying to get tutorials on how to sell better on social media, one of the people making the best sales on Instagram and all that, the hassles, the benefits, the ups and downs they're getting on social media. It is just a good visual way of telling the story of social agriculture.

- F—** For the participatory film element for this, we wanted the opportunity for people, for our participants, to tell their stories in their own voice using their phones. We wanted to bring the viewer into the phone interface, so that they're experiencing in the way that the participants are experiencing their online world. So the participatory film was intentionally shot in a vertical mode. [...] This was an interesting challenge in the research to take a farmer or somebody who has never made film before, maybe they've taken a few snaps and put 'em on social media, but they're not filmmakers, right? So to train them remotely from zero ... we used the learning platform, which was provided by Adam and the team to build a training course of the basics of filmmaking, the kind of proposition of the style we were going for and how to go about doing it. [...] We had eight participants selected from the large pool of interviewees that we initially engaged. We picked, you know, people who we thought would be up to the job, who would speak well and present well and tell the story of social agriculture ... Despite the production challenges and some of their difficulties with production quality, I think they're really authentic stories that take you into that experience ... They're short, but the participants really cram a huge amount of information and wisdom and experience into these short stories.

- EM—** Often they've been going about it without anyone paying special attention to what they're doing. So, you know, when you get people talking about it for the first time, suddenly it sort of unpacks so much thought that's gone into it. And that's the thought that we're interested in.

Future of work

- F—** Digitalizing and platformizing all sectors of the world is a big part of the platform livelihood study. The agriculture sector has been difficult to crack—one of the few sectors that has resisted platformization for whatever reason. Many attempts have been made to create purpose-built agricultural digital platforms to solve agricultural problems and engage people in social agriculture and social media. However, few of them have floated, succeeded, or garnered the kind of usership we see in social agriculture and on social platforms. [...] Even the most successful agricultural platforms out there pale in comparison to the usership that we are seeing in social agriculture. There have already been so many attempts at innovation within the digitization and platformization of agriculture that have failed; it seems foolhardy to try and go straight into another innovation project to try and create another platform for the agricultural space. Instead, we brought it back to observation, inquiry, and discovery to try and see what's going on... We can then learn from that and take forward towards recommendations for innovation, recommendations for solutions, for policy, for the tech companies, for the policymakers, and for other researchers to follow.
- ES—** This study highlights the opportunity and challenge that platform-based or technology intermediated work presents. The opportunity of new markets, new customers, new information is an opportunity that's greater than it's ever been. Therefore, the challenges of access remains a really big, significant barrier, and in terms of the difference of experiences: whether you have a dumb phone or a smartphone, or maybe can't even afford a phone. Subsistence farming is by far the largest agricultural sector, yet this whole opportunity is way out of reach. So I think it's really important to recognize both the opportunity that the platform-based, technology-based work introduces, but recognize the barriers to access that it also reintroduces.
- One of the things that came out in the early work was there was an outage of Facebook right in the beginning of the study. We jumped on that through just testing people's experiences of that outage, and what emerged was how *dependent people's incomes are on access to the app... to Facebook specifically*. This reinforces the challenge of livelihoods that depend on private infrastructure, and this connects to the much wider conversation around what the technological infrastructure that serves the public interest really is ... this idea of digital public infrastructure ... The emerging trends around regulation and governance of platforms. Eastern African governments competition authorities are slowly building a case around trying to introduce better regulation of platforms around taxation, around content moderation, et cetera.

[Yet] I think there's a real chance that Facebook might decide the return on investment in providing platforms in some countries just isn't worth it and will cut access completely. What happens? So I think the future of work, the future of technology-dependent work, is dependent on the technology, which really flags up concerns around reliance on private infrastructure.

Finally, the last thing I'll say is that the quality of work is also really important. Nobody's governing and regulating what people's experience of harassment is, for example, what people's experience of being scammed is, for example, or as Catherine was saying, people spending close to 24 hours working. In most industries, if you're employed, you have a contract and that's set certain conditions around the quality of work that you experience. This is entirely informal and entirely outside of the ambit of that regulation to ensure quality of work. And that's a really big challenge to ensure that we don't end up in a platform-based employment situation that's entirely exploitative.

- A—** I'll take a slightly different lens on the future of work and what we've observed with some of these platforms. Think about the way a lot of us have seen our working lives develop with digital technology underneath it and what kind of technologies have really shaped that ... email would be a huge one, right? We don't even think about the pervasiveness of email underneath all of our working interactions, but it is just everywhere. It's how we authenticate into the services we use, it's how we communicate with each other, it's everywhere.

What's interesting to me, in Kenya, across sectors, this is no longer just talking about agriculture, something different has happened where to Emrys's point, private companies with private infrastructure have taken the monopoly on the kind of basics underneath. [...] Is it even worth it for these companies to do that? They never even designed these things quite with that in mind. They're so big and I think social agriculture is such a great example of something that Facebook will be interested in. But this is so far off base for a digital advertising company—that is what Meta is—are they really in the business of this huge thing that they've uncovered?

Calls to action

- A—** I think one of the most interesting things to me that came out of this research and deeper investigation is trying to get clearer about what the issues and rough edges are of using these kind of platforms and technologies for certain kinds of use cases like agriculture ... It seems like the tip of the iceberg of so many other types of studies and things that could support a wider ecosystem of efforts to build more productive things in all sorts of different domains and livelihoods and channels in countries like Kenya and beyond. [...]

How do we know what's going on the ground, what's actually working? I always look for the workarounds people use on platforms like this to help inspire specific feature ideas or even entire products. The amount of

inspiration on the table generated from real behavioral, digital usage is just massive and still under appreciated.

- C—** I'm going to talk about the government interferences. What the work has shown to us is that we have a lot of people, especially youth, depending on the social media platform to make an income. So when the government decides to ban a platform, for example, Twitter being banned in Nigeria, Facebook being banned in Uganda— [The government] needs to realize that this platform is a source of income for most of the families. Before they make a decision to ban a platform, it's something that they need to put in their policies. [...] They need to consider that we have a whole range of youth and a whole range of community who depend on this platform wholly for their income because we have people who are making 97% of their income from the platforms. So when the government just bans that, they just cripple the livelihood of these individuals.
- F—** The heaviest users are aggregators, marketers, you know, people who aren't necessarily producing the product but are shifting it. And that's where social media has more potential because so many of their activities and so much of their livelihood is about networks, it's about contacts, it's about talking with people and finding the right person for the right deal. And that's where social media can really become deeply, deeply integrated into their daily activities and their livelihood and lift them up, but also make them very dependent, which comes with some element of vulnerability as well.
- A—** You talk to any company in any sector in agriculture, in B2B, e-commerce, in fintech, you know, grappling with how to operationally roll out services to customers with employees on the ground. They're all using WhatsApp as a communication tool. And this also exactly the same problem [we discussed earlier]. Was this ever designed for this? And actually I'm sure a lot of things will come out of that ... an ecosystem of people thinking about what to build next ... maybe we should just recalibrate how we're thinking about building things and be more pointed about [innovating from] these jumping off points.
- C—** [Here's] my last word and what I would like for the platforms to do, being a user every day. I have seen people are making it on social media... Once they get there, they get the publicity, they go viral, their business crumble ... because they don't know how to handle the pressure that comes with online. Online has a lot of pressure because [people] want you to respond, they want you to post continuously ... So they opt to leave the social media platform, not because their platforms are bad, just because they cannot handle the pressure that is coming up with them. So that is one of the challenges that I would like to try to address ... to try to coach people how to maintain that pressure or to do well, to thrive in their platforms.

Project resources

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Ecosystem scan and survey

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Follow-on work

In 2023, follow-on studies about social agriculture are underway in Nigeria, Ghana, and Senegal. These will be detailed in a subsequent collected volume. In the meantime, one early output from the Ghana team has been published.¹²

¹² Boateng et al., “Tiktoking, WhatsApping and Facebooking Agriculture—How Women Are Restructuring Agricultural Value Chains.”

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08

Women in the platform economy

This multi-partner study built on questions raised in the evidence scan and prior experiential interviews. Diving deep into the complexities of platform livelihoods as experienced by women, across sectors, countries, and life circumstances, it shows how young women across Africa “engage creatively and ambitiously to take advantage of digital platforms, and invites reflection on what can be done to support them.”¹

This study was conducted in 2022 by Caribou Digital, the Centre for Social Policy Studies at the University of Ghana, Qhala in Kenya, Lagos Business School, and Value for Women, each in partnership with the Mastercard Foundation.² This chapter draws on the main report. Using methods developed in the COVID-19 study (see chapter 5) and in the youth livelihoods study (see chapter 6), Story × Design helped nine young women share their experiences through self-shot smartphone videos.

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Renée Hunter — Value for Women

Dr. Savita Bailur and Grace Natabaalo — Caribou Digital

1 Caribou Digital, *Women in the Platform Economy: Women's Experiences of Platform Livelihoods in Ghana, Kenya, and Nigeria*, foreword by Dr. Tade Aina.

2 Special thanks to Dr. Robyn Read at the Mastercard Foundation for support and enthusiasm throughout the process. The views presented in this paper are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

Context

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."

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."

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'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."

The study

Annet was one of nearly 150 women interviewed in 2021 by the Centre for Social Policy Studies at the University of Ghana, Qhala Limited in Kenya, 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.³ 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 and internet, and 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, and other platform workers and sellers, being afforded a choice, and is a “platform livelihood” empowering for them?

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

“[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.”

Kabeer, “Gender Equality and Women’s Empowerment”⁴

Three country reports—Ghana, Kenya, and Nigeria—and Value for Women’s platform analysis are available independently.⁵ The overarching report⁶ (and this chapter) presents five crosscutting 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 empowerment⁷ and the Gender at Work framework.⁸

The project did not seek to contrast experiences across three countries, or even between women and men. Neither is it a purely economic analysis of platforms’ impact on women. 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 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.

Literature

The inquiry expands on conversations already underway about gender and the platform economy. The review section provides a brief overview of the existing academic, policy, and practitioner literature about women in platform livelihoods.

On one hand, 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. 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).⁹

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

5 University of Ghana and Caribou Digital, “Women and Platform Livelihoods: Lessons from Ghana”; Qhala and Caribou Digital, “Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya”; Lagos Business School and Caribou Digital, “Platform Livelihoods and Young Women’s Economic Empowerment in Nigeria”; Value for Women and Caribou Digital, “Gender-Forward Business Practices for Digital Platforms: A Supply-Side Exploration.”

6 Caribou Digital, *Women in the Platform Economy: Women’s Experiences of Platform Livelihoods in Ghana, Kenya, and Nigeria*.

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

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

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

However, at the same time, as noted by several researchers and policymakers globally, platform work reflects offline gender biases in several ways:¹⁰

- The platformization of domestic work, in which women are more prevalent than men, is slowly spreading.¹¹ For example, *Sweep South*, a South African on-demand domestic work platform, recently opened offices in Kenya and Nigeria.
- Women are highly represented as sellers in e-commerce and particularly social commerce (selling goods and services via social media).¹² In Kenya and Nigeria, at least 51% of sellers on *Jumia*, Africa's biggest e-commerce platform, are women.¹³ A survey of platform workers in India found a concentration of women in handicraft selling.¹⁴ 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.¹⁵
- Globally, women are less represented in ride-hailing as drivers.¹⁶
- Women tend to be paid less overall than men.¹⁷ 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.¹⁸ Research in Kenya has also equated gendered wage difference with time spent online (8.4 hours for men versus 7.8 for women).¹⁹
- 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.
- Women face economic and social barriers, such as sexism, lack of access to capital, restricted freedom of movement, poor or no access to ICT, and risks to personal safety.²⁰ As the World Bank's *Digital Dividends* report stated, "analog" foundations need to support digital development.²¹ 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

10 Athreya, "Bias In, Bias Out: Gender and Work in the Platform Economy"; Hunt et al., "Women in the Gig Economy: Paid Work, Care and Flexibility in Kenya and South Africa."

11 Hunt et al., "Women in the Gig Economy: Paid Work, Care and Flexibility in Kenya and South Africa."

12 IFC, *Women and E-Commerce in Southeast Asia*; IFC, *Women and E-Commerce in Africa*; Qhala and Caribou Digital, *Platform Livelihoods: The Quality of Kenyan Youth's Digital Experiences across Eight Different Sectors*.

13 IFC, *Women and E-Commerce in Africa*.

14 Sattva Research, "Digital Solutions for Women-Owned Enterprises."

15 Social commerce, like many platform livelihoods, does not necessarily mean that the work is dignified or fulfilling for women because they may not be involved further than their sales function.

16 Zollmann and Wanjala, "What Is Good Work? Perspectives of Young Workers in Nairobi"; CGAP, "Women in the Platform Economy: Emerging Insights."

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

18 Siddiqui and Zhou, "How the Platform Economy Sets Women up to Fail."

19 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."

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

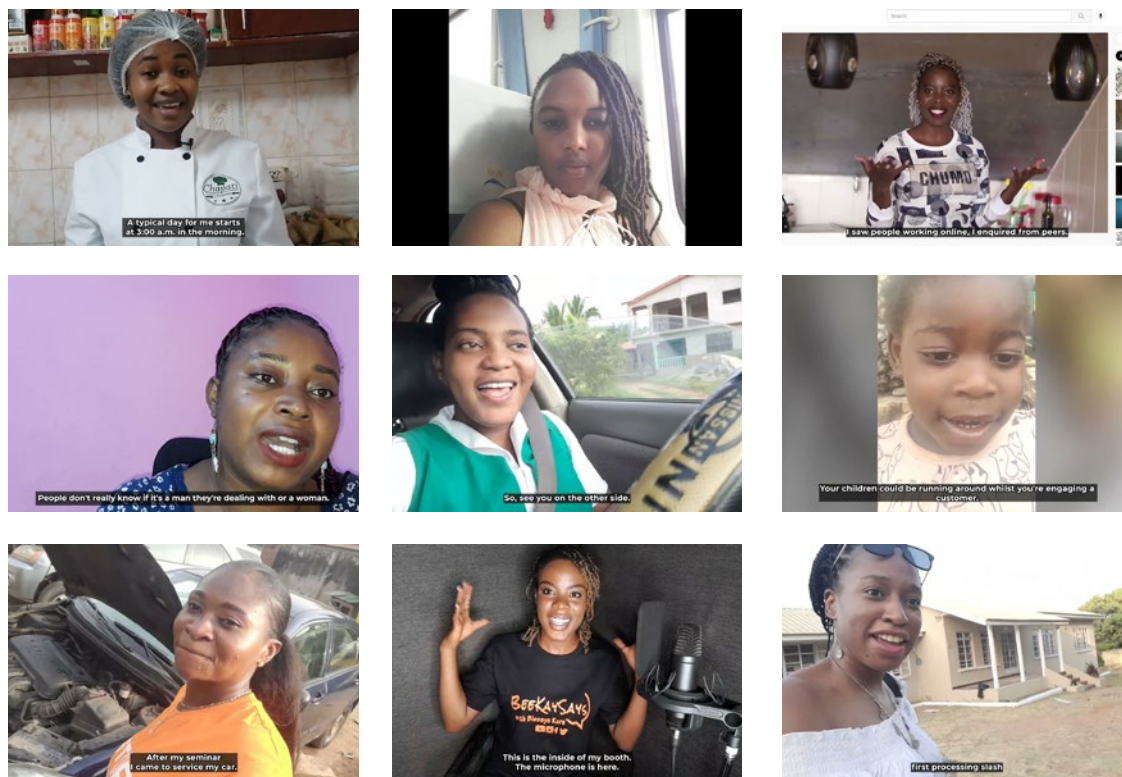
21 World Bank, *World Development Report 2016: Digital Dividends*.

supportive of female delivery and ride-hailing drivers.²² 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.²³ 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.²⁴
- 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.”²⁵ 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 2021.²⁶

Figure 8.1 Self-shot video profiles

Caribou Digital



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

23 Athreya, “Bias In, Bias Out.”

24 Avi-Yonah, “Women Did Three Times as Much Child Care as Men During Pandemic.”

25 Siddiqui and Zhou, “How the Platform Economy Sets Women up to Fail.”

26 Mehrotra, “We’re Being Pushed into Poverty: Voices of Women Who Took on the Unicorn Startup Urban Company.”

Self-shot videos of platform livelihoods

Given these circumstances, just how “empowering” are platform livelihoods for women? One of the better ways to address this challenging question is to hear directly from some of the women interviewed for the study via their self-shot videos.

These videos, and the findings more broadly, illustrate how 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 for the COVID-19 study (see chapter 5), a female motorcycle driver stated:

“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.’”

In addition, in a few and far-between cases, women find that their gender can be an advantage, as a social commerce seller in Kenya noted (see chapter 6):

“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.”

Interview findings: Common themes and tensions

Each women’s story also underscores how capturing the pros and cons of female platform livelihoods is important. As a group, the stories illustrate how 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.

This section offers two ways to identify common threads emerging from the discussions: three thematic videos and the identification of five emergent tensions.

Thematic videos

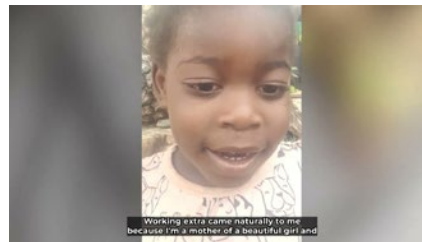
Flexibility

Video • <https://youtu.be/csnMats9n7Y>



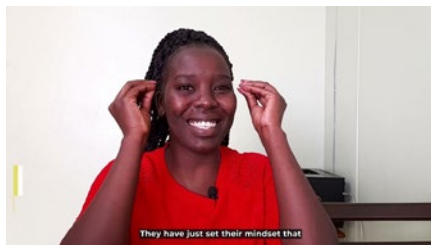
Social norms

Video • <https://youtu.be/UcCb4CPJMDs>



Finance

Video • https://youtu.be/uak_6-_U80I



Emergent tensions

Space constraints make it difficult to convey the inputs and perspectives which helped the researchers identify these tensions; readers are encouraged to refer to the more expansive main report²⁷ and Ghana, Kenya, and Nigeria country reports²⁸ for more details and direct quotations. **But deep tensions are evident and can be summarized here, with just one illustrative quote supporting each key findings.**

- 1 Money is only one of the reasons women may take on platform work and sales; passion and personal fulfillment are just as important.

“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)

- 2 The women interviewed in all three countries acknowledge and navigate the pros and cons of flexibility afforded by platform livelihoods.

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

Blessyn, freelancer (Nigeria)

- 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.

“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)

27 Caribou Digital, *Women in the Platform Economy: Women’s Experiences of Platform Livelihoods in Ghana, Kenya, and Nigeria*.

28 Qhala and Caribou Digital, “Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya”; University of Ghana and Caribou Digital, “Women and Platform Livelihoods: Lessons from Ghana”; “Platform Livelihoods and Young Women’s Economic Empowerment in Nigeria.”

- 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.

“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.”

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

- 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.

“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)

Applying the Gender at Work Framework

A further analysis 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.²⁹ 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).

Kabeer outlines four requirements for empowerment: the availability of conceptual and tangible **alternatives, agency, resources, and achievements**. For example, in a ride-hailing context, an alternative would be that it is acceptable for a woman to be an Uber driver and that she gets an opportunity to do so. Agency would be the ability to overcome social norms and 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

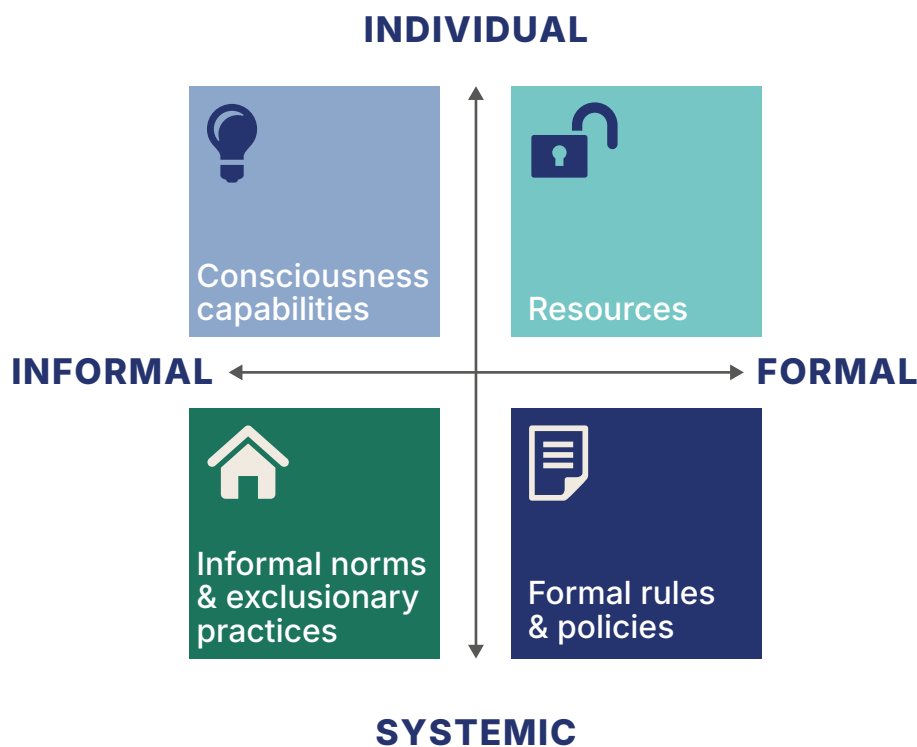
²⁹ Kabeer, “Gender Equality and Women’s Empowerment”; Gender at Work, “Gender at Work Framework.”

would be the extent to which the empowerment potential of ride-hailing could be transformed into an increase in income and better quality of life.

Ride-hailing is a useful illustration of the complexity of empowerment. It is not always a favorable alternative of earning (rough roads, traffic, not compatible with family/care work), women do not necessarily have agency, they may have to overcome social norms to drive, and neither does it present clear achievements given the challenges (as social commerce might).

Figure 8.2 The Gender at Work Framework

Gender at Work • <https://genderatwork.org/analytical-framework/>



The Gender at Work Framework takes Kabeer’s four elements and places them in a two-by-two framework. The framework suggests 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).

Though not developed for platform livelihoods research, the Gender at Work Framework is a useful lens to understand how empowerment might happen for female platform workers and sellers: 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 consciousness and informal norms. Indeed, 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.*”³⁰

Notably, respondents voiced many contradictions. 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.*”

“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)

The main report engages with each of the quadrants in depth and uses that approach to inform the key takeaways described below. Paths forward are illuminated in each of the quadrants

- Resources: Invest in infrastructure, skills, and other essential elements.
- Formal rules and policies: Identify “gender-forward practices.”
- Consciousness and capabilities: Invest and promote platform-led upskilling.
- Informal norms and exclusionary practices: Make platform work and sales more inclusive for women.

30 James, “Women in the Gig Economy: Feminising ‘Digital Labour.’”

Key takeaways

Do the female platform workers and sellers interviewed in Ghana, Kenya, and Nigeria find platform livelihoods empowering, “*dignified and fulfilling*”?³¹ To what extent are the platforms surveyed by Value for Women also ensuring this?³² 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,³³ 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, skills for platform livelihoods, are not homogenous and static—they are constantly evolving. Many platform discussions call for more STEM 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 (e.g., sales, marketing, or customer service) and the types of education women receive.³⁴ All these complexities return to the Gender at Work Framework, where all elements of the framework are constantly in flux.³⁵
- 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 describe the huge potential of platform work and sales, but at the same time describe the “bias in, bias out”³⁶ of offline to online labor for women. 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.
- 3 **Empowerment depends on the type of platform livelihoods and perceptions women have about it.** Most interviewees were positive on the value of platform work and sales to their lives for a number of reasons. It could be because researchers interviewed largely “wealthier” or mid-/high-capital respondents (see country reports for details). Since research

31 Mastercard Foundation, “Young Africa Works Strategy 2018–2030.”

32 Value for Women and Caribou Digital, “Gender-Forward Business Practices for Digital Platforms: A Supply-Side Exploration.”

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

34 Caribou Digital, *Platform-Led Upskilling: How Marketplace Platforms Can Transform Emerging Markets by Investing in Skills Development*.

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

36 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. Njeri Kinyanjui, *Women and the Informal Economy in Urban Africa: From the Margins to the Centre*.

was conducted during the COVID-19 pandemic, the positive bias could also be due to self-selection of those who could afford to participate (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 due to 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 Kabeer’s definition of empowerment and the Mastercard Foundation’s focus on 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 they may know they are but apply “adaptive preference,” i.e., recognize that this is the trade-off they have made.³⁷ All these points reinforce that understanding women’s empowerment in platform livelihoods is challenging.³⁸

- 4 **Focus is needed on shifting consciousness and social norms.** While resources, formal laws, and policies are critical, practitioners, policymakers, and academics seem to focus on these to the neglect of the opposite side of the framework, social norms and consciousness challenges. This focus is 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 are still necessary—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 mean for them, what it takes to be in a position to take advantage of such opportunities, and how women think they could improve.
- 5 **Digital platforms have an important role to play in creating resources, policies, and practices that support women.** The focus on formal resources and policies (the framework’s right side) comes from policymakers and academics. While more data is 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.

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

38 In addition, there were some areas the 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.

Reflections

Nasubo, Renée, Savita, and Yinka joined Dr. Jonathan Donner (Caribou Digital) for a podcast episode in August 2023.³⁹ This conversation presented opportunities to reflect on the partnership and on the future of work. These excerpts have been lightly edited for clarity.

On the partnership

JONATHAN—

What are the research gaps? What are the things we need to know if we're going to build better policy and products on top of this set of practices?

SAVITA—

It was very exciting working as a distributed team learning from each other. What really helped us was we had monthly calls, which helped a lot to exchange all kinds of issues. I'll give you one example that came up, on privacy. We asked women's consent if they were interested in sharing a video story. There was one woman who was initially interested, and she had a social, outward facing profile. So, she was well aware of what that looked like. But then the rest of her family were not happy that she had consented to do a self-shot video. So, then this was something that we could discuss with the other partners, had these issues of privacy come up again, around very central tensions of what a woman might face. I think having that space definitely helped let the partners also chime in on what they found useful or not.

YINKA—

What worked was also the fact that interviewees could do self-recorded video interviews. The partners were very good in providing the script and the tutoring to make them feel very useful and very relevant in the whole process. And, you know, firsthand stories are always more impactful than third-party stories. [...]

³⁹ The podcast is available at: <http://tinyurl.com/jbtv9u8a>

I think the other interesting part was coding collectively or interactively on the on [Dovetail] the system that we chose for the qualitative data analysis.

SAVITA—

This was an all-female team. And I think a lot of the challenges that we were hearing the platform workers and sellers speak about—we were also experiencing them as we were working and juggling with everything else.

On the future of work

S— Three things I feel continue in the work that I'm doing now.

One is that tensions still continue, of course, there are these questions around flexibility, opportunity for income generation, protection, frauds and scams, et cetera. These keep coming up and I think we still need to work on these, especially if they're looking at the Gender at Work lens. How does this happen? Both at the individual level of empowerment for women, but also the broader level—what are countries and platforms doing about these issues?

But then there are two other areas I think are emerging. One is around the question of embedded finance. Can platforms be used for onboarding women into digital financial inclusion? There's some interesting work we've done with CGAP [Consultative Group to Assist the Poor] around women-focused platforms and embedded finance [and] what kind of opportunities they provide. And the other is the role of AI and how it might influence women. I think it came up a little bit in our conversations in terms of algorithmic inequality, which women expressed more concern about. But I think there's a lot more work to do there.

Y— From my lens, I would say that the more I look, the more things remain the same. And that also speaks to looking at the processes and systems around gender within organizations. There's a lot more work and intentionality required, first of all, in ensuring that we can truly use platforms as a means of decent and sustainable livelihoods for women within these economies.

The second I want to speak about is the skill sets that one requires working in the digital space are now a bit more diverse. I'll give you an example. It's not just OK that you can be a project manager working on a cloud platform, but you also need to have the skills around digital marketing, things like blogging, to build visibility on the platform. And then the third area is how do we ensure that the algorithms are free from bias, especially when you're trying to build these global platforms.

RENÉE—

Thanks, Yinka. I can also add to that. You took the words out of my mouth. Looking forward, what I would really love to see is more of that intentionality from platforms. What we keep seeing is that there is a lot of opportunity for digital platforms to play a role here, not just from a gender inclusion perspective, but on various intersectional lenses of

inclusion. We haven't even really spoken about the role that platforms can play specifically for rural sectors or for people with disabilities. They're quite flexible as tools, and can really make differences there, but they need to show a bit more intentionality because inclusion doesn't happen by accident.

The low-hanging fruit is around. Please just make sure that [platforms] look at your customer and user data in a sex-disaggregated way, to be able to draw insights from that and better serve them—that still holds from what we've seen. If all the platforms can understand the role that they have and build on that in an intentional way, I think that would be a great way forward.

NASUBO—

The future for me looks bright. The reason I'm saying that is the conclusion from our research was that women want dignity, they want safety, and they also want respect. They want a bit of control and power and so they are looking at ways in which they could get that. At Spur Collective, we're trying to understand how young people are using digital platforms to help them to sell, to help them to even find work. As we look, we see communities and people rally with one another to just build their businesses, build their online profiles to get and find work.

Something else that I hope that would come out of this is maybe platforms can do a hybrid of both formal and informal. I think that would be my be my call to action for platforms: consider how young people are using digital platforms—how women are using social media—to rally a community around themselves and also find work and sell.

Project resources

Project website

Caribou Digital, "Women and the Platform Economy" [project page], Platform Livelihoods Project, October 9, 2022, <https://www.platformlivelihoods.com/gender/>.

Country reports and calls to action

Kenya

Qhala and Caribou Digital, “Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya,” Platform Livelihoods Project (Farnham, Surrey, UK: Caribou Digital Publishing, July 2022), <https://www.platformlivelihoods.com/wp-content/uploads/2022/09/Kenya-v4.pdf>.

Drawing on insights from focus groups (with women and men), one-on-one interviews, and WhatsApp group chats with women, this paper explores barriers and enablers for women working and selling online in Kenya. It breaks new ground, identifying five themes and tensions surrounding these barriers and enablers:

- 1 **Male partners and family members can be understood as both partners and as obstructors**, sometimes supporting but sometimes subverting the success of women working and selling in platform marketplaces.
- 2 **Rules are meant to be broken**. Pushing against social and gender norms is not easy, and sometimes brings women into tensions with the formal rules on the platforms.
- 3 **It takes a village to succeed**. Women work together to survive and thrive in the platform economy
- 4 **Flexibility is a myth**. Women can struggle to balance work and family commitments, and to be always-available in the way that online sales and work often requires.
- 5 **Women want dignity, safety, and respect** when working and selling online.

Ghana

University of Ghana and Caribou Digital, “Women and Platform Livelihoods: Lessons from Ghana,” Platform Livelihoods Project (Farnham, Surrey, UK: Caribou Digital Publishing, July 2022), <https://www.platformlivelihoods.com/wp-content/uploads/2022/09/Ghana-v4.pdf>.

Based on qualitative analysis of data from in-depth interviews with 10 experts and 40 young Ghanaian women (between 18 and 35) engaged in platform livelihoods, the study finds:

- 1 Many **women in this line of work live in urban areas and have completed at least secondary education**.
- 2 **Money meant different things to different women**: a main or supplementary source of income, financial independence, or a means of asset acquisition. Others were motivated by the **intrinsic satisfaction of engaging in a passion or hobby**, or of being challenged to learn and grow in specific ways. The **flexibility** of platform livelihoods was another attraction, especially for women with young children, although online traders found this flexibility elusive.
- 3 **To enter into platform work, other people provided useful support**: moral support from family and friends, business support groups, and informal mentorship.

- 4 **Women identified a number of skills they lacked initially**, including marketing and social media use. Those engaged in unconventional activities (e.g., ride-hailing) said they would have benefited from encouragement from those in their close networks to balance out social opposition to their choices.
- 5 **Platform sales presented several challenges**, including logistics, the cost of delivery and electronic payments, inadequate infrastructure, and online fraud.
- 6 The **motivation to keep going** involves a network of support, income earned, satisfaction of their work, and the prospect of growing their work or gaining other opportunities in the future.
- 7 The **COVID-19 pandemic** motivated a number of women, mainly in sales, to move into social commerce.
- 8 Women reported various forms of **empowerment** from platform work, including the “power to” carry out their decisions. Women reported gaining the technical and life skills to meet their goals, including social skills, time management skills, leadership skills, and financial planning skills. “Power within” was also frequently mentioned; women expressed increased confidence, self-esteem, courage, and resilience, which they attributed to their engagement in platform work.
- 9 The **major costs to doing the work** included the **stress** of meeting work targets or satisfying demanding clients, a reduction in social activities, and, for those who were self-employed in e-commerce, **the absence of employment benefits**.
- 10 Overall and overwhelmingly, **women find the work valuable**. For many, it provides an avenue for self-employment (and for income) in an economy where formal jobs are few and far between. Women also value the non-monetary benefits of platform work, including flexibility and control over their time, as well as opportunities for discovery, growth, and fulfillment.

The study identifies five policy recommendations.

- 1 Practitioners and policymakers should consider **expanding work opportunities for a wider range of women**, not simply recreating online the unequal access to opportunities that exists in the offline labor market.
- 2 To ensure that women can take advantage of the available opportunities for platform livelihoods, **STEM education, including ICT training, for girls** needs to be enhanced.
- 3 **Training institutes offering courses in digital literacy should turn their attention to traders/entrepreneurs** and offer basic ICT and digital marketing skills customized to their specific needs.
- 4 There needs to be **more education about the possibilities of (self-)employment** available, including for women.
- 5 **Expanding infrastructure across the country** is key to ensuring that women beyond the urban and middle-class can take advantage of available opportunities.

Nigeria

Lagos Business School and Caribou Digital, “Platform Livelihoods and Young Women’s Economic Empowerment in Nigeria,” Platform Livelihoods Project (Farnham, Surrey, UK: Caribou Digital Publishing, July 2022), <https://www.platformlivelihoods.com/wp-content/uploads/2022/09/Nigeria-v4.pdf>.

Drawing on 12 expert interviews, 40 interviews with female platform workers and sellers, and focus groups, the study presented the specific landscape of platform work and sales in Nigeria and found:

- 1 **Financial exclusion**, which in Nigeria disproportionately affects women and extends to online work, particularly impacts women selling on social media platforms who lack sufficient financial access.
- 2 Female location-based workers, like ride-hailing drivers, are more susceptible to **insecurity and harassment**.
- 3 **Social and cultural norms** negatively affect women who work on the supply side and take up “male” roles like driving.
- 4 A **gender pay gap** exists for women platform workers who lack the skills needed to take on more complex roles.
- 5 Women working on global platforms lack **digital marketing know-how** as it relates to building online profiles.

Going deeper, the study suggests:

- 1 **Context matters**. The environment in which platform livelihoods are conducted, including social norms, technology, and legal frameworks, influences workers’ experiences.
- 2 **Flexibility is a myth**. The promised flexibility of remote work executed at home is more favorable to women, who can work while managing domestic affairs. But the readiness of Nigerian employers, government, and businesses limits the remote work opportunities for women, making online platform work mystical.
- 3 **Platform workers want protections**. The income variability or seasonality of work creates a need for income protections or safety nets, especially for women. The paucity of social safety nets for female gig workers highlights the importance of benefits and protections. Government policies around equal work and digital protections (i.e., against cyberbullying) are necessary. Finally, peer protection mechanisms like mentoring and support are emergent and important.
- 4 **Presence is not enough**. Registering or listing on global platforms does not guarantee work. Understanding how platforms and their algorithms work and investing the effort to increase product or service visibility—digital marketing and promotion—are essential.
- 5 **Platforms mimic the real world** in values, norms, and behaviors. Nigeria’s male-dominated society aligns with its patriarchal roots, especially concerning gender, and platforms mimic these behaviors because of existing systemic barriers. Thus mindfulness in building platforms is important, such as acknowledging women’s rights to identification and property to serve as collateral.

- 6 **Persons with disabilities face challenges on platforms.** Persons with disabilities must overcome traditional challenges, such as late-stage education and social development, prior to navigating digital challenges. These perceptions and poor accessibility design considerations limit their access to online work opportunities.
- 7 The **COVID-19 pandemic** catalyzed Nigeria's digital transformation, including e-commerce, delivery, and remote online work.

Recommendations for policy involve broader efforts in Nigeria's digital ecosystem, including the Nigeria National Broadband Plan, the National Digital Economy Policy and Strategy, and the 2015 cybercrime act. Complementing these changes are private and development sectors interventions ranging from supporting the design and sustainability of online work platforms to enhancing women's skills and capabilities to take work in higher-paying roles and advocating online work for women. These include:

- 1 **Embedding digital wallets into platform offerings** and shaping platforms into a gateway to other digital financial services. This will address women's financial inclusion and Nigeria's 8% gender pay gap. Building the awareness and knowledge of platform designers about gender equality is another design imperative.
- 2 **Providing capacity building to strengthen indigenous platform design and development in topical areas** like platform design, strategy, and governance.
- 3 **Funding support** to keep the lights on and provide access to talent and engineering capabilities.

Business Models Assessment

Value for Women and Caribou Digital, "Gender-Forward Business Practices for Digital Platforms: A Supply-Side Exploration," Platform Livelihoods Project (Farnham, Surrey, UK: Caribou Digital Publishing, July 2022), <https://www.platformlivelihoods.com/wp-content/uploads/2022/09/VfW-v4.pdf>.

This report explores what gender-forward business practices might look like for digital platforms. A survey engaged with seven platforms in Kenya and Nigeria about their business practices, including (a) overall strategy and gender commitment; (b) leadership, workforce, and HR; (c) market research, product development, marketing, and sales; (d) customer finance, service, and support; (e) worker attraction, retention, and support; and (f) the use of sex-disaggregated data.

Results indicate that platforms have an understanding of the importance of gender equality and articulate, in principle, a commitment to contributing to greater gender equality. However, these ambitions are generally not backed up with practical policies, practices, or strategies. Specifically:

- 1 Respondents do not back up stated commitments to inclusive HR values with formal policies.
- 2 While respondents indicate a commitment to gender inclusion in the workplace, there is limited gendered understanding or acknowledgement of gendered differences in other business functions (such as marketing, product design, or customer support).

- 3 Respondents are slightly more likely to consider gendered differences in their customers than their workers or providers.
- 4 Data—about both customers and workers or providers—is a missed opportunity. Such data (ratings, earnings, number of jobs/trips/ sales, complaints, product preferences, frequency and timing of logging in, etc.) is critical for digital platforms to run their business and can be hugely beneficial to improve their offerings and efficiencies overall.
- 5 Where respondents did consider gendered differences, they reported seeing positive business impacts, including increased sales, improved brand recognition, increased customer satisfaction, and increased employee satisfaction and retention.

Based on these findings, this report recommends initial steps toward more gender-forward business practices. Recommendations for digital platforms include:

- **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.
- **Draft and publish a gender commitment statement.** This sends a clear signal to all platform stakeholders and can be beneficial in engaging possible investors.
- **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.
- **Take gendered differences into account when providing worker training and support.**

For ecosystem stakeholders (either working with, influencing, or supporting digital platforms), recommendations include:

- Increase **advocacy** around the importance and business benefits of gender-forward business practices for digital platforms.
- Encourage businesses to complete a **gender self-assessment** as a starting point to identify gaps and areas for improvement.
- Earmark **funding for gender-forward pilots** within digital platforms.
- Encourage the **collection and use of sex-disaggregated data** by digital platforms.

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09

Platform livelihoods and youth with disabilities

These studies offer a close examination of how young Kenyans living with disabilities are (and in some cases are not) working and selling in platform marketplaces. Through surveys, interviews, self-shot videos, and detailed evaluations of the usability and accessibility of major marketplace platforms in Kenya, they detail some of the technical (accessibility) and normative (stigma) challenges that make participation in formal marketplaces difficult for youth with disabilities. They detail a more mixed picture for participation in social commerce, with easier uptake but less protection from fraud and discrimination.

These studies were conducted by Caribou Digital, inABLE, and Technoprise Global in 2022, in partnership with the Mastercard Foundation.¹ This chapter is a condensed version of the summary report² and shares snapshots of the video stories shared to YouTube.³ It concludes with reflections on the project from H  l  ne, James, and Julius, captured in August 2023. These studies were led by these researchers:

James Angoye, Irene Mbari-Kirika, and Julius Mburra — inABLE

Emily Parcell and Dr. Bruce Walker — Georgia Institute of Technology

Dr. Jonathan Donner and H  l  ne Smertnik — Caribou Digital

- 1 Special thanks to Dr. Robyn Read at the Mastercard Foundation, and to Ryan Yunis, who helped begin and frame this research. This research would not have been possible without the generosity of the 148 platform workers and sellers and expert interviews in Kenya who took time to speak to the inABLE and Technoprise Global research teams about their livelihoods. We would also like to appreciate the six women and men who agreed to share their stories on video. The views presented in this paper and in the videos are those of the authors and do not necessarily represent the views of the Mastercard Foundation.
- 2 Caribou Digital, *Towards More Inclusive Platform Livelihoods: Reflections on Young Kenyan Platform Workers and Sellers Living with Disabilities*.
- 3 Caribou Digital and Story x Design, "Youth Living with Disabilities Earning Platform Livelihoods (Video Playlist)."

The studies

The platform livelihoods study that focused on Kenyan youth “working, trading, renting, and creating” (see [chapter 6](#)) portrayed and explored the different experiences of young Kenyans using marketplace and social media platforms to earn a living and scratched the surface of the ways these experiences were different for young people with disabilities.

For example, the researchers heard how social commerce was an important source of earnings for one woman living with lupus, a long-term autoimmune disease.⁴ In another case, a young musician with a hearing impairment described how he relied on YouTube and other social media to build a brand, a following, and a livelihood.⁵ Their stories detail positive promises and potential of platform livelihoods, but they left unaddressed questions of scale and generalizability of their experiences.

Caribou Digital and the Mastercard Foundation agreed to investigate these questions further and partnered with inABLE and Technoprise Global, two expert advocacy organizations for inclusive technology in Kenya, to focus specifically on the experiences and challenges of young people with disabilities in Kenya.

In consultation with researchers from the Georgia Institute of Technology, Technoprise Global and inABLE conducted several studies, beginning with a survey of 148 participants with three types of disabilities: visual, hearing, and physical impairments. Qualitative research followed with a sub-selection of 86 participants. Finally, UX testing and digital accessibility assessment of three popular digital platforms in Kenya were completed. In addition, the research teams worked with Story × Design to support six research participants to develop their own self-shot video stories.

This essay starts by summarizing the main findings from the studies by inABLE, Technoprise Global, and Story × Design. It connects those findings to the broader trend of platform livelihoods, addressing implications both

4 Caribou Digital and Story × Design, “Dorcas, the Social Commerce Entrepreneur (Part 2).”

5 Caribou Digital and Story × Design, “Platform Livelihoods: Creatives Selling Art through Digital Platforms.”

for young people with disabilities in Kenya specifically, and for the shift to platform livelihoods more broadly. Finally, the essay suggests next steps for research on how young people living with disabilities can prosper in the platform economy. These studies and accompanying videos are exploratory, stark, and sorely needed to fill a gap and light a path for future research. Caribou Digital is excited to have gone on this journey with these partners.

The survey and in-depth interviews

This phase of the research, led by inABLE, included a survey of 148 young Kenyans (quasi-parity in gender) with visual, physical, and hearing impairments.⁶ The survey aimed to get an initial understanding of the landscape: *Do youth with disabilities use social media channels for their livelihoods in Kenya? If so, which channels and how?* Follow-up in-depth interviews and focus group discussions were held with 76 participants (44 of whom had participated in the survey).

The methods: The methods applied to this research provided initial insights into the landscape. Finding and recruiting youth with disabilities using e-commerce platforms was particularly difficult; so, from the outset, the team narrowed the scope of this research to social commerce.

The social seller profile: From the research sample, the profile of the social seller was young and with higher (tertiary) education. This is an important consideration that has been seen across several studies in the Platform Livelihoods Project.

Preference for social media (not e-commerce platforms): WhatsApp and Facebook were considered more simple, accessible, and familiar by respondents and their prospective buyers. There was a nuance, however, where those using Facebook added the dimension of reach (promoting their products and services beyond their familiar circle). On the other hand, respondents using Facebook mentioned the need for self-confidence, given the higher exposure and possibility of online bullying. Instagram was considerably less used for online sales by interviewees.

Economic impact and gender disparity: Across all three groups interviewed, just under half of respondents indicated that some of their income was derived from online platforms. About 15% of the interviewees indicated that almost all of their income (over 75%) was derived from sales through digital platforms. On average, income derived from social commerce was KES 20,000 (~US\$150) or less per month. More men earned above that average compared to women.

6 inABLE, "Platform Livelihoods for Kenyan Youth with Disabilities: Survey and Qualitative Report."

However, women mentioned they were “more satisfied” than men by social commerce, suggesting that the work style may better suit their needs.

Barriers to access social commerce: One of the biggest barriers to access is infrastructure: high cost of data bundles and lack of availability of internet services/connectivity. Beyond this challenge—shared by people with and without disabilities—there are a few specific challenges, including the lack of accessibility features on phones, a lack of skills to operate, and discrimination and stigmatization.

Call for action: Youth with disabilities interviewed insisted on the need for users with disabilities to be included in the design processes of platform teams and to support the design of digital products.

Usability testing and digital accessibility assessment

Following the survey and qualitative research, inABLE and Technoprise performed two evaluation exercises: (a) usability testing and (b) a digital accessibility compliance assessment of three popular e-commerce platforms in Kenya ([Jumia](#), [Jiji](#), and [PigiaMe](#)).⁷ For the usability testing, 19 participants (12 men and 7 women across all three disability types) were engaged; the digital accessibility assessment was done via machine.

Overall, the usability testing results show that none of the three platforms were fully accessible. Visually impaired users were the least supported due to the lack of screen-reading technology on the platforms. Hearing-impaired users were the second least supported, with the main challenge being the language used by the platform. The physically impaired users had the highest usability rates.

Participants reported several key challenges, including a **lack of labeling**, **poor screen-reader support**, and **low contrast**. Other complaints related to **complex language** (often in English), **difficult sign-up processes** (with verification codes sent by email or text), and **complicated methods of uploading and posting** items for sale.

Similarly, the digital accessibility assessment found that the three most challenging tasks for screen reader users are the **sign-up** or registration process, **uploading** a product, and **logging out** from the platforms. Setting payments was only partly successful.

⁷ inABLE and Technoprise Global, “Usability Testing and Digital Accessibility Compliance Testing of Three Key E-Commerce Platforms in Kenya.”

Self-shot videos

Caribou Digital partnered with Kenya-based multimedia production company Story × Design to direct and train six participants in creating their own self-shot videos. Each story sheds light on how young people with disabilities use digital platforms to earn a living.

Story × Design adapted their methodology (detailed in chapter 5) in three core ways to ensure that participants could seamlessly tell and film their own stories:

- 1 Adapted resources and supporting tools (e.g., practice manuals, questionnaires, film prompts) to ensure access and usability for all.
- 2 Worked with interpreters and aides to accommodate multiple abilities.
- 3 Led an on- and offline post-production process—leveraging regular carrier calls and WhatsApp video, voice calls, and voice notes, but also, importantly, in-person training.

“The most gratifying measure of achievement for all of us is the fact that the expressions of all participants were not dictated, directed, or curtailed. At each stage of the project, participants had full control of their stories and authority on what to feature in their final videos.”

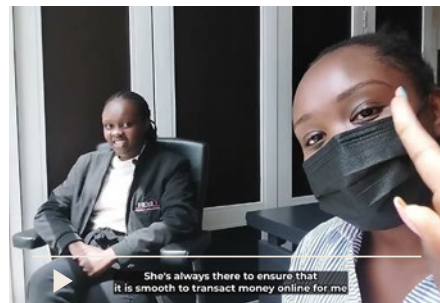
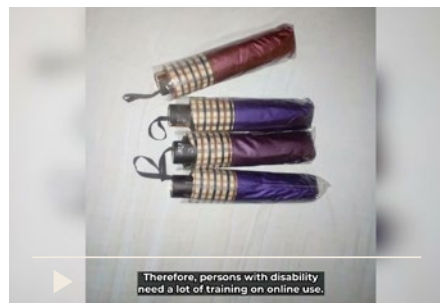
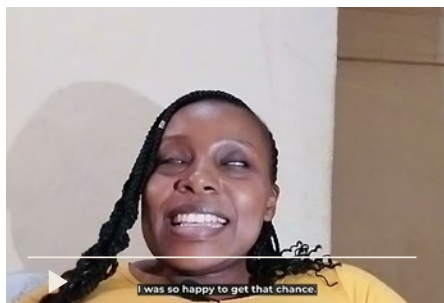
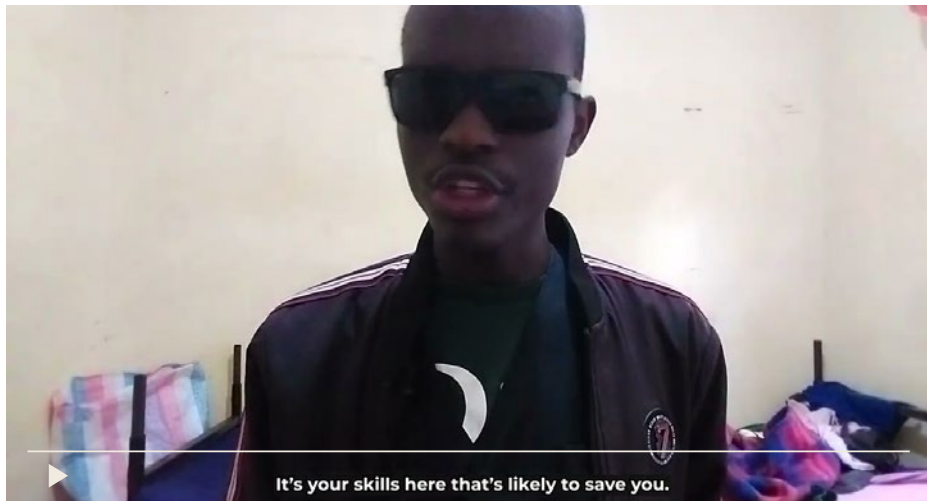
Abubakar Nuuman, Story × Design

Platform livelihoods and youth with disabilities

The studies

Figure 9.1 Six self-shot videos and a summary.

Videos • Story × Design • www.youtube.com/playlist?list=PLSJyLOKwzy5_ghJMy-gG50twQMN6TYKC3



Implications for inclusive platform livelihoods

The primary research activities, detailed above, focused specifically on the platform livelihood experiences of young Kenyans with three types of disability (visual, hearing, and physical impairments). The qualitative work, survey, and videos focused mostly on those earning a living via social commerce. The usability testing and digital accessibility assessment identified significant barriers to the effective use of marketplace platforms for sellers with visual impairment.

The remainder of this essay shares four takeaways that build on the findings of the qualitative and quantitative studies to highlight specific challenges for young people with disabilities engaging in platform work and platform sales. These implications illustrate the broader connections and widespread trends of how platformization is changing the nature of work in the digital age—for people of many abilities, vulnerabilities, skills, and resources—and underscore the urgency and importance of creating an inclusive digital economy that works for everyone.

Individual profiles hide critical collaborations and the need for human assistance.

“I am lucky. People support me, especially in communication when it’s face to face. I get help from my sister and my mother. When I choose to be alone, that is when I face challenges.”

Young woman with hearing impairment (Mombasa)

The result of the varying degrees of accessibility and usability of online platforms (both social media and e-commerce) was that, even though many respondents were sole proprietors of their online business, at some point in their online sales journey, they need human assistance. This echoes the “hidden hierarchies” discussed in the evidence review (see [chapter 4](#)).⁸

Sellers often start, and often stay, with social commerce.

This research contrasts the ease of use and familiarity of social media compared to the costs and complexities of access and use of specialized e-commerce platforms. Social commerce was considered more accessible and usable by people with disabilities, compared to e-commerce platforms.

8 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Hidden Hierarchies.”

The survey and interviews revealed how much easier it is to embark on online selling using social media platforms than e-commerce platforms.

“The challenge of Talkback [a tool that reads text aloud for those with visual impairment] not reading some apps has left me with no alternatives but to shift to WhatsApp [for business sales]. Imagine logging in to your account and you start scrolling and all you hear is clicks.”

Young man with visual impairment (Kisumu)

The qualitative research, usability testing, and digital accessibility assessment all highlight that the e-commerce platforms selected didn't fully support assistive technology solutions and were difficult to navigate, at both the onboarding stage (complicated sign-up and ID process) and throughout the sales process (difficulty uploading material or interacting with customers). People with visual or hearing impairments were the most affected by these challenges.

Social commerce can be the first step into platform work and sales,⁹ but use of social media does not always lead to using e-commerce platforms or even developing standalone domains. A takeaway from these research studies is that the pathways to e-commerce are not yet as inclusive and open to all as they should be.

Balancing privacy and disclosure is challenging— a possible opportunity for more inclusive design by e-commerce platforms.

“Whereas no one will judge you, no one will favor you, it's your skills that are likely to save you.”

Adika, visually impaired freelancer¹⁰

Adika's acknowledgement of the appeals of anonymity speaks to one of the oldest and multifaceted parts of online life. In many cases, being “invisible”—not having to disclose one's disability—was considered a strong advantage by participants. However, anonymity rarely lasts for the duration of a transaction, particularly in the case of social commerce. When the “online” journey ends and the offline journey begins is where many of the challenges of discrimination and dishonesty lay for youth with disabilities.

9 Pon, “The Race to Digitize Commerce in Sub-Saharan Africa.”

10 Caribou Digital and Story × Design, “How Youth Living with Disabilities Are Earning Platform Livelihoods (Video).”

“Mistrust is the biggest challenge we [youth with disabilities] have. A buyer can see an item, a sample of an item you sent to them, and they accept. But if it comes to a time when they have to meet you in person, they start doubting that you can finish the order.”

Young man with physical impairment (Kilifi)

With little in the way of payments or shipping services, social media channels aren't completely virtual marketplaces, complicating the point above about their greater accessibility. They provide online tools to initiate and coordinate offline trading activities. The youths' livelihoods happen, therefore, in a combination of online and offline spaces, providing opportunity but also challenges when they have to leave the screen, meet in person, and get paid.

The experiences of discrimination in social commerce detailed by respondents also underscore a promising appeal of formal e-commerce platforms. Unlike in social commerce, where disclosure is all but required in order to conduct business, some e-commerce platforms may provide greater opportunities for anonymity, or at least disclosure of only selected and relevant personal details, to those who seek it. How can platforms durably change their approach to ensure inclusivity of their design?

It may be time to see platforms not just as sales channels, but also as workplaces.

The first three takeaways were based on concrete observations of concrete experiential elements, each connecting the experiences for people with disabilities to broader patterns in platform work and platform sales. By contrast, this reflection is more abstract. But, importantly, it reframes these findings based on the discussions inABLE had with platform sellers and the assessments Technoprise conducted with a subset of them.

In speaking to people about their livelihoods, and in wrestling, particularly, with questions of accessibility and usability, all our partners, inABLE, Technoprise, and Story × Design, were having conversations about **workplaces**—the settings (both digital and physical) in which people sought to earn a living in the digital age.

There are some established arguments around this line of thought in other settings. In 2013 in the United States, Melissa Earll, a platform seller with a hearing disability, sued the giant peer-to-peer marketplace platform eBay, arguing that the required verification process that involved a voice telephone call (which this seller could not pass) violated her rights under the Americans with Disabilities Act (ADA). She lost her case on appeal in 2015.¹¹ As it stands, the law of the land in the United States is that, without a clear connection to

11 Earll vs Ebay, Inc., No. 13-15134 (US Court of Appeals 9th Circuit, April 1, 2015).

physical places, digital platforms are not workplaces and thus not subject to the norm of “public accommodation,” not required to conform to the tenets of the ADA, and not required to provide affordances and protections for equal access to all would-be workers.

We join other policy researchers¹² in wondering whether this state of affairs should be reconsidered, particularly in places where employment in the formal sector (and the protections it provides) is relatively scarce, as in Kenya, where perhaps only one in 20 young people expects to find full-time employment in the formal sector.¹³

The path ahead

Unique challenges and significant commonalities

The primary studies and accompanying videos have surfaced, for the first time, significant and distinctive elements of the experiences of young Kenyans with disabilities with platform work and platform sales. Their unique, or at least particularly salient, challenges include:

- The opportunity, but also the limitations, of social media platforms as a way to earn a living.
- The poor accessibility of several dedicated e-commerce platforms, despite the opportunities they offer for more protection against discrimination.
- The need for human assistance, and therefore the need to share revenue.
- The stigmatization when interactions cross to the physical world.

At the same time, the studies are notable for how they illustrate the ways young Kenyans with disabilities face many of the same opportunities and challenges encountered by others building their businesses online and documented throughout the chapters and inquiries of the Platform Livelihoods Project. **Infrastructure**, access to **capital**, the need to increase **skills**, protection from **fraud**, and a pervasive use of **side hustles and fractional work** all characterize how people living with disabilities experience platform livelihoods. Thus any efforts to improve those conditions for all Kenyans would also help improve livelihood prospects for the communities we spoke to in this research.

12 Schwarz, “When the Facts Change: Interpreting Title III of the ADA in the Online Era”; Claeysen, “Buy It on ‘Gram: The Need to Extend the Americans with Disabilities Act to the E-Commerce World.”

13 Shujaaz, Inc., “Young & Kenyan: 7 Years, 13,000 Interviews with Kenya’s Most Important Generation.”

Importantly, despite these challenges and relatively low average earnings, the majority of interviewees agreed that they would recommend online sales. Their stories highlight how they have felt empowered by their successes online and the opportunities platforms can provide. With the support of platforms, regulators, and civil society, there is potential to make platform work and sales more inclusive.

Towards interventions and next steps

In beginning this study, it became apparent that there are not many published studies focused on people with disabilities leveraging platforms for work, particularly in emerging economies like Kenya; the evidence base is still quite thin. Given the descriptive and exploratory nature of these studies, it is “early days” for guiding policy, design, and practice in this area. That said, there are some indications of paths forward that would guide the digital economy (in Kenya and beyond) towards a more inclusive future, specifically for people with disabilities, but also for people more broadly.

Design and business model levers

The studies hint at a few ways where platform design could be improved. The first is to invite more marketplace platform designers to design with their users, in this case, with young people with disabilities. This could be done in the spirit of exploring new products and services, or in improving the accessibility and usability of existing interfaces for the broader community.

The second and third ways are to be open to more holistic approaches to supporting youth with disabilities in platform work. In the social commerce context, it might be fruitful to identify ways to partner with delivery and \ to facilitate the offline delivery stage of a sale. While this functionality would be appealing to many people with disabilities earning a living on platforms, it would not necessarily appeal to only them—and might be something valuable to informal/social sellers from many walks of life.

In the formal marketplace context, e-commerce platforms could provide better support for people with disabilities in their full online work journey. There are issues of “time to bid” and “time to complete a task” that freelancers face. (Time sensitivity is particularly important for freelancers who bid for work online, as Adika shares in his video.¹⁴) Perhaps there is a way for e-commerce platforms to be more intentional and inclusive in their design.

14 Caribou Digital and Story × Design, “How Youth Living with Disabilities Are Earning Platform Livelihoods (Video).”

Policy levers

As mentioned above, it is premature to suggest sweeping policy changes based on a few exploratory studies. However, given the unique and common challenges, experiences, and opportunities for sellers with disabilities, there does seem to be an opportunity to explore how to support youth with disabilities to take full advantage of formal marketplace sales and gig work platforms—beyond the informal social selling observed in this study. The challenge in doing so will be for policymakers, donors, and other key actors to work with (and/or incentivize or require) e-commerce platforms to improve access to their platforms for people with disabilities.

Regardless, we can speculate and project that the day may come when a reevaluation of “the digital marketplace as a workplace” occurs. When it does, the needs and experiences of people living with disabilities who earn a living on such platforms should be at the forefront for those regulators who seek to create a more inclusive digital economy.

Learning levers

In the qualitative research and survey, convenience samples limit our ability to make assessments about those who may have tried and failed to take on platform work, or those who have moved on to other livelihoods. Representative samples of people with disabilities (whether doing platform work or not) would be a valuable way to estimate the prevalence and patterns of platform work and sales in Kenya and beyond.

In the usability studies, only a few of the common e-commerce platforms in Kenya were tested, but the landscape is varied and changes quickly. It would be helpful to expand the exercise to a broader selection of platforms. Similarly, replications of this work in different countries would help fill out the picture of the accessibility and usability of various marketplace platforms.

A follow-up study could dive more deeply into the intersection of gender and disability in shaping the move into and experience of platform work and platform sales. Again, access to a representative sample of young people with disabilities might help identify a broader set of participants for such a study.

Finally, above we mentioned a small body of relevant US case law. A broader scan of case law and related research from other jurisdictions in Africa and beyond could help regulators take a fresh look at accessibility for digital economy services in their countries.

Capacity levers

If an institution wanted, today, to make the playing field more level and to create more opportunities for participation in the platform economy for people with disabilities, our advice would be the same as it has been

in several of the other platform livelihoods studies: **add knowledge and capacity**. Several participants in this study indicated that there were knowledge gaps in sales and digital skills that, if filled, might help them earn more on the platforms as they are currently configured.

We can envision the development of a corpus of “platform sales skills” as configured especially for people with disabilities. It would cover many of the common challenges facing all platform workers and sellers, as well as insights (in tools and practices) specific to those with the same or similar disabilities. Peer-to-peer learning might be particularly effective in this area.

An emerging frame

These studies hint at, but must pass on to the next actors, a core question still to be addressed: *How can platforms provide not only a space for independent livelihoods for people with disabilities but also one that supports competition, collaboration, and exchange (participation) with the economy as a whole?*

Caribou Digital found it a great privilege to work with partners inABLE, Technoprise, Georgia Institute of Technology, and Story × Design. Hearing the stories of so many young Kenyans with disabilities and the livelihood opportunities they find online gave us the opportunity to reflect deeply, not only about inclusion for each of them, but also for the whole idea of platform-mediated work and livelihoods. We are grateful and confident that the work will continue.

Reflections

James, Julius, and H  l  ne joined Jonathan for a podcast episode in August 2023.¹⁵ The conversation centered on three themes: partnership and methods, the future of work, and calls to action. These excerpts have been edited lightly for clarity.

Methods

JAMES (JA)—

User experience and accessibility testing were not really part of the original study proposal, but the Caribou Digital team was supportive, and to us that was really a measure of true co-creation; we really learned a lot from that. Then, toward the end with Story × Design coming on board, including the lived stories ... we weren't so sure when we were starting how that would pan out. But really, it was also a very good learning experience for us. And, just publishing the work, the reports being able to be out there ... it's something that we really are proud of.

H  L  NE—

James, likewise, we learned to understand each other in our positions, notably on UX and technology solutions—how we managed to meet halfway was really interesting. We learned a lot through this, and we certainly couldn't do it without you, as experts, leading the way. I think it was fantastic to be able to put it out there and see sparks of conversations begin on how young people with disabilities engage on platforms for their livelihoods today in Kenya. And being able to be part of the Inclusive Africa Conference 2023 with a bunch of other fantastic individuals doing research and finding solutions to these issues was fantastic.

JULIUS (JM)—

I think the beauty of this is the testament of having to hear and learn what persons with disabilities are doing.... The fact that we are looking into disability tells us that it's about time to adopt a universal language which is inclusive design, and to look at digital accessibility as a point of reference. Because if persons with disabilities are locked out from these products or services, then there's a big percentage of people who are not at par with the rest of society.

15 The podcast is available at: <http://tinyurl.com/mwcsbexu>

Future of work

- H—** One thing that comes up is how can we shift the narrative? Can we start imagining that platforms would become workplaces, instead of being mere sales channels? [...] In truth, I think there many ways where they already are. But there are other ways they, they still, fall short. I refer to our friends at Fairwork Foundation who also conduct research and set standards for a future of work with better and fairer jobs.
- JA—** Even though men are getting generally higher returns from the platforms compared to women, the women seemed to look like they were more content with the space. They were more likely to be happy working on those social commerce platform. What does that mean in terms of making that space safer and more attuned to their needs?
- H—** I'll express a word of caution though, because ... I do think there is more work to be done. I am not sure we've yet to understand the full nuance of women with disabilities and their experiences compared to those of men. Certainly, it's something that I would love for us to dig more into and to therefore be able to provide more relevant recommendations for female platform workers.

Calls to action

- JM —** There is a lot to be done and first of all, for these platforms, especially the e-commerce platforms, there is need to ensure that there is inclusive design and to also prioritize accessibility because in one way or another, not only even for sellers, even for buyers. We need to get on these platforms and buy whatever we want to buy without having to involve other people. Also, the issue of privacy is a sensitive aspect, because if I can't really set up or log in by myself, then I'm having to surrender my privacy to someone else for the login credentials and you don't know the intentions.

When it comes to platforms and livelihoods, there is, there is need for awareness creation and sensitization, and for people to understand that persons with disabilities can also push boundaries when it comes to entrepreneurship and work; they are out here as anyone else to make a livelihood, to support their families, or even keeping up with the daily expenditure.

If James can use a platform without straining so much, it's supposed to be like that even for people with disabilities. So regardless of your ability, I think the usage and the experience should be the same. So as much as we, we are trying to push numbers, especially for the e-commerce platforms, we should also look at the human aspect and, putting it simply, for everyone to interact with the platform and be content that they're safe using the platforms, and they can confidently transact without being hindered.

Project resources

Project website and videos

Caribou Digital, inABLE, and Technoprise Global, “project page: Platforms And Youth With Disabilities,” Platform Livelihoods Project, May 2023,

<https://www.platformlivelihoods.com/platforms-and-youth-with-disabilities/>.

Reflections report

Caribou Digital, *Towards More Inclusive Platform Livelihoods: Reflections on Young Kenyan Platform Workers and Sellers Living with Disabilities*, Platform Livelihoods Project, (Farnham, Surrey, UK: Caribou Digital, 2023),

<https://www.platformlivelihoods.com/youth-with-disabilities-report-reflections/>.

Survey and qualitative study

inABLE, “Platform Livelihoods for Kenyan Youth with Disabilities: Survey and Qualitative Report,” Platform Livelihoods Project, May 2023,

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10

How many people have platform livelihoods?

An estimation exercise from Indonesia

How many people have platform livelihoods? Representative national level surveys that combine working and trading are costly and scarce. In the absence of that data, other estimation approaches are required. This chapter uses several methods to estimate the number of people in Indonesia who rely on marketplace and social media platforms for at least some of their livelihoods. As of 2022, the authors estimate that footprint to be approximately 1 in 5 Indonesians of working age. The actual number will change over time, but underlying methodology can guide analyses of other markets, and the design of surveys to capture nationally representative data.

In 2022, DFS Lab, RISE Indonesia, and Caribou Digital conducted an evidence scan with support from the Bill & Melinda Gates Foundation.¹ The scan drew on 15 in-depth expert interviews and over 100 reports to explore seven interconnected themes about the platform economy and digital inclusion in Indonesia. This chapter is a condensed version of the “sizing exercise,” from the evidence scan. It concludes with co-author Jake Kendall’s reflections on the project.

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Dr. Jake Kendall — DFS Lab

Dr. Jonathan Donner — Caribou Digital

¹ Special thanks to Brooke Patterson at the Bill & Melinda Gates Foundation for feedback on the study design, to Chernay Johnson, and to the 15 experts who spoke with the study authors. The views presented in this chapter are those of the authors and do not necessarily represent the views of the Bill & Melinda Gates Foundation.

Background: The platform landscape in Indonesia

Indonesian online commerce continues to grow.² In 2021, [GoJek](#) and [Tokopedia](#) merged into [GoTo](#) to be listed in the Indonesian and US stock markets.³ [Bukalapak](#), a unicorn (a startup with US\$1 billion), listed publicly on the Indonesian Stock Exchange in August 2021, opening the door to more significant funding of platform expansions.⁴

Total e-commerce sales in Indonesia are projected to reach US\$51 billion in 2024.⁵ Some of this growth was made possible by government investments in digital infrastructure, policies that facilitate e-commerce expansion, and the rise in online commerce due to COVID-19 pandemic lockdowns. The increase in demand for goods and services through online trade allowed both new and seasoned entrepreneurs to join platforms and the bandwagon of digital commerce.

Indonesia is an important market for social media platforms as well. In 2021, Facebook reported 175 million users in Indonesia, more than anywhere other than India and the US.⁶ In 2021, Facebook's sister app WhatsApp reported 112 million users in Indonesia, exceeded only by India and Brazil.⁷ Indonesia is also one of the top four markets for TikTok, along with China, the US, and Brazil.⁸

2 Kendall and Deng, "Opportunities to Expand Financial Inclusion within Indonesia's Digital Platform Economy."

3 Hidranto, "Indonesia.Go.Id – RI Berpeluang Besar Menggarap E-Commerce Asean." After the merger, GoJek services within GoTo were styled "Gojek."

4 Jatmiko, "Tokopedia, Shopee Dan Bukalapak Kolaborasi Bantu UMKM Tumbuh."

5 GlobalData, "Indonesia's e-Commerce Market Continues to Surge amid COVID-19 Pandemic, Says GlobalData."

6 "Asia Internet Use, Population Statistics Data, and Facebook Data – Mid Year 2021," Internet World Stats, 2022, <https://www.internetworldstats.com/stats3.htm>.

7 Business of Apps, "WhatsApp Revenue and Usage Statistics."

8 Business of Apps, "TikTok Revenue and Usage Statistics."

The study

As an umbrella term, “platform livelihoods” combines many ways of earning a living via digital platforms: (gig) working, trading via e-commerce and/or social commerce, renting assets, and creating content or online attention. While this breadth highlights how platform business models have become intertwined with many sectors of the economy, it makes specific quantifications of the scale and scope of individuals’ platform livelihoods difficult to determine—in Indonesia and, indeed, anywhere in the world.⁹ But the question is important. Policymakers and the development community should try to ascertain just how far platforms have come in shaping livelihoods, and how many people and households rely on them.

There are several ways to count: “top-down” approaches based on nationally representative surveys, “bottom-up” approaches based on aggregated reports from individual platforms, and derived approaches where the numbers are estimated via proxies. Each has definitional and enumerational challenges because of the many varied and combinatory platform behaviors:

- **Multi-homing.**¹⁰ A platform worker or seller might be active on more than one platform. For example, a worker may offer services on both Grab and Gojek, or sell on both Tokopedia and Bukalapak.
- **Fractional work.**¹¹ A platform worker or seller often works only part time via any one platform, or via platform(s) at all. Platform livelihoods could be the primary and sole source of income, or a supplementary form of support.

9 Tubaro, Le Ludec, and Casilli, “Counting ‘Micro-Workers’: Societal and Methodological Challenges around New Forms of Labour.”

10 Landsman and Stremersch, “Multihoming in Two-Sided Markets: An Empirical Inquiry in the Video Game Console Industry.”

11 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work.”

Fractional workers may have offline clients and augment with platform work, or they might view platform work as part time. For example, Aristi and Pratama found that 34 (55.9%) of their respondents in the transportation sector have other jobs.¹² Sellers, too, might mix channels. A restaurant might sell 50% of its food to walk-up customers and 25% each on two different platforms. In Indonesia, the World Bank's analysis of 2019 labor force survey data suggested only 11% of Indonesian internet gig workers had secondary jobs, but found plenty of fractional/secondary selling among social commerce sellers in its 2020 household survey.¹³ A full 41% of surveyed merchants in the GoTo ecosystem had another source of income beyond their business on the platform.¹⁴

- **Hidden work.**¹⁵ Some profiles, notably freelancers, small enterprises, and home rental listings, can reflect “hidden MSEs,” where a given profile is shared by two or more workers, or by a manager and an employee.

Any method of estimation, then, requires deciding whether to count fractional workers, whether to include occasional social commerce and e-commerce sellers, and whether to count employees of small enterprises, and/or household members or dependents. If one's goal is to identify the subset of Indonesians who rely exclusively on marketplace or social platforms to make their full income, the resulting estimate will be smaller. If instead the goal is to enumerate all Indonesians whose economic fortunes have, in some way, been intertwined with marketplace and social platforms, the estimate would be far larger. It's the nature of digital work, outside of salaries and employment contracts, for these ranges to be broad.

Household and labor surveys

The World Bank's 2021 *Beyond Unicorns* report directly addresses these decisions about scope. Drawing on a 2019 National Labor Survey, it suggests that “in 2019, around 13.2 million out of a total of around 127 million employed workers (10.4 percent) in Indonesia were engaged in e-commerce activities as either their primary or secondary job.”¹⁶ Seventy-one percent of those used social media channels only, 26% used a blend of social and formal marketplaces, and only 3% sold exclusively via marketplace platforms.¹⁷

12 Aristi and Pratama, “Peran Freelance Marketplace dan Media Sosial dalam Online Gig Economy Jasa Profesional.”

13 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*.

14 Walandouw, Primaldhi, and Wongkaren, “GoTo Financial's Role in Indonesia's Financial Inclusion.”

15 Melia, “African Jobs in the Digital Era: Export Options with a Focus on Online Labour.”

16 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 139.

17 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 37.

The World Bank notes much social commerce is casual consumer-to-consumer rather than conducted by formal enterprises.¹⁸ Put another way, while the World Bank suggests that 85% of Indonesians who are online are also social media users, that does not mean everyone is buying and selling.¹⁹ Rather, 20% of Indonesians overall report using Facebook, WhatsApp, or Instagram for buying or selling, activity that accounts for only 3% of time spent online—for most, the imprecise and overlapping descriptions of “communications,” “social media,” “browsing,” and “leisure” each dwarf “social commerce buying or selling.”²⁰

The report draws on the same 2019 labor survey to identify 1.2 million “internet-using gig workers” in Indonesia: 69% in transportation, storage, and logistics and another 16.7% in wholesale, retail, restaurants, and hotels.²¹ This breakdown isn’t particularly granular, but it is nevertheless helpful for establishing orders of magnitude. Based on that survey, ride-hailing and delivery well outpace other forms of digitally enabled gig work in Indonesia, but the gig work sector as a whole may be only one-tenth the size of the e-commerce and social commerce sectors.

The 2021 Financial Inclusion National Survey (FII) by Sekretariat Dewan Nasional Keuangan Inklusif (SNKI) indicates that 15.6% of Indonesian adults have ever used a social media platform to promote/sell, and 12.1% have used marketplace platforms for those purposes.²²

Estimation methods

A second approach to enumeration is extrapolation. For example, using its own analysis and a survey of e-commerce sellers, in 2018 McKinsey estimated that, by 2022, online commerce would provide employment for 26 million Indonesians, representing 20% of the workforce: 17 million as owners and employees of MSMEs, 9 million in the rest of the value chain, 0.25 million in logistics, and 0.1 million in the platforms themselves.²³ The same report estimated there were up to 1 million intermediaries active in Indonesia (small, independent, often part-time enterprises who help both offline consumers and offline retailers use the internet to shop and sell).²⁴

18 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 37.

19 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 19.

20 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 28.

21 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 148–49.

22 SNKI, “National Survey of Financial Inclusion 2021.”

23 Das et al., *The Digital Archipelago: How Online Commerce Is Driving Indonesia’s Economic Development*.

24 Das et al., *The Digital Archipelago: How Online Commerce Is Driving Indonesia’s Economic Development*, 8.

How many people have platform livelihoods?

The study

The government of Indonesia offered a similar estimate in 2021, suggesting that 12 million of the 64 million MSMEs in Indonesia were part of the digital ecosystem, a figure they predicted would rise to roughly 50% by 2024, as “*five hundred thousand artisan micro, small and medium enterprises (MSMEs) are expected to be onboard the digital ecosystem every month.*”²⁵ The pandemic was an accelerant here, noted Minister of Cooperatives and SMEs (UKM) Teten Masduki, doubling MSE participation in the digital ecosystem.²⁶ As part of the effort to reach this target, in 2021 all marketplaces were invited to set up MSE clinics that included merchants and prospective merchants.²⁷

Analytic exercises can also help identify top-end limits on the number of people who can engage in platform livelihoods. At the individual level, would-be workers and sellers need access to the apps (mostly via smartphones) that support the marketplaces. While it is possible, in some cases, to access some platforms to some extent on less-capable feature phones, or even to use SMS and USSD via basic phones, smartphone ownership can be a useful proxy for the practical limits of the size of the addressable adult population that could participate. (Smartphone ownership might be a better indicator than internet access, since only 4% of the population has access to fixed line internet at home.²⁸) The 2020 FII study by the SNKI suggests 58.7% of adult Indonesians own a smartphone. While “*phone ownership is highest among men, urban, above-poverty, and relatively young adults ... between 2018–2020, growth was strongest among rural adults, the over 51 age group, and the 15–17 age group.*”²⁹

At the systemic level, platforms need to be present in the communities in which people live. WhatsApp and Facebook are available wherever there is a cell signal, and e-commerce can reach wherever deliveries can be made—albeit slowly in some cases. But the dynamic superapps that are so central to Indonesia’s digital economy are mostly based in the urban and urban-proximate areas of the country, where the density of vehicles, businesses, and would-be customers is higher.

Finally, digital uptake remains concentrated among the more prosperous. The World Bank drew on 2019 labor data to estimate that e-commerce selling (not buying) involved 9% of the highest decile households by income, 4% to 5% of fifth and sixth decile (median) households, and only 2% of lowest decile households.³⁰ Thus, digital readiness and smartphone ownership are concentrated in higher-income populations, which will limit the ability of lower-income populations to engage in platform working, trading, renting, and creating.

25 Cabinet Secretariat of Republic of Indonesia, “12 Million MSMEs Available in Digital Ecosystem, Minister Says.”

26 Herman, “Jumlah UMKM Go Digital Naik 99% Selama Pandemi.”

27 Interview with Siti Azizah, Indonesia Ministry of Cooperatives and SMEs, 2021.

28 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 19.

29 Dewan Nasional Keuangan Inklusif, “Survei Nasional Keuangan Inklusif 2020.”

30 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 88.

Aggregating reports from individual platforms

A third approach to “sizing” platform livelihoods is to aggregate reports from or about individual prominent platforms. These should be interpreted with caution due to the behaviors mentioned above (multi-homing, fractional work, and hidden work). Nevertheless, when examined as a set, such reports can shed light on the relative sizes of different platform livelihood sectors and on the overall rough numbers of Indonesians involved. Overall, our analysis suggests that in 2022 as many as 20 million people in Indonesia relied on platforms for at least some share of their income. Of those, 4.5 million were likely full-time earners.

Working

The largest share of gig work in Indonesia is in ride-hailing, delivery, and logistics. The Indonesian ride-hailing and delivery sector is led by two giant platforms: GoTo and Grab. In 2020, each claimed to have about 2 million drivers.³¹ GoTo claimed 2.5 million drivers (all but a few hundred thousand in Indonesia) in 2022 by the time of its IPO.³² However, these are not mutually exclusive estimates, because some drivers partner with both platforms. Also, unlike in some other markets, in Indonesia both ride-hailing and delivery are largely offered by the same companies, with drivers offering both services. The World Bank estimates that 86% of gig workers were men, 87% were urban, and 69% concentrated in the transport, storage, and communications sector (ride-hailing and logistics).³³

In 2019 Faisal and colleagues looked at Indonesian gig-worker participation on nine major online freelancing sites (a mix of local and international). They found approximately 171,000 profiles in Indonesia across the 9 sites, but only 2,000 (1.2 %) had been active in the last 30 days.³⁴

Notably, we were unable to locate estimates for home care workers and vendors as gig workers in the Grab and GoTo ecosystems, or elsewhere in the Indonesia markets. GoJek stopped services in its home care branch, GoLife, in July 2020, which impacted 60,000 contractors.³⁵ Further, some people in the service industries, working as home care workers, massage agents, or house cleaners, might be considered MSE “vendors” rather than gig workers.

31 Budiman, Hernandez, and Roest, “Ride-Hailing Drivers in Indonesia Discuss Livelihoods, COVID-19.”

32 PT GoTo Gojek Tokopedia Tbk, “Prospectus.” Note that Gojek has drivers in Vietnam and Singapore, but no more than a few hundred thousand in each—most of its drivers are in Indonesia.

33 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 36.

34 Faisal et al., “Discovering Indonesian Digital Workers in Online Gig Economy Platforms.” See also Glick et al., “Online Outsourcing: Prospects for Increasing Youth Employment and Reducing Poverty in Indonesia.”

35 Potkin and Daga, “Indonesian Ride-Hailing Firm Gojek Cuts 9% of Headcount.”

We suggest that 2.25 million is a conservative figure for all gig workers in Indonesia—it assumes almost every driver is on both GoTo and Grab (rather than working exclusively with one or the other), counts only a few thousand freelancers, and does not include home care workers or other gig workers.

Trading

Trading (selling) via platform marketplaces involves several sectors and behaviors, and a range of businesses from informal sole proprietorships to larger and more established small enterprises.

MSEs as sellers on e-commerce platforms

The first category to emerge is traditional e-commerce, in which MSEs serve broad markets geographically, relying on parcel, post, or electronic delivery. In their 2021 pre-IPO prospectus, GoTo reported 12 million merchants and sellers on the e-commerce platform Tokopedia.³⁶ In 2021, Bukalapak reported 6.9 million sellers in its online marketplace.³⁷ [Shopee](#) reported 5 million sellers in 2021,³⁸ while [Blibli](#) has approximately 16,000 online stores.³⁹ There is no number available for another regional player, [Lazada](#), that is specific to Indonesia. At this time, it is not possible to ascertain how many merchants maintain listings on more than one marketplace. A conservative estimate would assume a great deal of multi-homing and thus be reflected as at least 12 million Indonesian MSEs and individuals selling online via traditional e-commerce marketplaces.

MSEs as sellers in superapp/local delivery ecosystems

MSEs, including retailers, service providers, and food prep workers, are part of the superapp ecosystems, where a myriad of items and services are just a few screen taps away and can be delivered locally via motorcycle or automobile. Pre-IPO, GoTo reported 1 million merchants active in their local ecosystem.⁴⁰ In 2020, Grab reported 5 million Indonesian micro-entrepreneurs in total, which, once drivers and offline local GrabKios categories are excluded, suggests at most 1 million food prep and MSEs in their local network.⁴¹ A smaller platform, [Wahyoo](#), allows street food vendors to sell online. As of 2021, Wahyoo had partnered with 16,000 food vendors on its platform.⁴²

36 PT GoTo Gojek Tokopedia Tbk, "Prospectus."

37 Jatmiko, "Tokopedia, Shopee Dan Bukalapak Kolaborasi Bantu UMKM Tumbuh"; Safitri, "Pendapatan Bukalapak Pada Kuartal II 2021 Tumbuh 37 Persen."

38 Jatmiko, "Tokopedia, Shopee Dan Bukalapak Kolaborasi Bantu UMKM Tumbuh."

39 TechnoBusiness Media, "Jumlah Mitra Blibli Mitra Saat Ini Mencapai 16.000 Toko."

40 PT GoTo Gojek Tokopedia Tbk, "Prospectus."

41 Grab, "Grab's Contribution to Support Food Supply Chain."

42 Karunia, "Wahyoo Siap Gandeng 20.000 Warteg Yang Terancam Gulung Ke Pasar Daring."

As is the case with e-commerce networks, multi-homing (double registration) is highly likely, so a conservative estimate of the number of MSEs involved with local delivery ecosystems would hew closely to the number of firms registered on the single largest player—in this case, GoJek’s 1 million local merchants.

Social commerce

Facebook and WhatsApp are relatively pervasive and crosscutting. The growth of internet connectivity has allowed broader social connectivity through social media platforms. As of January 2022, there were 130 million monthly Facebook users (not MSEs⁴³) in Indonesia, making the country the third-largest user of the giant social media platform.⁴⁴ A 2021 study commissioned by DAI and Ipsos in partnership with Facebook surveyed over 1,000 MSMEs in 11 Indonesian regions. Their sample was 76% “online” businesses, those operating with storefronts and signage, easily approachable by in-person enumerators. These “online” businesses reported using Facebook apps to market to (52%) or communicate with (58%) customers, to communicate with suppliers (56%), to find new employees (30%), and to do customer research (41%). These levels were well above the aggregate levels of reported use of any other digital tool or platform.⁴⁵

As of November 2021, one study suggests that there were 6 million “WhatsApp for Business” accounts in Indonesia, many of which represent micro-sellers making a living through social commerce.⁴⁶ Although this is a large number, it is unlikely that all or even most of these businesses are trading online exclusively via WhatsApp for Business.

Other models, like [Evermos](#), blend social commerce and dropshipping, where the social seller originates the client onto the platform and fixes the price, and the platform directly delivers. As of 2021, Evermos reported matching 500 brands to 100,000 active local resellers in smaller Tier 2 and Tier 3 cities in Java.⁴⁷

For a true bottom-up estimate to better populate the graphical estimation in Figure 1, what is also necessary (and unavailable) from Meta is the number of Indonesians who use personal WhatsApp, Facebook, and Instagram accounts for social selling/social commerce. Instead, Figure 1 draws on the 2019 National Labor Survey mentioned above, which suggests that 71% (9.37 million) of the 13.2 million Indonesians estimated to be engaged in

43 We were unable to locate a report with the number of MSEs in Indonesia directly paying Meta for advertising on its properties. However, Facebook reports 3 million active businesses around the world as its customers, 70% (2.1 million from outside the US). If Indonesia represents roughly 15% of Facebook users outside the US, and if its MSEs account for a proportional share of paying small enterprises, that would be approximately 310,000 MSEs. That’s a healthy business for Meta but is much smaller than the number of enterprises reported to be involved in e-commerce through other methods. World Population Review, “Top 10 Countries with the Highest Number of Facebook Users”; Meta, “Your Business Story.”

44 Dixon, “Leading Countries Based on Facebook Audience Size as of January 2022.”

45 DAI, *MSMEs and Digital Tool Use amidst the COVID-19 Pandemic*.

46 Amalia, “UMKM Indonesia Manfaatkan Trik WhatsApp Untuk Bertransformasi Ke Omnichannel.”

47 Shu, “Indonesian Halal-Focused Social Commerce Startup Evermos Lands \$30M Series B.”

How many people have platform livelihoods?

The study

e-commerce for employment were doing so exclusively via social commerce channels (e.g., WhatsApp, Facebook, Instagram, etc.), while 3.8 million were using a mix of social and e-commerce, or e-commerce marketplaces exclusively.⁴⁸ In this estimate, social commerce sellers are unique, but marketplace sellers would be accounted for in the e-commerce bottom-up reports, including the larger and more up-to-date 2020 and 2021 reports.

Agricultural platforms

People need food, businesses and retailers of fresh produce need supplies to meet demand, and farmers need to sell their produce—especially the 40 million smallholder farmers that lack market access. There are some efforts underway to bring platform business models to meet these needs. At the time of writing this report, [TaniHub](#) had grown to a network of more than 30,000 smallholder farmers since its inception in 2016.⁴⁹ However in early 2022 TaniHub closed its B2C arm to focus on B2B fulfillment.⁵⁰

[Sayurbox](#) is another platform that connects farmers with buyers via an app, a website, and WhatsApp. As of 2021, there were 8,000 farmers selling through the Sayurbox platform.⁵¹ [Aruna](#) is a platform that connects fishermen with buyers. The platform currently has 21,000 fishermen.⁵² The farmers and fishermen on Aruna are likely non-overlapping, so a reasonable estimate of the number of agriculture platform participants is 59,000—still just a fraction of the e-commerce and social commerce markets.

Summary of trading

Overall, platform trading is large and growing. We estimate that roughly ten times the number of Indonesians are involved in e-commerce (particularly social commerce) than in gig work. Here, the World Bank's estimates of 13.2 million Indonesians at least partly involved in digital selling again seems like a reasonable floor, especially given that this was 2019 estimate, and e-commerce and social commerce have boomed during the pandemic. By the waning of the first waves of the pandemic and the beginning of 2022, the platform sales category had swelled. Estimates vary, but the bottom-up estimates gathered in this review, including 12 million e-commerce vendors, 1 million hyperlocal merchants in food prep and rapid fulfillment, and 9.3 million social commerce sellers, seem to reflect four reasonably distinct, non-overlapping categories of engagement. Add 60,000 farmers and fishermen, and the number of Indonesians trading online—making at least some of their livelihood via platform sales—may be as many as 20 million.

48 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 139.

49 Impact at IFC, "Digital Marketplace Keeps Indonesian Farmers in Business."

50 Prasyda, "Agritech Startup TaniHub Steers Away from the Crowd, Announces B2B Refocus."

51 Amazon Web Services, "Sayurbox Uses AWS to Deliver Fresh Food Faster."

52 Shu, "Indonesia 'Sea-to-Table' Platform Aruna Hooks \$35m Led by Prosus and East Ventures Growth Fund."

Renting and sharing

In 2019, there were 43,000 listings on Airbnb, which increased to 61,000 by May 2020.⁵³ Understandably, more than 50% are in Bali and 10% in Jakarta. Like the tourism industry broadly, Airbnb was hit hard by the COVID-19 pandemic.

Other platform approaches to lodging include [Mamikos](#), which connects 150,000 boarding house owners to 6 million room seekers,⁵⁴ and property management platform [Travelio](#), which is “*trusted by more than 10,000 property owners both to market and manage the unit as a whole.*”⁵⁵

The number of rooms and properties available can be counted in the tens of thousands, not the millions, suggesting that the scale of renting, as a livelihood, remains relatively limited. That said, each of these properties may support several people, including cleaners, caterers, maintenance teams, etc.

We suggest using 221,000 (as the high watermark of property listings) as an estimate of the number of people earning at least a fraction of income renting assets via platforms.

Creating

There are stories of how content creation on YouTube has alleviated, or at least helped, those negatively affected by the COVID-19 pandemic.⁵⁶ For example, an auto mechanic living in rural Indonesia dealt with the economic blow of COVID-19 by using YouTube to generate significant views and monthly earnings. He began training his fellow visitors to do the same, giving rise to the “YouTube Village.”⁵⁷ But the numbers of such successful creators are small.

The number of creators and influencers who make a living on the platforms is hard to ascertain. By 2020, Indonesia had 93 million YouTube users, but just 600 YouTube channels (content creators) with 1 million or more subscribers.⁵⁸ Meanwhile, on Instagram, Indonesia has at least 6,000 “Gold Creators”—those with 100,000 or more followers, which Rest of World suggests is enough to earn US\$50,000 a year in paid posts and placements.⁵⁹

By counting only Gold Creators on Instagram and the largest influencers (by subscription) on YouTube, we are unable to view the significant number of occasional or part-time creators who earn a bit on their views or on their placements. An estimate of 7,000 earners includes only the biggest fish.

53 Kristianti, “Asosiasi GM Hotel: Aturan Airbnb Di Indonesia Belum Jelas”; Armela, “A Snapshot of the Indonesia Airbnb Market in 2020 (VS Hotel).”

54 Yuslianson, “Mamikos dan SiCepat Andalkan Analitik AWS untuk Dongkrak Bisnis.”

55 Travelio, “Digandeng Beberapa Property Developer Besar, Travelio Lebarakan Sayap Ke Penyewaan Apartemen Unfurnished Dan Rumah.”

56 Wulandari, “Content Creator Melonjak Selama Pandemi, Samsung Gelar ‘Galaxy Creator Workshop’”; Budiyanto, “‘Content Creator’ Sebagai Pilihan Karir Baru Bagi Milenial.”

57 Anugerah, “Indonesia’s ‘Youtube Village’ Banks on Homegrown Video Stars.”

58 Tesalonica, “Jumlah pengguna unik YouTube di Indonesia capai 93 juta.”

59 Harjanto, “Indonesia’s Government-Funded Influencers Are a Bad Influence.”

Accounting for fractional work and sales

As mentioned above, many workers, sellers, renters, and creators may rely on platform livelihoods for only a fraction of their income. They can hold other jobs, or can sell via a mix of platform-based and non-platform-based channels. Calculating the exact distributions of fractional versus full-time platform work and sales remains difficult, pending more specific questions to this effect in nationally representative surveys. In the meantime, we can apply significant deflators to the counts portrayed in Figure 1 and the sections above based on other datapoints in the literature.

For e-commerce, it is likely that at most one-sixth of listed sellers are completely reliant on platforms. One report on third-party sellers on Amazon in the US lists 6 million unique sellers in 2021 on the marketplace, across all countries, but suggests that *“most of these sellers are no longer active. Among the six million, the number of sellers that had enough activity on the platform to get at least one feedback review in a year is only a million. Furthermore, because of the marketplaces power law, the top sellers generate more sales than the rest.”*⁶⁰ Similarly, in Indonesia, a 2019 study conducted for Tokopedia estimates 857,000 jobs created (among its sellers).⁶¹ That same year, 2019, a separate Tokopedia study reported 6.2 million sellers⁶²; together these two estimates yield a ratio of roughly one-sixth of the number of total sellers being new “jobs created.”

For gig work (ride-hailing and delivery), the proportion of full-time workers may be higher than in e-commerce selling. But, in the absence of specific data on this estimate, it is probably worth assuming that only one in three drivers registered on Grab and Gojek’s systems are driving “full time.”

Summary

In sum, this exercise combined disparate reports from several different sources and methods to estimate the number of people engaging in platform livelihoods. The key is not to focus on the unreliable, overlapping, and quickly changing reports from any one enterprise or sector, but rather to look at the orders of magnitude, to appreciate the rapid increases in e-commerce (accelerated by the pandemic), and to see how these bottom-up reports from platforms align with the survey estimates from the World Bank.

60 Kaziukėnas, “Amazon Tops Six Million Third-Party Sellers.”

61 LPEM Universitas Indonesia, “Dampak Tokopedia Terhadap Perekonomian Indonesia.”

62 Adriennawati, “The Story Behind Tokopedia’s 10 Year Journey.”

How many people have platform livelihoods?

The study

By our estimates, in 2022, as many as **20 million people in Indonesia may rely on platforms for at least some of their income**. Of those, 4.5 million were likely full-time earners—3.7 million sellers, and 0.75 million gig workers, representing one-sixth and one-third of the reports, respectively. Renting and creating remain niche applications with relatively low overall contributions to employment and livelihoods.

Figure 1 represents this exercise graphically. The higher line reflects any involvement in the platform economy. The lower line reflects probable exclusive involvement in the platform economy—a far smaller estimate (based on one-sixth and one-third deflators for sales and work, respectively) than the number of Indonesians working or selling part-time. Figure 1 excludes renters and creators, as their overall numbers are quite small, whether full time, part-time, or not.

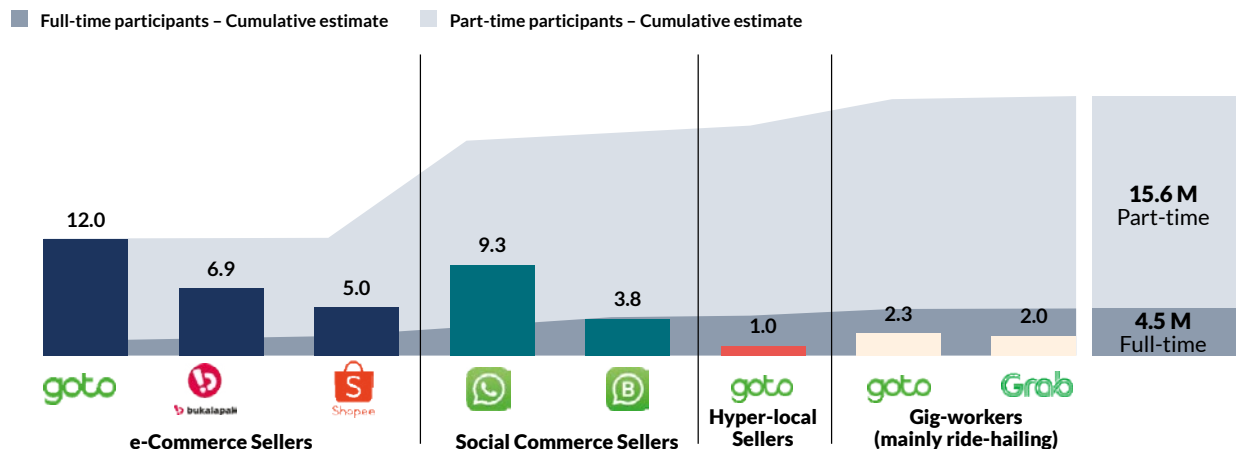
Even if only a fraction of these workers and sellers are full time, more than 4 million Indonesians (out of a workforce of 130 million) are entirely reliant on platform livelihoods, with another 20 million partly reliant. Both of these estimates are admittedly imprecise and should be refined through further survey work, but they are large enough to command the attention of policymakers, researchers, and technologists alike. The platform economy is a key part of the livelihoods landscape in Indonesia.

Figure 10.1 Estimation exercise: Platform livelihoods in Indonesia, 2022

Powerpoint • DFS Lab, RISE, and Caribou Digital

As many as **one in five working Indonesians** rely on a digital platform for at least some part of their livelihood

All estimates¹ are quoted in millions of people.



Source: DFS Lab, RISE Indonesia and Caribou Digital (2022), based on industry and self-reported company reports (2019–2022).

Assumptions: (1) 100% multi-homing within a category, so the highest reported user base is the whole user base; 2. The ratio of full-time participants to the whole user base is assumed to be 1/6 and 1/3, with respect to sellers and workers, respectively. These deflators are based on benchmark data sourced from Amazon, Tokopedia, and the World Bank; 3. Only platforms with 750,000+ enrollees are included; agriculture and other niche forms of platform livelihood like renting (Airbnb, etc.) and content creation/influencing are excluded given small sample sizes.

Reflections

Jake shared some reflections with Jonathan via email in October 2023. The exchange centered on three themes: partnership and methods, the future of work, and calls to action. These are a few excerpts, which have been edited lightly for clarity.

Methods

JAKE—

I thought the partnership between RISE, DFS Lab, and Caribou Digital was really very valuable. All three organizations bring very different research methods, areas of expertise, and sensitivities and awarenesses which led to a very rich set of exchanges as we worked to bring our different points of view together into a coherent whole. I was really happy that your team and my team (as the “international researchers”) made a conscious decision not to leave the RISE team (as the “local researchers”) out of key discussions and decisions. Often this is what happens in these kinds of relationships where local partners are sometimes involved for data collection or local outreach but not involved in the design, analysis, or final writing, which is a huge loss.

The future of work

- J—** I don’t think our work allows us to speak about the future of work on a global level because the lower income context is so different from the rich country context that many people will have in mind when thinking of the future of work. But one of the things that stood out to me is how much more prevalent online selling is versus other forms of online livelihoods, such as gig work or freelance, that I believe are more prevalent in wealthier countries. This clearly relates to the well-known phenomenon where many people in lower-income economies are self-employed by necessity rather than choice—there are just not that many formal jobs so people resort to making money however they can.

The fact that we see so many online sellers seems to be related, as people take these survival businesses online, and I think this will be a very interesting phenomenon to watch and research going forward. In more recent research we see even folks in rural and semi-urban areas

starting to sell online, even farmers and fishermen via specialized “producer platforms” that take their output and move it up the value chain.⁶³ It’s going to be important to research how this affects their businesses. Does it make them more profitable or better off in other ways or is it just a necessary step to keep up and tread water? Do they grow and absorb their smaller competitors (thus partially alleviating the employment problem) or not?

There are some tentative signs that the difficulty of learning the new world of online marketing, SEO, and other advanced digital sales skills might drive some consolidation as high-skill individuals can potentially grow their businesses very dramatically on digital platforms while others will really struggle—but that remains to be seen in deeper research.

Calls to action

- J— From our work we see signs (though I wouldn’t yet say we have clear evidence) that there is a feedback loop between a business joining a platform, growing and expanding, formalizing, and getting financial services (not necessarily in that order). That phenomenon will be important to investigate through future research. If this kind of cycle can be accelerated and reinforced it could result in some very positive benefits in the long run.

63 DFS Lab and RISE Indonesia, *Platform Livelihoods in Indonesia: A Study of Digital Platform Usage in Rural Indonesia*.

Project resources

Evidence scan

DFS Lab, RISE Indonesia, and Caribou Digital, *The Contribution of Platform Livelihoods to an Inclusive Digital Economy in Indonesia: Literature Review and Stakeholder Consultations*, Platform Livelihoods Project, December 2022. <https://www.platformlivelihoods.com/wp-content/uploads/2023/02/Indonesia-report-Final-Master-for-Web.pdf>.

Follow-on work

Subsequent publications on the “pathways” in and out of platform livelihoods, and on the prospects for platform livelihoods in rural areas of Indonesia, are available on the [DFS Lab website](#):

DFS Lab and RISE Indonesia. “Pathways through Platform Livelihoods in Indonesia,” July 2023. https://drive.google.com/file/d/1UlpkZYqDm8AqlcFrLWE_IUU5sSQ1yHYo/view.

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11

Earning a living on Instagram in Kenya

This study documents how young creators in Kenya “commodify themselves to earn a livelihood” as Instagram influencers. The work offers a distinct and quite extensive account of a specific kind of platform livelihood, and is illustrative of some of the tensions experienced in platform-mediated work.

Professor Njathi conducted an extensive study of Instagram influencers in Kenya as the basis for her dissertation research,¹ conducted in the program on Interdisciplinary Communication, Rhetoric, and Digital Media at North Carolina State University.² While this study is different from the others in this book, it is an important contribution focused exclusively on the platform livelihoods of creators, specifically influencers. This chapter begins with an edited abstract of the dissertation and then shares excerpts of a conversation between Prof. Njathi and Dr. Jonathan Donner in June 2023. As evidenced from this conversation, Dr. Donner served as a member of Prof. Njathi’s dissertation committee, and it was through months of regular discussions and the exchange of ideas that Prof. Njathi’s work became a part of the Platform Livelihoods Project.

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- 1 Njathi, “The Glitz and Glamour Platform Economy: Issues for Instagram Monetization for Influencers in Nairobi, Kenya.”
 - 2 There are communities supporting every dissertation; the acknowledgements section in the dissertation outlines many of those who supported Prof. Njathi. Special thanks to Dr. Adriana de Souza e Silva, advisor for the dissertation. The views presented in this chapter are those of the author and do not necessarily represent the views of Caribou Digital or North Carolina State University.

ABSTRACT

The glitz and glamour platform economy: Issues for Instagram monetization for influencers in Nairobi, Kenya

Like in other parts of the world, Instagram has become a popular platform in Africa—particularly Nairobi—for socializing, communicating, entertainment, and information seeking, as well as a thriving digital marketplace. The platform permits its users to commodify their private lives online to make a living. As a result, the rapid rise of Instagram influencers, also known as content creators, is scaling up in Africa. As such, it is important to investigate how influencers in developing world contexts, such as Nairobi, contribute to the larger dynamics of the digital economy given its susceptibility to foreign power and different cultural and socioeconomic dynamics. Although it is generally understood that influencers create real value for advertisers, there is lack of consensus on how the commodification of self scores incentivization, especially in emerging markets whose practices and culture are thoroughly differentiated. At the same time, Instagram does not distinguish how influencers monetize their activities online, despite being the current leading platform for influencer marketing.

Scholars have focused on Instagram as a digital workplace, self-curation, aesthetic and representation of self, potential for branding and marketing endeavors, and labor, but less so on the specific idiosyncrasies of the economic incentive afforded to influencers.

This study interrogates the practices and subjectivity of Instagram influencers in Africa as commodified subjects of a global cultural phenomenon of platformization.

- First, I investigate the economic incentives tied to influencers' activities and practices on Instagram.
- Second, I explore how Instagram economic incentives impact the activities and practices as well reproduction of culture given the commodification of self for influencers' interest.
- Finally, I analyze who, how, and why this incentivization occurs.

To answer these questions, I leverage qualitative methods (such as semi-structured interviews, app walkthrough, and document analysis) to further interrogate how Instagram influencers in Nairobi are commodifying their private lives to make a living and how policymakers are attempting to regulate and legislate platformization as an emerging new media economy taking root in Nairobi. In addition, I use actor-network theory to identify the obfuscated influencer model adapted by Instagram through mapping out the actors, nuanced complexities, interconnections, messiness, and dynamics of the everyday life of an influencer in Nairobi.

The study finds that platformization, as an emerging new media economy, is taking root through its infrastructure, technological affordances, influencer model, and ascendancy in Kenya, a developing economy, in rather a different shape and format, but strikingly not very different from those in the West. In this process, systems of power and inequalities, including an entrenched digital divide, digital colonialism, and cultural dynamics, are reproduced, influenced, and reshaped as Nairobi influencers produce themselves as commodified subjects to fit the Instagram operating model. As such, I argue that platformization in an emerging market such as Nairobi necessitates a pressing need for further investigations to ascertain the platform's values and benefits, as well as policy, regulation, and governance of platforms.³

3 Njathi, "The Glitz and Glamour Platform Economy: Issues for Instagram Monetization for Influencers in Nairobi, Kenya."

Two illustrations

These excerpts from the dissertation underscore and connect to the platform livelihoods lens. The first echoes the Sustainable Livelihoods Framework; the second connects to labor, organization, and power.

Echoes of the Sustainable Livelihoods Framework:⁴ An influencer livelihood as assets, skills, and labor

In order to operate as digital entrepreneurs in the Instagram platform economy, Nairobi influencers need to organize and manage their business activities on a day-to-day basis by: pitching business ideas to potential clients; managing finances (budgeting, invoicing, calculating the Cost of Content of Production (CCCoP) and ROI; remitting taxes; following up on payments); performing daily administrative work; keeping up with email correspondence on project briefings; and managing projects, which includes daily reporting on trends and analytics regarding client expectations.

In addition, influencers need technical skills and prowess to produce and edit high-quality and relevant content, including text, images, videos, audio, and live streams using tools like smartphones, computers, laptops, cameras, lighting, and editing tools. They need excellent project management skills because their work sometimes includes more than one brand deal at a time. Concurrently, they must understand the ever-morphing Instagram affordances, which includes beating the algorithm; navigating data analytics through metrics; third-party editing apps; using filters to enhance existing Instagram functionalities; and new Instagram features, such as reels, stories, and IGTV.

These new, intensified layers of literacy and digital labor require influencers to possess knowledge or financial capital to outsource some tasks to financial consultants, lawyers, and/or personal assistants, again complicating the cost and understanding of what it means to be a successful influencer. An approach to “digital literacy” is broad, including digital tax education, finances, legal matters, safety and security, photography skills,

4 Scoones, “Sustainable Rural Livelihoods: A Framework for Analysis.”

lighting tools, editing tools/skills, and business management skills, all of which were primarily unknown to 65% of the influencers I interviewed.

Joy Kendi, a leading Nairobi-based lifestyle content creator, explained her mastery on her Instagram page while extending advice to upcoming influencers. Joy explained that to edit photos and make them look professional, *“I start from the absolute basics of taking selfies and using multiple apps to learn editing, color correction, creation, and everything around editing.”*

A few of my participants, who were beginners, mentioned leveraging peer-to-peer (P2P) networks, such as apprenticeships with renowned elite influencers. Some participants had benefited from companies like Google, East African Breweries Limited, TikTok, and a few local influencer agencies who invested in training local creators by holding regular workshops in Nairobi. I noticed the influencers who had completed online courses or tutorials, regardless of their level of education, yielded more confidence while speaking about their influencing careers. These creators were thriving, had survived this career for more than two years, and had attracted bigger deals.

Figure 11.1 Joy Kendi describes for her viewers how to edit professional photos

December 21, 2021 • Retrieved December 8, 2023 from www.instagram.com/p/CXvl4gyse6F/



8,285 likes

justjoykendi To be a good content creator you need to #ChangamkiaYourPotential by learning every aspect of this industry. It's not all pretty clothes and travel trips. 70% of it is you in your house editing photos and videos for hours on end. And the only way to get to the level that you want to be, is by starting with the basics... If you want to have epic photos, to showcase your ability to be a great content creator, you need to learn how to edit photos. and You honestly had to start from somewhere, and that somewhere is the pure basics. So here is a list of amazing photo editing apps you use and learn from and that I love.

Lightroom, VSCO, Facetune, Photoshop, Afterlight and Snapseed.

You don't need all these apps. You kind of need to try each one and see which ones you like best. While learning, remember, be patient with yourself. It's a process. you won't be perfect overnight. Also remember to pay attention to what your "editing voice" is. The "editing voice" is everyone's photo signature when they edit. Some people like warm photos, others cold, some like modern others like vintage, some people like dark, others love bright. It's all up to what your eye steers more to @nescafekenya #ad #NESCAFÉ3in1 #AD

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21 December 2021

As labor, even influencers might need to organize.⁵

In May 2022, one of Nairobi’s leading influencers and radio hosts, Anita Nderu, implored Kenyan influencers to unionize to fight for their pay rights. As Nderu stated, *“Kenya needs a union that represents us and sets T’s and C’s [terms and conditions] that protect us because it is WORK to produce all the content you see and it costs money and time to show up looking like we do.”*⁶ Nderu called out large companies for exploiting aspiring influencers through minimal compensation, such as giving out free household items. Nderu’s remarks underscore grievances voiced by Nairobi influencers during my interviews with them regarding pay gaps, exploitation, bribery, cartels, and blacklisting. The comments by respected Kenyan influencers illustrate how powerless aspiring influencers are, to an extent. They are willing to take any deal, no matter the reward, thereby worsening existing poor payment conditions and causing a race to the bottom for other influencers. Nderu’s remarks suggest there is power in numbers when influencers come together to form a union to galvanize their rights in the platform’s livelihood. Burgess argued that “platforms have the power to make or break the careers of creators.”⁷ Poell et al. declared that power “produces particular worker subjectivities and responsibilities, forms of inequality, regimes of visibility, types of logics, and modes of meaning-making.”⁸ Indeed, these two examples, together with the findings from my interviews, bring to light the power struggles among actors within the influencer economy in Nairobi, as they challenge unjust pay and other issues that deprive the influencer economy in the Nairobi digital marketplace

5 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Association, Organization and Support.”

6 Buzzroom Kenya, “Kenyan Influencers Settle for Less or Nothing, Agree to Be Exploited so as to Look Busy”—Anita Nderu.”

7 Burgess, “Platform Studies,” 23.

8 Poell, Nieborg, and Duffy, “Spaces of Negotiation: Analyzing Platform Power in the News Industry,” 187.

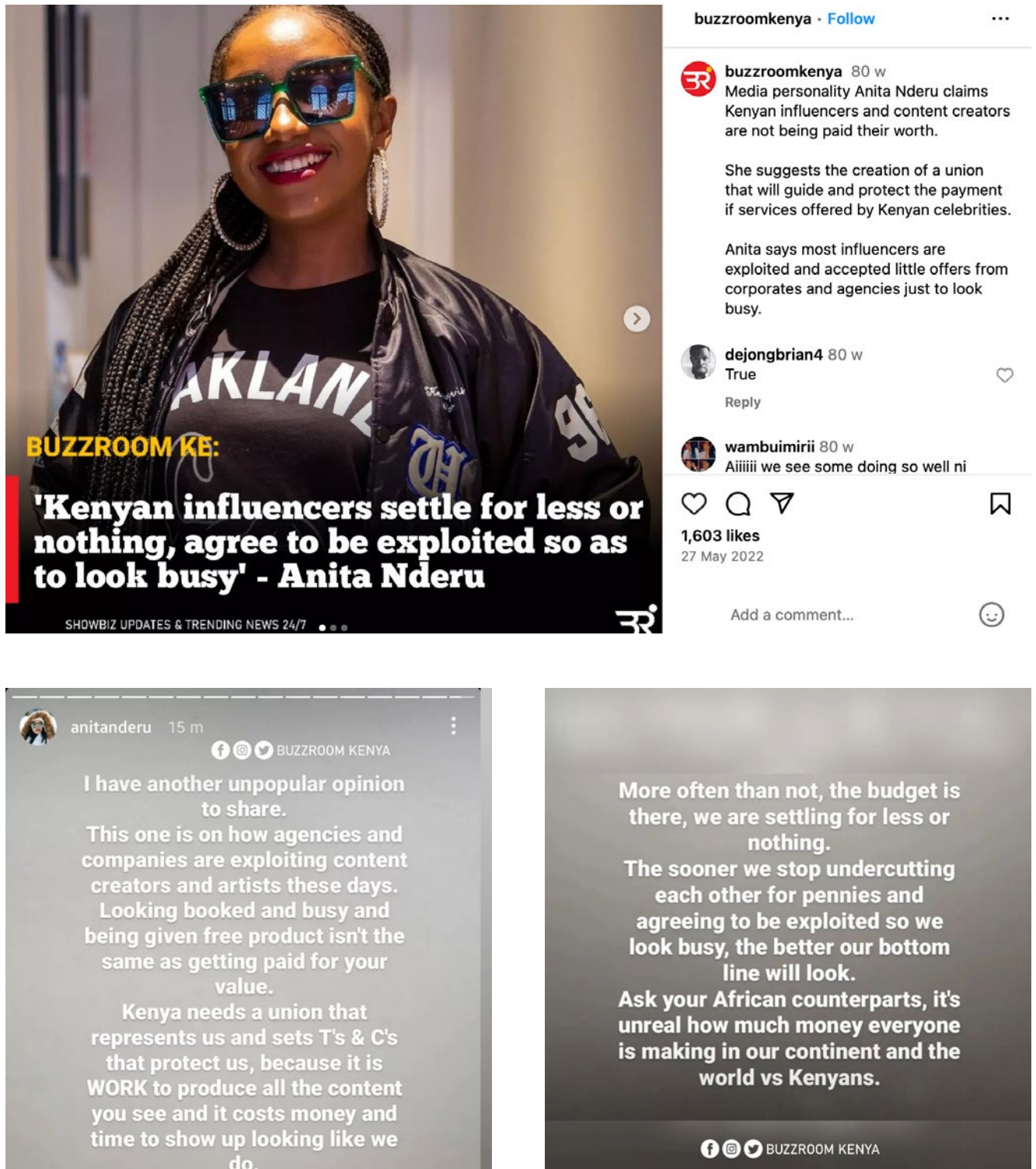


Figure 11.2 Buzzroom Kenya reported on Kenyan influencer Anita Nderu's comments regarding Instagram influencer pay rates

Adapted from Buzzroom Kenya [@buzzroomkenya]. (2022, May 27). 'Kenyan influencers settle for less or nothing, agree to be exploited so as to look busy'—Anita Nderu [Story] • Instagram • Retrieved January 19, 2023, from <https://www.instagram.com/p/CeDQt3bos9s/>

Reflections

In June 2023 Prof. Wangari Njathi joined Dr. Jonathan Donner (Caribou Digital) for a podcast episode reflecting on her dissertation research, including a discussion of the study itself and remarks on three themes: partnership and methods, the future of work, and calls to action.⁹ These excerpts have been edited for clarity.

On the study

JONATHAN—

It's important to talk to you because you are the person I know who has done the most to focus on influencers in this part of the world, and to do so with the platform livelihoods perspective at the back of your mind ... so I think we can start by talking a bit about the work.

WANGARI—

The dissertation was titled “The Glitz and the Glam Platform Economy: Issues for Instagram, monetization for Influencers in Nairobi, Kenya.” And the inspiration was that the creative economy is also taking part in emerging markets. Seventy-five percent of the Kenyan population is youth, mainly between 18 and 35. They are taking advantage of platforms to look for sustainable income. It is not yet sustainable income, but it's a pathway to digital entrepreneurship. These young people are sometimes employed, and sometimes doing it as what in Kenya they call a “side hustle.”

The reason why I went with monetization was to try and understand who is really paying whom, how much, and whether this is really a “real economy,” so to speak, like tourism or manufacturing.

J— Had you been looking at this topic before you landed on the dissertation?

W— I have a little history with being a creative in Kenya myself. I have appeared in billboards and advertisements in Kenya. I've been an actress on Netflix and so forth. So it's a field that is a personal interest ... I think in

⁹ The podcast is available here: <http://tinyurl.com/4v3cp5ks>

my other life I would actually be an influencer, maybe a travel influencer, so I have a personal interest of wanting to pursue this.

- J— So, then the big question: is it a sustainable livelihood for most people trying to make a go of it as an influencer in Kenya?
- W— That is really the white elephant. It's very hard to say. As much as I did interact with the various actors involved in the creator economy in Kenya, I will tell you, just like the US where research shows that they say that less than 1% of the total influencer population is making a livable income,¹⁰ it's the same thing. And it's more confusing looking at an emerging market like Nairobi.

Brands are engaging young people with sponsorship deals, but then is it commensurate to an extent where they're actually earning livable income? That's questionable because I came across people who would say, "I've not done a brand deal in the last three months." And somebody would say "I only did one and I was only paid \$7." And we know how much only \$7 can do for somebody. A few claimed to have made as much as \$3,000 to \$10,000 from single-brand sponsorship deals. It's a very complex question to answer because it is unknown how much of this translates into livable income for a sustainable influencing career.

The media has covered some of the influencers who are making money ... They've become very rich. And so, the question becomes, is it the likes of Coca-Cola and Samsung and other top brands that are sustaining these lifestyles that we are seeing? Or is there more—Are they political influencers that are being paid by politicians? Are they doing other undercover work like money laundering? These pertinent questions arose in my interviews as we have witnessed the rise of overnight insta-celebrities.

So, the issue of monetization is very complex, and I feel like that's where future research should look to understand the creator economy, how it's structured, who is contributing to what. [This is] even before the Kenyan government gets to the contentious finance bill in 2023 that is proposing taxing 15% of any money made through content creation on digital platforms in Kenya. You know, there's a lot; there's layers and layers.

- J— Your point about it being hard to map reminds me of things we've heard from other researchers. It is hard to know how many people are working under one profile in a freelancing gig. It is hard to know how much of a small restaurant's earnings come through delivery platforms versus footfall. It is hard to know where the money comes from if one is driving for ride-hailing. Although I think that your topic is a particularly complex one to unpack.

¹⁰ Sokolov, "The Creator Economy: Creators, Startups and Trends in 2023."

W— As I interviewed influencers, the question was, what is your cost of content of production (CCCoP) versus your return on investment? And surprisingly out of 35 respondents, nobody could talk about their profit margins. Nobody could say “This is the amount of digital capital investment, human reinvestment, infrastructure, tools, equipment ...” everything that they use into production. To me that was a red flag. That’s why I call it the “glitz and the glam.” It’s just very highly hyped. It looks glamorous and everybody’s doing “well” based on their profiles. But when you start digging deeper and trying to understand the nuances of the digital labor involved versus the returns, then you realize that the livable income is a questionable endeavor. It’s more than meets the eye.

J— It’s interesting you use the word “labor” there. Why is this labor?

W— I was looking at what really goes into becoming an influencer. First, you need tools of trade, which is a proper phone, and knowing how to even use it to take the best pictures or the best videos, to be able to turn them into clicks and views, and you actually have to put in capital and human labor.

You must shoot the best picture or video; you must edit it using the best tools. You must then know when to post it, how to post it, and who you are targeting at what time. I came across some influencers who have had to invest in YouTube tutorials or even find elite influencers to train the upcoming influencers, which again is a form of labor, right? Whether it’s Instagram, Facebook, YouTube, or Twitter, you have to be checking who’s liking, who’s commenting, [and] what are they saying.

The higher level of engagement you have, the more likely you attract bigger brands. So it’s almost like nonstop labor. And I know Christian Fuchs actually calls it digital labor “24/7,”¹¹ that you’re constantly working. Even in the middle of the night, they wake up to look at their posts and how many likes, comments, reposts, and shares they have garnered. And that’s why even another form of labor, which is weird, is creating scandals and drama to chase clout and invite variety.

So the problem is people don’t understand that being an influencer or creator on platforms involves digital labor. And digital labor on the surface level looks glamorous, but most of us don’t realize what they go through, even psychological stress and mental health.

And for the Kenyan government, how do you then come and tax digital labor when it’s very amorphous, unstructured, and sporadic? Because again, you are self-employed, right? That’s why they call themselves digital entrepreneurs. You decide the hours, you decide the time, you decide the labor, the investment, you decide literally everything that you’re going to do. [But then] how does the labor pay you a livable income if it ever exists?

11 Fuchs, “Digital Prosumption Labour on Social Media in the Context of the Capitalist Regime of Time.”

- J—** Let me ask another question. We've been talking about monetization, but in your study that's not the only lens. What were the other perspectives you were bringing to the puzzle?
- W—** To me, one of the most surprising things was the extent to which Kenyan influencers are willing to commodify themselves to be able to monetize platforms. The idea of, "I will do multiple modifications and enhancements to become this global iconic influencer who is not only influencing within Kenyan borders, but across borders." I call it the demand for whiteness, the increased demand for skin-lightening and other body-enhancement procedures, such as liposuction, Brazilian butt lift (BBL), and Botox, as part of the commodification of self and monetization strategies to earn a livelihood. For example, some female influencers had invested in skin brightening or bleaching procedures and others were saving for these procedures to make their bodies social media acceptable or "Instaworthy."

And for me, my concern was, so then what happens to being indigenous Kenyan? What happens to the culture then? In a highly traditional context like Kenya, some things are prohibited, right? You're not expected to walk showing half of your body, but these things are happening where local influencers are competing globally by trying to mirror activities of big-time influencers in the US, and the fact that they actually don't see anything wrong with that and they're willing to trade off their physical looks to fit into this global Instagram economy.

I had questions like, "Is it an issue of even making money anymore, or does it go back to psychological issues and other colonial issues where the black girl has continuously been told she's not pretty enough and she has to look a certain way and embrace global standards of beauty?" And now these ideologies are transitioning from offline into online settings where now "for me to look acceptable to the entire globe as an influencer, I have to look and feel and sound a certain type of manner." As I pursued these questions, I learned that Nairobi influencers fuse local cultures with global representations to produce themselves as commodified, viable persons who are innovative, adaptable, inventive, and original digital entrepreneurs. Inherently, the global flows of Instagram simultaneously influence the modes of local cultural production. Hybridization occurs in the adaptation of an imported culture of Instagram, which depicts a confluence of cultures as well as provoking questions on cultural infiltration, and (im)possibilities of decolonizing Nairobi Instagram culture.

The other interesting thing is the reinforcement of existing power structures and power dynamics, and the fact that platforms continue being powerful when they penetrate emerging markets like Kenya. Going back to the idea of taxes—most policymakers and lawyers I interviewed felt the Digital Service Tax (DST) has been transferred to the *influencer* as opposed to taxing *the platforms themselves*. It's a gray area where nobody really knows whether the likes of big tech actually pay taxes to the Kenyan government or not. How did they even arrive with the 15%

to tax only the influencers? How is this tax mandate distributed across the various actors within the creator economy? It almost feels like what Michael Kwet has called digital colonialism, where the powerful nations continue being powerful through, in this case, platforms.¹² And it's almost like the Kenyan government, because it's in need of employment and taxes, is not able to flex its muscles to reinforce policies or regulation that can work for the creator economy in favor of local actors, in this case influencers and local brands.

The creator economy is quite nascent. It's young and not well understood. It's almost like the Kenyan government is playing catch up by introducing things like the digital service tax, but they haven't sat down to understand what the creator economy is and what it looks like. I saw in last week's news that the president actually did have a meeting with YouTubers. This is after the 15% DST was petitioned and people were asking for a significant reduction ... And the most surprising part was that now the president even mentioned some of the high-earning creators in Kenya. It's almost like the Kenya Revenue Authority has mapped out these people's digital footprint and understood how much they're making and how they're making it, but then the meeting happened afterward the topic of the DST was heavily contested across platforms.¹³

Methods

- J—** I'd like to move to another set of questions, to ask you about the experience of doing this work. What was it like to get this work done from the US, talking about Kenya and yet also talking about digital?
- W—** I enjoyed getting exposure to understanding the everyday dynamics of being an influencer in a vibrant city like Nairobi. And there are things I started to appreciate now that I have lived in the US that I probably have taken for granted, things like reliable internet access. I applaud Nairobi creators for taking part in the globally competitive Instagram economy or the platform economy despite the odds like the entrenched digital divide.

For example, they haven't stopped being influencers because of intermittent internet connectivity, the cost of data bundles, fluctuating power supply, or the lack of government support for example the contentious DST. They will still go to any length, for example, going to a neighbor or places with public Wi-Fi, or taking a loan to buy data bundles or other tools of digital trade.

The fact that they were still going out of their way and not giving up is admirable, because one of the questions I asked them was, "Where do you see yourself in five years' time?" And they would still say, "I will be a digital entrepreneur and I'll be marketing my products or services on these same platforms because I will now have gained clout that is big enough to turn me into a millionaire." Most of my interviewees spoke highly of their

¹² Kwet, "Digital Colonialism: US Empire and the New Imperialism in the Global South."

¹³ TechOver Africa, "The Digital Service Tax Controversy in Kenya – Part One."

entrepreneurial spirit, inspired by Western-based influencers, such as Kylie and Kim Kardashian, who have built multimillion-dollar business empires off their Instagram fanbase. They spoke of running side gigs, hopeful to upscale their influencing gigs into full-time MSEs. Some of the influencers I interviewed had launched hair and beauty/makeup products, hair salons, clothing lines (e.g., fitness wear). They authored cookbooks, developed podcasts, practiced gaming, offered workshops and training on content creation and branding, operated boutiques, and engaged in public relations and ad agencies, leveraging their online presence to grow their business. I thought this was quite impressive and a potent area for future research in the African digital creator economy. If it is anything to go by, this can potentially be another way for the governments to legitimize and foster digital entrepreneurship for equitable benefits such as empowering youth and lowering high rates of unemployment.

- J—** We've been talking about platforms, but have we really just meant Instagram? Are there other different companies (with different algorithms) that would fundamentally alter these dynamics of inclusion and exclusion?
- W—** A lot of what we've said from the beginning actually applies across platforms—TikTok, YouTube, Instagram, and Facebook. But then when we start digging deeper, you realize a key difference between TikTok and Instagram in Kenya, at least from what I've been observing ... it's almost like TikTok is "welcome all." It doesn't matter whether you're disabled or not Instaworthy. TikTok fosters authenticity and the indigenous self; for example, they now have a Kikuyu economy on TikTok where people use the local language to do comedy, music, shorts ... they're just doing all kinds of things and they're actually making money. Instagram was of the glam and the glitz; TikTok somehow accepts you the way you are. People come on TikTok to do their lives even when they haven't brushed their hair, unlike Instagram's rhetoric which promotes a picture-perfect self, a breeding ground for what I argue in my study is a "misperceived sense of stability, freedom, and democracy, which they derive from potential avenues for economic empowerment and growth."

Future of work

- J—** What is the future of work in a platform era? Am I wrong to interpret your study as saying that platforms don't necessarily include everybody, and that some do well and others don't? Maybe that's an oversimplification.
- W—** Yes! My study found that platforms exacerbate existing socioeconomic divides. While the broad lived experiences of content creators and their content monetization feel inclusive, other challenging factors are exclusionary in nature, conflating the creative economy in Nairobi. In specific, even though few people actually thrive economically in the Insta-career, a profound power differential between those who do thrive and those who don't is evident. The gap widens between aspirational

and elite creators as content creation is an enormously expensive venture demanding human, financial, material, and intangible capital investments. It's almost like they're replicating the existing structure. For example, if you are an influencer and you already come from a well-to-do socioeconomic background with good education, have good exposure, and come from good family backgrounds, it means the only way for you is up. And then if the opposite is true for you, then it basically means you may actually never make it in this system, which is not very different from how capitalism exists in modern society today, right?

Maybe Instagram provides a platform to conduct a digital workplace, but the structure between the haves and the have-nots remains the same, the societal class structure is just being replicated, and the dynamics of, for example, the digital divide are just being deepened and deepened. I felt that platforms, just [like] other technologies, are exclusionary in nature and not an equalizer.

And it's a form of discrimination in itself. One thing about gender roles, for example, is that there are more female content creators than male. What does that actually mean? On Instagram, it's a place for show, like physical beauty. Is that a key attraction to female creators and not for men? I don't know, but this is an interesting area of research because our study on female content creators shows systemic gender inequalities unfolding within digital platforms in the context of developing African countries. Women content creators in Kenya face online gender-based violence including shadow banning, trolling, and cyberbullying among others, to silence and shame them, compared to their male counterparts.¹⁴ Then disability—I never came across any disabled person actually doing [Instagram] creator economy in Kenya. Are they there now on TikTok? Yes, they're there.

Calls to action

- J—** What are the calls to action—things that you would like others reading your work to take into the policy and design realms to make things a little bit more inclusive, a little bit more fair, and a little bit more sustainable as livelihoods for the people involved?
- W—** I have provided detailed recommendations for five major actors identified in the Nairobi influencer economy my study: Meta/Instagram, influencers, brands, the government, and the internet. Specifically, on Instagram, for monetization, Meta's revenue model needs to meet the demands of the different socioeconomic and political dynamics of an emerging city like Nairobi, as opposed to presenting the alluring facet of the glitzy and glamorous bauble, which is merely visible in developed markets, yet not as visible in the Nairobi Instagram economy. The goal here is to allow the creator economy to democratize the production, consumption, and monetization of content to allow individuals to earn sustainable income

¹⁴ Njathi and Wambui, "A Digital Patriarchal Bargain: Violence against Women in Kenya."

The platform recently [announced] that they launched a creator portfolio where you, as a creator, have a dashboard—a backend to your activities and how you can leverage the creator portfolio to market yourself. Particularly in comparison to YouTube, which has AdSense, there's a lot of transparency with YouTube, where as a creator I have my own backend where I'm able to see how many videos I've put up and how much I'm making, impressions, engagements, and so on and so forth, in terms of measurement metrics.

But going back to Instagram, there isn't any form of this clarity. And that's what I was trying to allude to in the beginning ... It's an obfuscated model where Instagram is actually making money, but we don't know how much it's making from, for example, my own single activities. And then the brands are also benefiting and then the government is also coming and taking taxes. How about we have access and transparency where I, as a creator on any of these platforms, am able to know I've put in X amount of labor, so I was able to put in five posts in a day, for example, and this is how I'm making money.

My key takeaway would be if we are going to claim the creator economy as a source of income for young people, then we need to legitimize it by making it fully transparent such that anybody coming into these platforms actually knows what they're getting themselves into.

At this point, influencers are at the mercy of brands dictating pricing. One thing that came out in my work is international brands pay local influencers less for the same campaign that is happening in other parts of the world. Those things would not exist if all these regulations, especially on monetization, were made transparent and standardized across the board.

And going back into "labor," I had influencers saying, "This brand just called me randomly out of the blue on a Friday night telling me they want seven posts by this weekend." It shows that there are no standards, no terms and conditions. They don't sign contracts. Sometimes they're not paid or sometimes they're paid very late.

In sum, my call to action is for all the actors to cohesively develop regulatory frameworks to keep pace with managing emerging tensions and potential harms in these digital creator economies, such as overexploitation, precarious labor, and monetization.

- J— Last question. I can't resist asking whether you saw any hints of any sort of organization among the influencers. You've used the word labor several times now. Is there a union?

W— Yeah, I like that question because I want to write about unions. When I was doing the interviews at that time, every influencer felt there was a need for a union, as alluded to by that Instagram story by Nderu. But nobody was coming up and spearheading the union conversation. And then the problem was they felt like the market is very competitive because there are only so many brands in Kenya because it's a small country and a small economy. And then you have a bunch of influencers who are seeking to make money from these platforms. At that time there wasn't any formal, anything structured. But two or three months ago they actually formed a union—content creators in Kenya formed the union. I don't know how far they've gone. I want to research that.

I believe from my study that platforms will continue to provide opportunities for digital work and young people, especially in disadvantaged societies like Kenya where there's a high level of unemployment. So I don't think this is about to stop. However, in terms of threats and opportunities, the lack of platform governance, the lack of regulation of the creator economy, and just the fact that we don't well understand what it is will continue to cripple the potential of the creator economy. Does it mean that creators in Nairobi or other developing nations can compete well with global icons for big brands paying the big bucks? They can, if these regulations are actually put in place.

J— It's been great speaking to you and having the opportunity to go back and revisit this work with a fresh eye and a fresh ear. I'm grateful for all the time you spent to conduct and share this research with the world.

W— Thank you so much for the opportunity as well. I don't want to finish my work here. I still see a lot of potential into how this can translate into influencing policy, or designing a toolkit for influencers in emerging markets for them to reference back to. I would be interested to have those conversations and see how we can help.

Project resources

Precursor

Anne Wangari Njathi and Nicole M. Lee, "Social Media Influencers in Africa: An Analysis of Instagram Content and Brand Endorsements," in *Research Perspectives on Social Media Influencers and Their Followers*, ed. Brandi Watkins, 91–110 (New York: Lexington Books, 2021).

Dissertation

Anne Wangari Njathi, "The Glitz and Glamour Platform Economy: Issues for Instagram Monetization for Influencers in Nairobi, Kenya," PhD diss. (North Carolina State University, 2023), <https://repository.lib.ncsu.edu/bitstream/handle/1840.20/40891/etd.pdf?sequence=1>.

Follow-up

Anne Njathi, "The Demand for Whiteness; Performing Whiteness to Cash out in Nairobi's Instagram Economy," *Post45 Contemporaries* cluster about influencer aesthetics, in press.

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12

Platform-enabled financial services

Platforms do more than connect buyers and sellers. They provide a host of services and functionalities that help shape markets and support workers and entrepreneurs. One of the most promising areas and examples of these extended roles is in the domain of financial services. This project sits at the intersection of “platform livelihoods,” “financial services,” and “digital public infrastructure.” It draws on insights from three segments— independent resellers, nanostores, and two- and three-wheel ride-hailing and delivery drivers—and in three markets (Kenya, Indonesia, and India). The project identifies four key points of leverage in “platform-enabled financial services”: cost-effective and efficient identity verification, comprehensive and responsible data-sharing frameworks, interoperable digital payment systems, and enhanced small business e-commerce functionalities within messaging platforms.

This study was conducted by Caribou Digital in 2022 and 2023, with the support of the Bill & Melinda Gates Foundation. This chapter¹ draws on the executive summary of the main report,² published in February 2024, and contains excerpts, edited for clarity and brevity, of a conversation between the authors and Jonathan Donner (Caribou Digital) recorded in July 2023.

Marissa Dean, Mark Wensley, and Dr. Savita Bailur — Caribou Digital

1 Special thanks to Brooke Patterson at the Bill & Melinda Gates Foundation for support and feedback on the study design. The views presented in this chapter are those of the authors and do not necessarily represent the views of the Bill & Melinda Gates Foundation.

2 Caribou Digital, “[Advancing Financial Inclusion through Platform-Enabled Financial Services](#).”

The study

Platforms are having a global impact, with purpose-built marketplaces and general-purpose social media platforms acting as catalysts, enabling newcomers and established businesses to enter and navigate the digital economy. However, platform participation has not been equitable, with some evidence suggesting that platformization can exclude marginalized groups, perpetuate gender inequalities, and undermine the promised flexibility of work. Despite these challenges, platformization can be shaped to be more supportive of the livelihoods and financial inclusion of low-income communities (LMICs) and women. Building and improving digital public infrastructure is one opportunity area that countries can pursue to this end.

In this report, we set out to explore the connections between the digital economy, livelihoods, and financial inclusion. We identified three traditional, offline livelihoods that are now being platformed with strong potential to engage and include low-income segments—independent resellers, nanostores, and two- and three-wheel ride-hailing and delivery drivers (2/3-wheel drivers). These segments generally have lower barriers to entry and operate within localized or hyper-localized markets rather than competing on a global scale. They represent the most significant segments of micro- and small businesses and workers using platforms today in LMICs.

Within our key segments, we identified three crosscutting practices highlighting how individuals from low-income communities leverage platforms within their livelihoods:

- 1 **Selling goods and services on social messaging platforms (social selling).** Social selling is the most notable practice impacting low-income communities and women, particularly among independent resellers. Individuals leverage social media platforms' broad reach and interactive features to connect with potential customers, showcase their offerings, and curate transactions, enabling resellers to overcome trust barriers in digital transactions among consumers.³ Many independent resellers are “basic social sellers” who sell within their immediate networks through WhatsApp and maintain basic records.⁴ Some progress to become “advanced social sellers” who may adopt more sophisticated methods (e.g., upfront payments, expansion to distant markets), tools (e.g., bookkeeping, WhatsApp for Business), and services (e.g., e-logistics). The participation of women in social selling is on the rise, driven by its flexible nature, income-boosting potential, and potential to overcome barriers that disproportionately hinder their ability to start and expand businesses.⁵ More broadly, social selling is a way for many from low-income communities to enter into the digital economy.
- 2 **Sourcing inputs or goods through purpose-built B2B marketplaces to resell (platform sourcing).** Another significant practice involves using purpose-built business-to-business (B2B) marketplaces to source goods for resale or as inputs.⁶ These specialized platforms enable individuals to access a wide range of products, establish supplier relationships, and streamline procurement processes, empowering them to engage in profitable resale activities. Nanostores, in particular, benefit through data footprints that enhance access to credit, income opportunities from value-added services (e.g., top-ups, financial services), and improved organization through bookkeeping and other business services.⁷ Many nanostores are women-owned or -operated, supplementing household income for non-discretionary expenses; however, cultural norms that inhibit smartphone ownership and internet use among women can still limit their use of B2B sourcing platforms.⁸

3 Based on SAKERNAS survey from August 2019 of 37 million adults. World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*; Thakur, “The \$70B Opportunity in India’s Emerging Social Commerce Sector,” Caribou Digital, “Digital Behaviors of Kenyan Micro-Entrepreneurs.”

4 Unless otherwise specified as WhatsApp Business, “WhatsApp” refers to the widely used WhatsApp application that is typically used for personal social interactions.

5 World Bank, *Beyond Unicorns*.

6 Stellaris Venture Partners, “B2B Commerce Landscape”; Saison Capital, “B2B Commerce Landscape in Indonesia.”

7 Arifin, “Stepping Up Warung Digitalization Through Mitra Bukalapak’s Multiple Capabilities”; Bukalapak, “The Transformation Tale of Indonesian Warungs With Mitra Bukalapak”; Behera, “Indonesia eB2B – Reviving the ‘Warungs’ in a Post COVID World”; Shu, “Meet BukuWarung, the Bookkeeping App Built for Indonesia’s 60 Million ‘Micromerchants.’”

8 Jeffrie et al., *Mobile Gender Gap Report 2023*; Srinivasan et al., “The Poverty of Privacy.”

- 3 Working as 2/3-wheel drivers on ride-hailing and delivery platforms (platform ride-hailing and delivery).** Gig-work platforms have made significant inroads in urban ride-hailing and delivery livelihoods, attracting individuals to pursue vehicle-related work based on their preferences and availability. Ride-hailing and delivery platforms also support 2/3-wheel drivers to build their data footprints and access job-related financial services, including loans for motorcycle purchases, insurance coverage, and fuel and maintenance credit. Efforts have been made through pilot programs to attract more female drivers and riders, including gender-based matching for ride-hailing, safe restrooms for female drivers, and vehicle financing programs. However, several factors contribute to a need for more progress. A combination of platform-led gender-intentional policies and practices, social norms, and assured safety for women drivers will make ride-hailing more attractive for women.⁹

While social selling, platform sourcing, and platform ride-hailing and delivery practices provide significant opportunities to enhance livelihoods for low-income communities, they are not without challenges. These will vary based on the practice but broadly include challenges related to platform features and functionality, skills (e.g., digital, financial), safety (e.g., cyber, physical), access to resources (e.g., vehicles), financial constraints, technological requirements (e.g., relevant devices), and other requirements (e.g., business registration, KYC, drivers licenses). Challenges can also be more pronounced for women. Some of these challenges can and are being addressed with financial services, such as access to vehicles or smartphone financing, and platforms are facilitating financial inclusion and access to products that are livelihoods enhancing. Moreover, the existence of inclusive Digital Public Infrastructure underpins how inclusive financial services can be in addressing the challenges.

9 Siddiqui, "Women Were Celebrated as the Face of Gig Work in Pakistan. They're Quitting the Industry"; Caribou Digital, *Women in the Platform Economy*; Winick, "Saudi Arabian Women Are Getting Gigs as Ride-Hailing Drivers"; Ola Mobility Institute and Children's Investment Fund Foundation, *Women in the Platform Economy: Breaking Barriers & Driving Inclusive Growth*."

The data created and the platform interface is facilitating and scaling financial services, opening new avenues for inclusion and empowerment.

Each platform practice described above contributes to building data footprints and connecting more low-income communities and women to financial services. We use the term “platform-enabled financial services” to describe the critical role that data and the platform interface play in facilitating and scaling financial services. Platform-enabled financial services can be digitally connected and customizable, seamlessly integrated into the user experience of a non-financial company’s platform (“embedded”) or products offered by a financial institution that a platform refers its clients to (“lead generation”). Both embedded finance and lead-generation business models benefit from reduced customer acquisition costs, opening new avenues for financial inclusion and empowerment among low-income communities and women.

Platform-enabled financial services encompass many products and use cases that cater to the diverse needs of consumers and small businesses. We focus on two embedded product categories (payments and credit) and one modality (platform-enabled lead generation) to explain the use cases for platform-enabled financial services within the livelihoods of focus.

- **Embedded payments** streamline transactions for both buyers and sellers. Many purpose-built platforms have integrated payment features that allow customers to order and pay within one application. This functionality supports seamless digital payments to 2/3-wheel drivers and advanced social sellers using delivery platforms and payments by nanostores for orders. Social media platforms are starting to roll out embedded payments, which could support novel use cases. Meta has released integrated payments for WhatsApp in select markets (Brazil, India, Singapore); however, this feature is absent but needed in most markets.
- **Embedded credit** supports small businesses to access working capital loans or credit lines directly through purpose-built platforms. It is enabled by the user data created on platforms, their mediation of cash flows, and their ability to seamlessly integrate credit services with income generation opportunities. Important embedded use cases include: 1) Earned wage access, which enables platform workers such as 2/3-wheel drivers to more efficiently access earned wages, effectively manage finances, and bridge temporary cash flow gaps; 2) Deferred payment, which enables small businesses such as nanostores to effectively manage working capital by reducing the amount tied up in inventory; 3) asset financing, which creates pathways for ride-hailing and delivery drivers to acquire newer vehicles; and 4) capital loans, which enable drivers and other platform workers or small businesses to manage their financing requirements.

- **Platform-enabled lead generation.** Unlike payments and credit, access to savings accounts, insurance, and bundled products isn't presently "embedded" within platforms, according to our analysis across India, Indonesia, and Kenya. Instead, platforms can serve as conduits, leveraging their extensive customer base to establish connections with partner banks, regulated providers, and fintech firms, facilitating accessibility to such products ("lead generation"). Although lead generation lacks the comprehensive advantages of data utilization and a seamless user experience, the ongoing innovation within provider strategies can still benefit 2/3-wheel drivers, resellers, and nanostores.

The introduction of platform-enabled financial services in LMIC regions is a relatively recent development, and thus, the impact evidence is still emerging. While the few available studies do not represent the number or diversity of currently available platform-enabled financial services, they provide encouraging early insights. In essence, it's evident that for some, platform usage has led to financial inclusion, and platform-enabled financial services have supported the adoption of other more complex financial services, with early and localized evidence of improvements in livelihoods.¹⁰ Furthermore, when embedded, we expect that platform-enabled digital financial services may provide first-time access and unlock greater utilization due to the bundling of the financial service with a livelihood platform, the data advantages of platforms, and especially in cases where specific tools like digital payments are mandated. However, there remains a question of uptake and concerns about risks such as fraud, predatory lending offers, and over-extension of credit when lending becomes more easily accessible.¹¹ Existing lessons from expanding consumer digital credit in LMICs and embedded consumer lending in more mature markets can be used to inform productive embedded lending in LMICs. Many open questions remain about whether platform business models align with the development goal of inclusively and responsibly delivering financial services.¹²

10 Budiman, "Financial Inclusion Story of Ride-Hailing: Stories from Gojek and Grab Drivers in Indonesia"; Taufik et al., "E-Commerce Platforms as a Path to Women's Financial Inclusion"; Theis and Rusconi, "Social Commerce Entrepreneurship and New Opportunities for Women's Financial Inclusion in India and Indonesia." Frost et al., "BigTech and the Changing Structure of Financial Intermediation"; ILO, "Small Goes Digital: How Digitalization Can Bring about Productive Growth for Micro and Small Enterprises"; Mogollón Linares and Stimpson, "The Impact of Trade Credits in Nanostore Distribution"; Casanova et al., "Credit to Merchants: Tienda Pago's Digital Solution for Fast-Moving Consumer Goods"; BFA Global, "Impact Performance: KarmaLife"; Singh and Murthy, "On Gig Platforms, Women Workers Face Triple Barriers to Inclusion."

11 CGAP, "An Ecosystem Approach to Consumer Protection: What, Why and How?"; Milanesi, "Buy Now, Pay Later ("BNPL") Under Regulatory Scrutiny"; Ozili, "Embedded Finance: Assessing the Benefits, Use Case, Challenges and Interest Over Time."

12 Frost et al., "BigTech and the Changing Structure of Financial Intermediation"; Villa, Escamilla, and Fransoo, "Supplying Cash-Constrained Retailers"; FIBR, "The Sweet Spot: Designing Credit Solutions for Small Merchants: Leveraging Suppliers to Deliver Working Capital to Shopkeepers"; Robinson, Park, and Blumenstock, "The Impact of Digital Credit in Developing Economies: A Review of Recent Evidence"; Burlando, Kuhn, and Prina, "Too Fast, Too Furious? Digital Credit Delivery Speed and Repayment Rates."

Policymakers are exploring strategies to leverage platform advantages for financial inclusion while addressing privacy and competition concerns, including applying existing regulations, adapting existing rules/adopting new regulations, and using a nuanced approach.¹³ Digital public infrastructure should also be on policy makers agenda for not only financial inclusion generally but specifically within livelihoods.

Digital public infrastructure and messaging platforms are important for enabling the utilization of platform-enabled financial services by low-income communities and women for their livelihoods.

Platformization holds immense potential for transformative impact on the livelihoods of low-income communities and women; however, the seamless integration of platform-enabled financial services is impeded by foundational digital infrastructure challenges, hindering the realization of true inclusivity. When small businesses and workers can participate on platforms but cannot access platform-enabled financial services, they cannot fully leverage their income-generating potential.

Discussions with platforms and their financial partners have brought to light the pivotal role of foundational digital infrastructure¹⁴ in either enabling or constraining the utilization of financial services within the platform practices of low-income resellers, nanostores, and 2/3-wheel drivers.

- **Cost-effective and efficient identity verification** is pivotal in advancing platform livelihoods on purpose-built platforms, impacting nanostores and 2/3-wheel drivers.
- **A lack of data-sharing frameworks** constrains innovation and competition. Comprehensive and responsible data-sharing frameworks are key to unleashing the true potential of the data footprints created on platforms.
- **Interoperable digital payment systems** streamline transactions, reducing frictions that impede scale. This is especially important for social sellers.
- In addition, **enhanced small business e-commerce functionalities within messaging platforms** contribute to a more secure and streamlined experience. Policy makers and the private sector should carefully consider how to leverage the extensive adoption of WhatsApp as a marketplace, particularly among low-income communities and women, and improve its utility for economic activity.

¹³ Croxson et al., "Platform-Based Business Models and Financial Inclusion."

¹⁴ Hong, "Explainer: What Is Digital Public Infrastructure?"

Implications

These analyses shed light on the impact of marketplace and social media platforms on three key livelihoods and the considerable opportunities for financial inclusion created by platform usage and the spread of platform services. These final remarks offer some concrete next steps for how policy makers, development practitioners, or private sector organizations can begin to engage around the four key action areas presented in this report.

Think strategically about platform livelihood segments and their DPI needs.

The most significant segments of micro- and small businesses and workers using platforms today in LMICs are independent resellers, nanostores, and 2/3-wheel drivers. Development practitioners concerned with digital economy livelihoods should focus programmatic activity within these three segments, which offer the greatest opportunities for low-income communities and women to realize the efficiencies, greater reach, and other positive outcomes afforded by digital platforms today. By partnering with the private sector to develop inclusive and sustainable platform models and responsible platform-enabled financial services, development practitioners can begin to address the factors working against broad-based and equitable participation in the platform economy.

Furthermore, policymakers and development practitioners that are developing DPI should consider how their solutions impact or could impact the livelihoods of low-income communities and women. This report highlights the specific needs and issues for nanostores and independent resellers operating digitally, and how these relate to inclusive DPI: for example, easier e-KYC for lower-income nanostores, reduced payments friction for women social sellers, and data sharing to support lower-income 2/3-wheel drivers to affordably access newer vehicles. In particular, millions of micro-entrepreneurs in LMICs use their personal WhatsApp accounts as their digital storefront. Their pain points command attention, particularly as social selling is the bridge supporting micro-enterprises' entry into the digital economy. Meta could take actions to support and nurture this segment further, including exploring the feasibility of using the same phone number for both personal WhatsApp accounts and WhatsApp Business accounts; supporting initiatives that address digital skills gaps among low-income communities and women; and supporting them to create virtual storefronts on their personal WhatsApp accounts, build skills and confidence, and transition to WhatsApp Business.

Design marketing, onboarding processes, interfaces, and financial services for women.

There is significant potential to improve women's livelihoods in LMICs through all three key platform livelihood segments, but specific challenges must be addressed. Collaboration among development practitioners and platforms could design onboarding processes and platform interfaces, including those for accessing platform-enabled financial services, that account for women's needs and contextual realities. Greater attention to clear and transparent information around fees, recourse mechanisms, and other information related to financial offerings is also important as part of design and marketing.

Moreover, platforms and development practitioners need to focus initiatives to address the issues affecting participation in gendered livelihoods holistically. This includes encouraging policymakers to put in place stronger protections to mitigate fraudulent activity to which women are particularly at risk and supporting broad initiatives that address digital skills gaps. Partnering with trusted women's organizations will be important for both onboarding to platforms and building skills and confidence that enable women to increase earnings.

Involve stakeholders and experts early-on in the DPI design process.

Many countries are currently trying to develop DPI, and issues that could prevent inclusivity should be raised and addressed during design. This includes the design of inclusive digital ID and e-KYC systems that rely on these databases. The consultation process should involve stakeholders and experts in inclusive DPI strategy early and continuously during the design phase, so that the services can be built with diversity and inclusion from the start, as well as ensure that lessons learned in other country implementations can be incorporated so that the systems can maximize the potential for greater digital economy participation.

Think more about the role of marketplaces as DPI or closely related to DPI.

The discourse on DPI has largely been on social services and not as much on economic opportunities. For that reason, marketplaces have probably not been discussed as much as they should have been. Identity, payments, and data exchange are indeed three foundational digital network systems that enable access to goods and services. A portion of these that are livelihood activities are delivered through marketplaces. While many marketplaces, as we've discussed in this report, are purpose-built e-commerce platforms, there is a set of marketplace platforms that are nearly universal in coverage and usage, namely social media and communications platforms and specifically WhatsApp and Facebook. At this very moment, they are

functioning as the fourth foundational system that is enabling economic activity for millions of low-income people in LMICs. Because they already exist, the conversation around Meta’s marketplaces should be around improvement for inclusion, including but not limited to building on the other foundational DPI elements. Moreover, both the private sector and the development community share an interest in fostering the novel commercial activity that is occurring. Policymakers and development practitioners could collaborate with Meta to work on some of the issues we’ve identified in this report that would make social commerce transactions more streamlined, such as through the integration of inclusive payment systems. There’s also conversations to be had about giving individuals that participate on these platforms more control over their data, so that they can prove their creditworthiness to a potential creditor or insurance underwriter.

By making strides to address the remaining challenges and opportunities with digital public infrastructure and enhance messaging platforms, platform-enabled financial services can be extended to many more individuals beyond the three key livelihood segments highlighted in this report across a wide range of economies. This, in turn, has the potential to impact financial inclusivity and income generation at a substantial scale, particularly for women.

Faith, fresh juice merchant • Neha Wadekar



Reflections

Marissa and Mark joined Jonathan for a podcast episode in July 2023.¹⁵ The exchange centered on three themes: partnership and methods, the future of work, and calls to action. These excerpts have been edited lightly for clarity.

Methods

MARK (MW)—

We felt fortunate to work on this. It's an important issue. There's potential there, but a lot of questions. So, I think that's exactly where long-term risk-taking venture philanthropy is needed to help chart out issues. And so, I think the first thing to acknowledge is the foresight that the Bill & Melinda Gates Foundation had—Brooke Patterson and the Inclusive Financial Services team—to look into this is. And, I would also say that we benefited greatly from local insights along the way. I know in each of the markets we had partners¹⁶ who were plugged into the platform and financial services community, and who were able to help us open doors, but also frame and curate discussions in a way that got to either the economics and to key issues at a regulatory level.

JONATHAN—

I'm wondering whether either of you have reflections on what worked or what was challenging about trying to do this integration across these different markets?

¹⁵ The podcast is available at: <http://tinyurl.com/3eux82t7>

¹⁶ Thanks to research partners: Vartika Shukla, Larisa Sitorus, Bido Budiman, and Meraj Husain.

MARISSA (MD)—

One of the most difficult things about this work was how broad it was. Three very unique countries, a number of different livelihood types that we were looking at, and various gender-norm impacts. The scope is huge. I think we did a great job on the pattern recognition and thinking about what the important considerations are, but these are all very different markets and very different dynamics.

Another challenging thing for this project was a lack of data and literature that was specific enough that we could build on, because a lot of the literature on embedded finance is very European- and North American-centric, very consumer-oriented, and not talking about low-income communities or the impact on livelihoods. And specifically, we felt the real need for gender-disaggregated data as we were looking at what was available.

J— To build on that notion that it's not the same in every market—Mark, is it your sense that it's the same set of providers kind of trying to build solutions for each of these very separate economies in very different regions?

MW— That is a great question because it's forcing me to reflect on how a very common set of actors are acting very differently in each market. Obviously, Indonesia and India are markets unto themselves, and because of their size they have been able to do things that smaller markets like Kenya haven't had the bargaining power to do at a policy and regulatory level. And so, I think what we see across these markets is that some countries have recognized that the march of digitalization will continue, but they can do things to shape the contours of what this means for people's livelihoods and the way that they access services digitally. So, I think what we got by putting these three countries side by side is in fact a very illustrative spectrum.

On the one side you have India that has built the India stack and has recognized the centrality of identity and data in digital ecosystems. It has built infrastructure that's efficient for helping authenticate somebody, and then enable consent-based sharing of data so that financial services and other services can be very targeted. I don't think we see the same kind of activity in other markets, where this type of infrastructure and regulation is not in place, and where there is much more consolidation across the value chain, so effectively you're still talking about platforms, fintechs and banks. But who does what, who is in the driver's seat, who owns the relationship with the client? All of those things vary considerably across the countries. I think that's why this study was valuable, because we were able to identify which levers were sending the market into different directions, and then to examine which of these is better positioned to lead to outcomes for low-income livelihoods.

The future of work

MW— The Bill & Melinda Gates Foundation challenged us to think about durable themes that we thought would advance livelihoods for low-income people. So, it was helpful to have that kind of orientation. We certainly don't have a crystal ball on this, but when we look at the trends, use cases, and economics behind these providers, I think that things look better for low-income earners and low-capital livelihoods, especially if we think about people who are looking to earn income in a fractional way as a secondary source of income and who need that for household expenditure.

One of the helpful things about this project is that we did put labels on it. We moved away from this broad notion of gig work everywhere and for everyone to an examination of what it means for the home-based producer of food or for the home-based seller of unbranded goods, with the ability to use social media platforms, I do see that they're able to expand their sales to do these pre-sale activities that we've talked about. And the use of digital platforms at that level is I think something I am quite hopeful about. And, at the same time with these micro-retailers, I think there's been a lot of focus on how e-commerce platforms are trying to move directly into some of these sectors.

But what we've seen through the project is that the economics don't work. In fact the platforms that are better positioned to occupy some of these spaces are the ones that are figuring out how to work with the nanostores more effectively to offer them a broad range of services from better supplies to bookkeeping apps to better financing. And the economics just work a lot better. Among the interviews that we had with platforms, the ones that I got most excited about were the ones that were talking about the fact that in their country they'd had 8 million nanostores there the whole time, and nobody had figured out how to work with them as opposed to competing with them. When I hear things like that, I got much more excited about the outcomes for the nanostores, especially given that the biggest threats they have are coming not from e-commerce but [from] what's called modern trade, the 7-Elevens moving into their neighborhoods. If they're able to get better services to compete, they're on much better footing to diversify [and] to tailor what they do to their local communities more effectively.

MD— Certainly, the nanostore opportunity is tremendously exciting, for the volume reasons and the role they play in the communities, like Mark discussed. And I think the additional thing that I found exciting was looking at the women's segment and how they're getting involved in social selling, how they might be looking for higher-earning opportunities, getting inspiration from their social interactions, and creating lots of different opportunities, potentially influencing gender norms as they go. That's where a lot of my excitement lies.

Calls to action

MD— I've got two calls to action. First, when we were looking at barriers, we uncovered some real infrastructure barriers, whether it's agreements on data sharing, whether it's technology and enabling access to that technology more comprehensively, whether that technology is robust enough to handle the volume, etc. So there's some real key infrastructure, technology, and policy things that need to be worked out that can influence inclusion, access, and meaningful use when it comes to financial services and livelihoods.

And the second is around ensuring that gender demographics get considered and included in any future studies. One thing we didn't see at all was any specific gender studies on nanostores and trying to understand the different ways that women nanostore owners or managers are experiencing their livelihoods through app usage and where they're seeing opportunities. There's definitely a call to action around more research on this intersection specifically, and then in making sure that research has gender-disaggregated data.

MW— There is a lot of good work that's being done by local organizations and civil society to engage people and the associations that they're part of to inform policy in the digital economy domain. It's important to bring a focus to this because they're playing such an important role in either helping to socialize the benefits of digitalization [and] build digital skills, but also to hear from people about the barriers to formalization that come with e-commerce. So in India, for example, if you don't have a [Goods and Services Tax] certificate, you can't sell online. The same affordance that is made for offline informal activity is not made for informal online activity. There is in fact a disparity in how policies playing out online and offline; this disproportionately affects women. So, organizations that are helping to hear from the community how to reduce the barriers to get more people on board I think are important because the "copy and paste" approach to taking a policy from other markets just won't work. And we do need more local input.

MD— One more call to action. We uncovered a number of different use cases for how people were using WhatsApp—the personal WhatsApp. And so the call to action to Meta is to take a look at some of these dynamics that we're talking about in the study, and to think about what could be in their future product roadmaps for feature sets that could help alleviate some of those pain points and create more opportunities.

J— One of the themes that strikes me is, as Mark pointed out, the unique role that individual regulators, tax authorities, licensing authorities, and the banking community all need to play to make these things work at the national level for different demographics and different sectors. And then yet Marissa pointed back to Silicon Valley, Menlo Park, and the big platform headquarters as building functionality that is used around the world in lots of different use cases. So I think the study does a nice job signaling how those two things are in interplay with each other and with the creativity, resilience, and innovativeness of individual entrepreneurs who are just trying to make a go of it. When you put that all together, you get something pretty special and dynamic.

Project resources

Main report

Caribou Digital, “Advancing Financial Inclusion through Platform-Enabled Financial Services,” Platform Livelihoods Project (Farnham, Surrey, UK: Caribou Digital Publishing, January 2024), <https://www.cariboudigital.net/2024/01/platform-enabled-financial-services>.

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13

Investing in inclusive platform livelihoods

This concluding chapter gathers some crosscutting themes from the studies comprising the Platform Livelihoods Project. It identifies several complexities associated with casting a net wide enough to include “working, trading, renting, and creating” in platform spaces. Despite these tensions it identifies some key shared experiences: the grind, the risk, the bias, the fragmentation, the concentration, and the footprint. Each of these is a pain point but is also a design opportunity, reflecting the ways in which “platform livelihoods” are more fractional, more social, more trade-focused, and more numerous than gig work alone suggests. It concludes by identifying levers for investment and intervention. Training will help. Policy reforms will help. Improvements to features, apps, and ecosystems will help. And each will help the most when all three are working in sync. There is much work ahead.

Jonathan Donner — Caribou Digital

A broad concept, a broad team

This summary chapter reflects on what a focus on “working, trading, renting, and creating” helps us see, and then aggregates learnings and identifies action steps informed by the studies in the Platform Livelihoods Project. But first, it’s worth reflecting on the breadth of the project.

Spanning more than a dozen studies over four years, the Platform Livelihoods Project involved academic researchers working within specific disciplines and dozens of professionals working in the broader community of digital development. The project was intentionally broad and focused on making connections between disparate perspectives and communities of practice.

On a personal note, I want to acknowledge the remarkable opportunity I have had as a project manager, as an editor, and now as an author in this last chapter—to shape this analysis and offer these calls to action. Undoubtedly, if others among the more than 40 co-authors on these studies had written this last chapter, it would have offered some other conclusions. But I hope that most of my colleagues would agree with most of these reflections. Separately, I hope you, as a reader, will look back to the original reports and to the podcast series to hear complementary perspectives from many of the researchers.

Learning from the experiences of platform workers and sellers

It is equally important to acknowledge that none of these studies would exist without the contribution of the individuals who shared their experiences, representing some of the millions of people around the world “working, trading, renting, and creating” to earn a living on marketplace and social platforms. This project involved more than 700 qualitative interviews, 140 survey respondents, 71 expert interviews, 16 platform case studies, and 71 video profiles (mostly self-shot).

It is tempting to extrapolate from anyone’s specific circumstances and quickly jump to diagnose *what needs to change*—what the broader community can do to make platform livelihoods more dignified and fulfilling¹ for millions of people around the world. And indeed, that’s where the bulk of this chapter will focus. But the resilience and innovativeness of the people who shared their stories with this project are critical, too. Each described frustrations and aspirations, challenges and opportunities. Some, speaking during the depths of the COVID pandemic (chapter 5), described precariousness and the struggle to survive another day. Others shared the success of becoming successful entrepreneurs. Many mixed frustrations and victories in equal measures. The videos that accompany chapters 2, 5, 6, 7, 8, and 9 are the best way to understand the daily experiences and platform livelihoods of individual workers and sellers, and readers are encouraged to view them.

So, it’s only against this background of appreciation that this extrapolation makes sense. The chapter unfolds in two parts—in the first section, the focus is on what “working, trading, renting, and creating” helps us see. In the second, the focus turns to action and what comes next.

¹ Mastercard Foundation, “Young Africa Works Strategy 2018–2030.”

The tapestry of “working, trading, renting, and creating”

As a set, these studies did not focus exclusively on gig workers. Nor on e-commerce. Nor the sharing economy, nor on digital creators. They combined each of them under the broad umbrella of platform livelihoods. In doing so, the project sacrifices some specificity but gains reach.

Readers might notice that the projects rarely directly compared one livelihoods sector with another. The spirit of the project was in finding commonalities rather than ranking or rating livelihoods. In that spirit, the best way to aggregate what the studies uncovered is to name several crosscutting tensions.

Platform livelihoods blur the lines between working and entrepreneurship.

Across several of the studies, particularly those on Kenya youth profiles (chapter 6), women and platform livelihoods (chapter 8), and the platform livelihoods of people living with disability (chapter 9), researchers spoke to people whose roles complicate clear distinctions between workers and entrepreneurs. Here’s a passage from the Kenya youth profiles study:

“Interviewing people in a variety of sectors allowed the research team to see how the distinctions between work, self-employment, and entrepreneurship are often quite blurry. It is a common frame in the “gig work” discussion that gig work is just employment without the safety, security, and social benefits of a contract. In some cases, particularly logistics and delivery, where individuals find all of their income exclusively on a single platform, and when the platform is fully responsible for matching workers to clients and setting prices, this characterization was largely accurate. On the other extreme, some farmers and MSEs were clearly entrepreneurs. They ran a business, paid employees, and only turned to one or more platforms as a new channel—a new source for inputs or a way to attract and serve customers. But between these two extremes, study participants described an array of experiences that looked more like self-employment or meso-entrepreneurship. In these cases, individuals were in delicate and complex power-sharing arrangements with the platforms. Not quite free, but not quite constrained.”²

2 Qhala and Caribou Digital, *Platform Livelihoods: The Quality of Kenyan Youth’s Digital Experiences across Eight Different Sectors*, 175.

Marketplace and labor platforms lean into the blurring of the line, capturing value while eschewing support and responsibility. Other studies have called out the idea of “dependent contractors” living in the platform-mediated space between entrepreneurship and work.³ In several of the studies in this project, the appeal of a worker-rights and protection frame at times seemed out of alignment with the realities of self-employment and hustle culture, even among drivers and freelancers. It is why the studies avoided describing people’s “jobs” in favor of understanding their “livelihoods.”

Some platform livelihoods mix working, trading, renting, and creating.

The youth profiles study (chapter 6) illustrated how many roles combined two or more of the elements, suggesting “*it is important not to assume people are simply gig workers or e-commerce sellers. Many people are a little bit of one and a little bit of another, all at the same time.*”⁴ Working and trading are likely the most common elements, but keeping renting and creating in the frame helps bring these combinatory practices to light.

Renting is instructive because it shows how assets matter. Expensive assets, like apartments, are rarely owned outright. Hosts in the Kenya youth study (chapter 6) described how they rent from someone else, then re-rent via platforms; they are not owners, they are (re)renters.⁵ The critical leap is to see the same behaviors in more common livelihoods like ride-hailing and logistics. These share ...

*... much in common with platform renting, as it depends on securing access to a major asset—a motorcycle or automobile. Like individuals who run an Airbnb, individuals in the transport platform economy either own their wheeled assets or have to rent them before they can contribute their labor as a worker/ driver. The popular categorization of ride-hailing and delivery as purely “gig work” tends to underemphasize the importance of the asset and how the costs of access to the asset vary for owner and renters. The barriers can be high; indeed, in some cases, the key pathway is not to drive more hours, but to build a small business (**trading** and employing others) around the car(s) or bike(s), such that the assets are utilized more consistently and efficiently.⁶*

Creating, too, blends with other livelihoods activities. Instagram influencers (chapter 11) and the creatives interviewed in the Kenya study (chapter 6) show us they “*have to figure out how to work with algorithms on both domestic and international platforms to survive.*”⁷ And yet some of these practices

3 Cutolo and Kenney, “Platform-Dependent Entrepreneurs: Power Asymmetries, Risks, and Strategies in the Platform Economy”; Kuhn and Maleki, “Micro-Entrepreneurs, Dependent Contractors, and Instaserfs: Understanding Online Labor Platform Workforces.”

4 Qhala and Caribou Digital, *Platform Livelihoods*, 174.

5 Qhala and Caribou Digital, *Platform Livelihoods*, 181.

6 Qhala and Caribou Digital, *Platform Livelihoods*, 173.

7 Qhala and Caribou Digital, *Platform Livelihoods*, 175.

cross into trading and working. For example, the entrepreneurs involved in social agriculture (chapter 7) are farmers first, but mix trading (selling) and creating (and influencing) as dynamically and seamlessly as anyone in the digital economy.

Platform livelihoods mix labor, skills, assets, and connections.

These combinatory practices and reliance on assets map well to the well-established “sustainable livelihoods” framework⁸ underpinning the project’s perspective. The studies we have described in this volume illustrate how, like offline livelihoods, platform livelihoods draw on labor, on capital and assets, and on structural location in information and commercial networks. These capitals’ complexity and structural location explains why, for example, drivers get angry when a ride-hailing company allows a new, cheaper form of car on a network, putting established drivers with expensive cars at a disadvantage.⁹ And why women can band together to share work when things get tough, leveraging social support to make the work possible (chapter 8).

Time and time again, individuals’ stories demonstrated how the platform economy requires a dynamic mix of hard work (and emotional labor), analog and digital skills, the deployment of tools and assets, and the focused cultivation of followers and connections, both online and off. Success is rarely as simple as just logging in and putting in some hours. Livelihoods are broader than jobs and involve multiple forms of capital. These studies should help bring that established livelihood lens into the platform era.

But as these capitals are combined, advantage begets advantage, and inclusion can be elusive.

Seeing platform livelihoods in this way—as a set of dynamic, combinatory practices mixing labor, skills, assets, and connections—doesn’t make the story about inclusion easier or more optimistic. Instead, the studies suggest ways in which advantages beget advantages. Reputations and visibility mean that early entrants and high performers are rewarded by algorithms with greater exposure to new clients. In ride-hailing, those with fancier cars or with the wherewithal to pay others to drive for them may do better than those with simple cars. In social commerce, people with broader, more prosperous networks can get connected to transactions better than those without. And in all cases, those with higher skills and more differentiated products and services can command higher fees than those without. In other words, the studies illustrate how platformization is as likely to amplify¹⁰ and reflect market dynamics as to undermine or replace them.

8 Scoones, “Sustainable Rural Livelihoods: A Framework for Analysis”; “Sustainable Livelihoods Guidance Sheets.”

9 Murtandiro, “Gig Drivers in South Africa Clash over Bolt’s Low-Priced Indian Cars.”

10 Toyama, “Technology as Amplifier in International Development.”

These dynamics play out against and within the contours of daily life and social norms. The studies on platform livelihoods of women (chapter 8) and of people living with disabilities (chapter 9) both illustrate this embeddedness. Platforms don’t exist outside a social frame, but rather reflect it. The biases and role pressures uniquely felt by women and by those living with disabilities find their ways into the everyday conduct of business in platform economies, presenting additional challenges to those who want a fair and inclusive chance to earn a living in these spaces.

Platform livelihoods aren’t forever.

No one should assume that a platform worker or seller, today, wants to or will be a platform seller tomorrow. The Kenya youth study (chapter 6) described how some were clearly ...

“... on the way to something else. Beauty care workers and freelancers may use platform sites to acquire customers and then move off-platform as soon as the relationship is established. Others may start with social commerce and work their way up to other forms of e-commerce. Still others in freelancing and microwork start as frontline workers but hope to move into management, supervisory, training, and recruiting roles. When asked about their vision for the next five years, many participants described these kinds of entrepreneurial plans. They looked more like employees or gig workers now but had aspirations to become traders, renters (with assets to bring to the work), creators, employers, and entrepreneurs. In local services and cleaning, for example, this means starting as a cleaner, saving for the heavy machines that unlock bigger jobs, then pushing for those commercial gigs, then getting employees to help. Where is the line between being a gig worker and an entrepreneur? It’s partly in the mind.”¹¹

The literature review (chapter 4) suggested that ...

*“... researchers look at **pathways** in and out of platform livelihoods, to get a better understanding of how platformization will impact employment and well-being, overall. There are studies in this corpus that suggest that platform roles are a step down from full-time employment. Others hint at upward mobility, as improvements vs. informal sector temporary work. Still others look at lateral or cross-sectoral moves as people move in and out of existing roles in the labor market. Understanding the overall impact of platformization on labor, and on the experience of work, will require attunement to all three of these pathways, simultaneously.”¹²*

In a follow-on study to the one described in chapter 10, DFS Lab did just that, interviewing hundreds of people about their pathways in and out of platform work and sales in Indonesia. They found evidence that “digital platforms are a source of first-time livelihood creation in Indonesia,” including some in

¹¹ Qhala and Caribou Digital, *Platform Livelihoods*, 176.

¹² Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*, 79

the informal sector, and that many platform workers and sellers can earn significantly more than the official minimum wage.¹³ As for those leaving, *“the demands of platform work can be very challenging, and some platform workers do leave or become inactive. That said, many of these ‘leavers’ report finding formal employment, often with better earnings than before.”*¹⁴

The pathways lens demands representative quantitative data on earnings and role transitions. It will be an ongoing but worthwhile effort to assess the quality of platform work and sales relative to alternatives in the informal and formal sectors, as well as to assess what impacts platform led-upskilling (chapter 3) has on the livelihood pathways of platform workers and sellers.

When counting platform livelihoods, boundaries are subjective.

Policymakers need to know how many individuals and households are engaged in platform livelihoods in order to quantify the contributions of platform livelihoods to work forces, and in order to weigh how many resources to deploy against improving platform livelihoods. For each of these reasons, any question of “how many” people have a platform livelihood depends a great deal on how expansive a definition of a platform livelihood one decides to apply.

Some platform livelihoods look like “gig work”— individuals working primarily one role, for one platform, dependent on that platform for income in ways that look a lot like wage or full-time work, but without any of the protections. But it is important not to double-count those who might work, trade, rent, or create across more than one platform at a time. Others get added via fractionality via part-time work, on weekends or evenings.¹⁵ Platform channels may account for only a fraction of a worker, trader, renter, or creator’s revenue. Fractionality is a core tenant of the original sustainable livelihoods framework, where households more often than not have a diversified array of livelihood activities.¹⁶

Still others are added if we include those in the “hidden MSEs” who might not directly have a profile on a marketplace or social media site, but work for someone who does.¹⁷ “Gig” platforms hide enterprises—multiple freelancers working under a single profile. Ride-hailing sites match riders to cars driven by someone (other than the vehicle owner) who might be subletting or paying the driver to keep the car on the road more hours of the day. Even Airbnb hosts might pay someone else to clean the house in the morning. Does each of these people also have a platform livelihood?

13 DFS Lab and RISE Indonesia, “Pathways through Platform Livelihoods in Indonesia,” 22.

14 DFS Lab and RISE Indonesia, “Pathways through Platform Livelihoods in Indonesia,” 50.

15 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work.”

16 Scoones, “Sustainable Rural Livelihoods: A Framework for Analysis.” It is also nicely summarized by the DFS lab “Digital livelihoods are mosaic strategies with multiple sources of income balanced in hidden hierarchies and where the boundaries between firms, families, and individuals are blurry and porous” DFS Lab and RISE Indonesia, “Pathways through Platform Livelihoods in Indonesia,” 18.

17 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Hidden Hierarchies.”

Investing in inclusive platform livelihoods

The tapestry of “working, trading, renting, and creating”

The numbers may nearly double if we include social workers and sellers, those who might not have formal profiles on Jumia or Tokopedia or Uber or Upwork, but nevertheless get up each day, open a social media app on their phone, and engage and cultivate their groups and their connections to earn a living.

We’d suggest that there is no single way to set the dials across these gradations. Instead, there is a need to think carefully about definition and scope.¹⁸ Chapter 10 was a step-by-step discussion of the choices the DFS Lab, RISE, and Caribou Digital team made to arrive at one such estimate in Indonesia. The ecosystem report in the social agriculture work (chapter 7) takes a different approach finding that there are more people using Facebook for agriculture than all dedicated agricultural platforms in Kenya.¹⁹

¹⁸ See also Maclay, “What Is ‘a Job’? How to Measure Job Creation on Jobtech Platforms in Africa.”

¹⁹ Learn.ink and Caribou Digital, “The Ecosystem of ‘Social Agriculture.’”

Revisiting the description of platform livelihoods

These tensions suggest that specific definitions of platform livelihoods—of working, trading, renting, and creating—are likely to vary across projects and contexts. That said, the frame has invited readers to see several broad contours, including:

- **How more people likely engage in platform sales than in platform work (or renting or creating),**²⁰ especially as nano-stores and kiosks are increasingly connected to platform ecosystems.²¹
- **That multi-homing (use of more than one platform) and fractional use of platforms are common**²²
- **And that social commerce is an underappreciated juggernaut**²³ both in sheer numbers of users and in its role onboarding those in the informal sector into digital livelihoods with fewer barriers to use like registration or difficulty of use.

These trends have significant implications for how policymakers and designers should embrace the platform space, especially vis-à-vis social protection and regulation. Overall, they suggest that platform livelihoods are more fractional, more social, more trade-focused, and more numerous than gig work alone would suggest.

20 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*, 79.

21 DFS Lab, RISE Indonesia, and Caribou Digital, *The Contribution of Platform Livelihoods to an Inclusive Digital Economy in Indonesia: Literature Review and Stakeholder Consultations*.

22 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Fractional Work."

23 Caribou Digital, *Towards More Inclusive Platform Livelihoods: Reflections on Young Kenyan Platform Workers and Sellers Living with Disabilities*; DFS Lab, RISE Indonesia, and Caribou Digital, *The Contribution of Platform Livelihoods to an Inclusive Digital Economy in Indonesia*; Qhala and Caribou Digital, *Platform Livelihoods*; Schoemaker et al., "Social Agriculture: Examining the Affordances of Social Media for Agricultural Practices."

Platform livelihoods are more fractional,
more social, more trade-focused, and
more numerous than gig work alone.

Thus, the recommendations below will be about more than gig work, for it is via all platform livelihoods, not just gig work, that tens, perhaps hundreds of millions more people will participate in the digital economy. It is important that these livelihoods are inclusive, dignified, and fulfilling for as many people as possible.

Levers to improve platform livelihoods

This expansive view of platform livelihoods can help identify paths forward. The following section groups levers into three main categories: investments in training, policy, and digital infrastructure. Each has a role in improving platform livelihoods and building a more inclusive platform economy.

Common pain points

Shifting from description to proscription, it is helpful to borrow from the parlance of business and design to identify some common pain points that the “platform logic” underpinning marketplaces and social media platforms inflicts on would-be workers, traders, renters, and creators alike.

The grind of being always on is palpable. We encountered many examples of people working long hours, much of it spent simply being available, yet unpaid, for the next gig, or moving to and from gigs. Endless status updates and time spent in groups saps time from those in sales. In some markets, price competition for commodity work keeps prices down and margins thin.

The risk of fraud is rampant, particularly in social commerce and social agriculture (chapter 7), where people buy and sell informally via social networks without escrow, reputation, redress, or moderators to help them when something goes wrong.

The biases reflected from the offline world seep onto platforms, especially for women (chapter 8): harassment, marginalization, and pay bias; extra expectations that someone can work and take care of a family, requiring shorter and more fragmented hours; unsupportive and disapproving family members; barriers to getting a device and a bank account. There are similar dynamics at work for other vulnerable and historically marginalized communities, like refugees, which this project did not study, and people living with disabilities (chapter 9). In each case, platform livelihoods present remarkable opportunities for people to break through barriers and find dignified and fulfilling work. Yet the fact people often do so *in spite of* the barriers, not in absence of them, makes their success even more remarkable.

The fragmentation of platforms (and related services) makes it hard to transact across them. People can transact on platforms but then sometimes have to switch to cash. Or they might arrange a sale on social platforms and then have to work with a third-party for fulfillment. Friction reduction is part of the appeal of “superapps” like GoJek and WeChat, but they are not in every market nor are they always the desired solution.

The concentration of success makes for a few high-fliers and a long tail of stragglers in many platform markets. There is a distinction between some dedicated full-timers and a bigger group of part-timers. But platform algorithms reward success with success, in ratings and visibility. Group administrators reward some participants with more referrals. Bigger groups add more members than smaller groups, getting bigger still. Early movers establish clients before young newcomers can get established. None of this is unique to platform markets, but platforms do seem to support centralization, amplification, and these Pareto distributions in ways that work against the inclusion agenda many would-be platform workers and sellers, readers, and policymakers share.

The footprint of platform working, trading, renting, and creating favors urban areas. Platform livelihoods take root in cities, in places with better infrastructure, denser markets, and more prosperous customers. They are taken up first by more educated, tech-savvy, young strivers. Making platform livelihoods accessible and relevant for those living in rural areas or without access to devices, electricity, and inexpensive data will remain challenging.

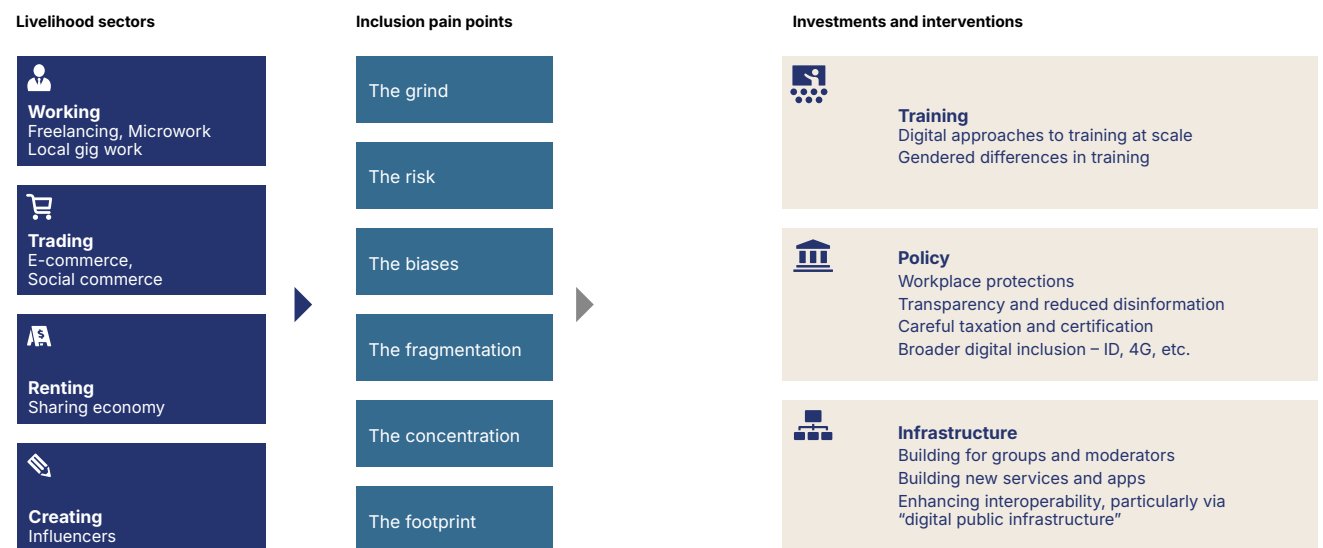


Figure 13.1 Levers to improve platform livelihoods

Caribou Digital 2023

Levers, investments, and interventions

Training levers

Training is one approach to address several inclusion pain points and was basis of the upskilling study detailed in [chapter 3](#). In that study, researchers found platforms engaged in an array of skills transfer—in platform-specific skills, in digital and financial literacy, in “soft skills” and in broader vocational skills. The study also noted that platforms aren’t the only source of those skills required to thrive in a platform economy—schools, vocational centers, industry associations, civil society, and even friends and family can be sources for upskilling. In the study on women and platform livelihoods ([chapter 8](#)), Value for Women called attention to how important it is to “*consider gendered differences when providing training or support to platform workers or providers.*”²⁴ And later, as the Indonesia team ([chapter 10](#)) described it:

“The 2021 World Bank report²⁵ indicates that Indonesia faces a huge talent gap, particularly related to high-order digital skills. Several of the major studies covered in this review suggest that a well-planned, collaborative, coordinated, and inclusive upskilling effort will help reduce the digital gaps between urban and rural, between women and men, and between the poor and the rich.”²⁶

Yet there are some challenges associated with training. It is expensive and historically has struggled to show significant returns versus the cost of delivery.²⁷ If training is to work, it has to break free of one-on-one structures and in-person approaches to leverage digital tools to deliver the same results at lower cost, or bigger results at the same cost, as traditional training.²⁸

24 Value for Women and Caribou Digital, “Gender-Forward Business Practices for Digital Platforms: A Supply-Side Exploration.”

25 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*.

26 DFS Lab, RISE Indonesia, and Caribou Digital, *The Contribution of Platform Livelihoods to an Inclusive Digital Economy in Indonesia*, 62.

27 McKenzie, “Small Business Training to Improve Management Practices in Developing Countries: Re-Assessing the Evidence for ‘Training Doesn’t Work.’”

28 See, for example, the Mastercard Strive Community, <https://www.strivecommunity.org/>.

Policy levers

Interventions to help individuals prosper within a system (via training) should be coupled with efforts to improve the landscape and the ecosystem in which platform livelihoods play out. One way to improve this landscape is via policy interventions. Another is via building new technology, which will be described in the following section.

Protections

Of course, there is a need for additional policy action to extend greater protections for platform workers. Sweeping efforts like the ILO's report on the platform economy outline a policy agenda to better protect people who are employees in all but name.²⁹ But the applying a *platform livelihoods* lens, as opposed to a “work” lens, challenges any emerging consensus on how to regulate gig work in two ways.

First, it complicates the simple mapping of one (platform) worker to one (platform) job. Effectively regulating gig work, particularly in emerging economies, demands approaches carefully tailored to fractional work and multihoming.

Second, it opens questions about what protections, are available for traders. *“Equating “digital platforms” with gig work, and regulating and designing for them as such, may not serve many others relying on platforms for livelihoods in other ways: self-employed sellers (formal or social), asset renters, and content creators.”*³⁰

One approach, explored in the study on platform livelihoods of people living with disabilities (chapter 9) would be to expand methods and ways of seeing, thinking about platform livelihoods as playing out not just in markets, but in *workplaces*. Policy lenses that would seek to give people some similar degree of protection and rights to access, use, and productively work within online, platformed spaces as they have to do so in offline spaces would be helpful indeed, regardless of whether they were selling or trading, renting or creating.

These studies have illustrated how the lines between offline and platform mediated work (and transactions) do seem to be blurring. The rules and policies that engage and protect workers, traders, renters, and creators might have to blur and overlap, too. To do so, these activities should be situated “in” instead of “via” or “for” platform marketplaces.³¹ These platforms aren't merely tools that workers and sellers can use, but structures they must navigate. Nor are these individuals always engaged in activities “for” the platforms as employees or agents, as the self-described entrepreneurs throughout these studies have made clear. For now, “in” best describes how individuals pursue livelihoods within the contexts (affordances and constraints) at least partially established by platforms.

29 ILO, *World Employment and Social Outlook 2021: The Role of Digital Labour Platforms in Transforming the World of Work*.

30 Qhala and Caribou Digital, *Platform Livelihoods*, 185.

31 Donner, “Platform Livelihoods: Working, Trading, Renting, and Creating in Digital Marketplaces.”

Transparency and clarity

One of the clearest ways to protect sellers (and buyers) in marketplace and social media platforms is to promote transparency and accuracy. In both the Indonesia review (chapter 10) and the social agriculture study (chapter 7), researchers focused on information quality. In social agriculture, the recommendation was to “*advocate for platforms to increase efforts to mitigate disinformation. Explore ways of strengthening source and information trustworthiness.*”³²

Careful taxation and certification

It is understandable that countries will look to taxation of goods and services, delivered digitally and via platforms, as a source of revenue, and that they might look to shape markets by placing restrictions on what kinds of firms can participate in them, and in what ways. However, Prof. Njathi (chapter 11) detailed significant frustration with the digital service tax in Kenya, impacting creators with a 15% tax.³³ Recent developments in Indonesia suggest a regulatory firewall being dropped between e-commerce sites like Shopee and Tokopedia and social media sites like TikTok, with the buying and selling of goods on social media sites to be prohibited.³⁴ While this might not impact *truly* informal small-scale social commerce happening on WhatsApp and other messaging apps, it shuts down a key circuit between formal e-commerce and the emerging form of social commerce—and probably will constrain the livelihoods of many would-be platform sellers. Full assessments of the impact of these kinds of policies on platform livelihoods were outside the scope of the project, but should be conducted. In the meantime, the signal from the Platform Livelihoods Project would be: tread lightly.

Building on broader digital inclusion efforts

Broader digital inclusion efforts, like digital ID or rural connectivity, will help create the conditions for more widespread participation in platform livelihoods.³⁵ The Indonesia review (chapter 10) quoted industry analysts suggesting that “*a strong digital ID system allows for ease of registration and verification of identity and leads to an efficient distribution of social benefits and assistance, as well as DFS adoption and use.*”³⁶

There is considerable enthusiasm currently in the promotion of “digital public infrastructure” (DPI). Platform livelihoods and the integration of small merchants and the self-employed into digital economies are a strong use case for these efforts, as exemplified by the Open Network for Digital Commerce, an open source protocol to enhance discoverability

32 Caribou Digital, “Social Agriculture in Kenya: Key Takeaways.”

33 Wasike, “Kenya: New Tax Frustrates Digital Content Creators.”

34 Agence France-Presse, “Indonesia Bans E-Commerce Sales on Social Media Platforms like TikTok.”

35 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 295.

36 DFS Lab, RISE Indonesia, and Caribou Digital, *The Contribution of Platform Livelihoods to an Inclusive Digital Economy in Indonesia*.

and transactions between merchants (large and small).³⁷ The protocol was developed in India and works well with the rest of the India stack, but is not limited to India.³⁸ The study on platform-enabled finance (chapter 12) includes a lengthy discussion of how DPI and digital public goods (DPG) such as e-KYC verification, reduced payments friction, and data sharing can improve the financial services that platforms can provide and enhance interoperability and data portability between platforms.³⁹

Implication: A broader frame for policy

In all, this section on policy approaches should not be read as a rejection of the instinct to protect platform workers, but rather as an invitation to think more expansively and flexibly about protecting, supporting, and including a wider array of people who depend on platforms to earn a living, and often do so fractionally or in ways that span multiple venues. This approach would seek to shape the ecosystem with regulatory interventions to support livelihoods in dynamic, adaptive spaces, with guardrails of fairness for platforms, buyers, and the sellers who depend on them. The platform economy is less defined and more sprawling that befits one-size-fits-all regulation. Regulating a platform ecosystem to protect and support a driver who works for three ride-hailing services, also works offline, and has a rapidly depreciating asset to maintain is more difficult than regulating platforms to protect a driver employed by a single platform. Similarly, regulating (shaping) markets and workforce conditions in informal social commerce is harder than regulating gig work. But it is key that policy approaches these complexities with open eyes. To make the platform economy work for everyone is to make local, everyday commerce and services work for everyone earning a living in those sectors—not just for the archetypes of full-time drivers and global freelancers.

Infrastructure levers

There are a third set of levers which can be applied to advance inclusion and improve the quality of livelihoods in the platform economy: organizations large and small, for profit and nonprofit, can build the tools, code, and digital infrastructures to advance inclusion. The platforms, perhaps particularly the massive “social” ones in the Meta, Google, and ByteDance families, have a central but not exclusive role to play in this push for inclusion. Choices these organizations make about what to build, which business opportunities to pursue, and which customers to service will shape the trajectory of participation in the platform economy just as much as training or policy interventions might do. There is work to do at several levels.

37 George and George, “Open Network for Digital Commerce (ONDC) : Democratizing Digital Commerce and Curbing Digital Monopolies in India.”

38 Raghavan, Jain, and Varma, “India Stack—Digital Infrastructure as Public Good.”

39 Caribou Digital, “Advancing Financial Inclusion through Platform-Enabled Financial Services.”

Build for the groups and the moderators.

The work in the Kenya youth study (chapter 6) and particularly the social agriculture study (chapter 7) illustrate how other people—specifically group admins—play a role in shaping both information exchange and actual transactions.

“A survey of more than 300 Kenyans who use social media for agricultural purposes found that participants voted for groups more than twice as often as any other category when asked about the impact of key features of digital services. Service features included groups, payment, and video.

Admin tools “often give a single individual unilateral control over membership and speech within a group. Unfortunately, there are many reports where this power is abused, especially where admins have vested interests to promote or conceal certain information, or even bar competition from engaging with the community... Facebook has no other option here if groups are to be offered as a global feature serving every possible use case. However, this can seriously limit the viability and efficacy of their features.”⁴⁰

The opportunity, therefore, is to explore a feature set, on Facebook and elsewhere, that would calibrate admin power not for one-size-fits-all, but specifically to the needs of informal and community-level commercial exchange.

Build new services and apps.

In each of the pain points described above—the grind, the risk, the bias, the fragmentation, the concentration, and even the (exclusionary) footprint—is an opportunity to build a better solution for the workers, sellers, renters, and creators relying on platform marketplaces, particularly (but not exclusively) in social commerce, where improvements in payments, listings, escrow, and information validation would all be welcome. A purpose-built “WhatsApp for microbusiness” might end up with a different interface, different functionality, and different use cases from today’s WhatsApp for Business, an interface for larger firms to interact with individual WhatsApp users. The “WhatsApp for tiny business” (or whatever replaces or augments it) would give individual entrepreneurs and workers more control and safety and increase their productivity when plying their trade in social media platforms. It would further blur the lines and lower the barriers between social media and formal ecommerce, between informal job-seeking and formal gig platforms. And it would appeal to those whose primary internet experience revolves around a few social media apps.

40 Learn.ink and Caribou Digital, “The Ecosystem of ‘Social Agriculture.’”

Build stronger rails and infrastructures.

New apps, and new features on big platforms, might appeal to both workers and sellers. But there is another way. Unless one wants to cede an entire market to a single platform or superapp, then there is enormous value in making activities across these sites and others more interoperable. It is the internet, after all. This section revisits the “digital public infrastructure” lens mentioned above, for the perspectives go hand in hand. DPI comes from a combination of setting the stage and attracting new innovations to that stage. These improvements to the underlying ecosystem for platform livelihoods would include:

Portable credentials. The Kenyan youth study (chapter 6) makes a strong case for portable reputation and safety.

“Ratings and showcasing work are important for people in many sectors. Youth and newcomers, in particular, have to devote significant attention to promoting their own work, documenting their skills, and cultivating a customer base. Marketplace platforms and social media sites place the onus for promotion on individual workers and sellers. Yet initially, gigs and ratings are so hard to get, and the risks of a bad rating so extensive, that established and better-resourced individuals have an advantage over newcomers. Businesses want good reviews, but clients are most likely to leave a review if their experience was bad. As a stand-in for a formal rating system, social sellers have begun resharing posts highlighted with clients’ comments after receiving the product as a review or rating. If platform livelihoods are to be part of Kenya’s plans for youth employment, there are fruitful interventions and advancements to be made in working with youth innovators on ratings transparency, onboarding, visibility, and portability.”⁴¹

Groups like the JobTech Alliance⁴² echo these themes on portability, and the finding is core in the report on platform-enabled finance (chapter 12).⁴³

Reusable data and KYC. The Indonesia review (chapter 10) surfaces frustration with a lack of transferrable “KYC” (know-your-customer) services, in which e-commerce sellers would have to re-enter financial data over and over again. India’s stack helps alleviate some of these pain points, but is yet to be adopted by or replicated in other markets.

Logistics. The Indonesia review (chapter 10) surfaced logistics challenges, suggesting that improved logistics, particularly in rural areas, would help accelerate e-commerce.⁴⁴

41 Qhala and Caribou Digital, *Platform Livelihoods*, 186.

42 Timothy Asiiimwe, “The Case for Portable Reputation.”

43 Caribou Digital, “Advancing Financial Inclusion through Platform-Enabled Financial Services.”

44 World Bank, *Beyond Unicorns: Harnessing Digital Technologies for Inclusion in Indonesia*, 298; DFS Lab, RISE Indonesia, and Caribou Digital, *The Contribution of Platform Livelihoods to an Inclusive Digital Economy in Indonesia*.

Finance, agents, and cash-in/cash-out. As the platform-enabled finance study (chapter 12) underscores, financial services remain a particularly fruitful place for improvement. For platforms to support platform livelihoods beyond the middle class and beyond urban cores, they will have to continue to improve in cash-in/cash-out, credit for working capital and expansions, insurance, savings, and more.⁴⁵ These systems will vary country to country, depending on regulatory structures, but where regulations allow for platforms to provide financial services, either themselves or in partnership with banks, these platform-level and ecosystem-level services could be tailored to better meet the needs of platform workers and sellers—fractional, social, informal as they may be.

Implication: A broader frame for building

The studies on social agriculture (chapter 7), upskilling (chapter 3), platform financial services (chapter 12), and study on platform livelihoods of people living with disabilities (chapter 10) each underscore how there is a great deal of promise in the building lens, working with or as a complement to what can be accomplished by regulatory levers alone. As Adam Wills writes in the social agriculture study (chapter 7), there is an opportunity to design on the “*points of failure*”⁴⁶ of platforms serving social agriculture and beyond. “*Social policymakers and the design community should take social seriously as a way to include youth into the digital economy. The use of social media as an informal, diffuse alternative to the fees and rigid structures of formal marketplaces is growing. There’s not just social commerce—there is social ride-hailing, social gig work, social trade, even social agriculture.*”⁴⁷

This is not to say that the entire future of platform livelihoods is WhatsApp or Facebook or TikTok, only that (a) touch points between formal systems and social networks can be strengthened to bring social users on, and (b) designers can see the value in social (particularly in information sharing and marketing) and further lean into use cases for them.⁴⁸ The blur works for you not against you. Build for social. Build for informal. Build for fractional. Build for inclusion.

Coming full circle, we can close with an assertion that has animated this project since the start: that the experiences of individuals, and their livelihoods, as documented through the Platform Livelihoods Project, must be top of mind even for those who want to intervene at the structural level. It is an interplay between agency and structure as old as any digital technology.

45 Caribou Digital, “Advancing Financial Inclusion through Platform-Enabled Financial Services.”

46 Learn.ink and Caribou Digital, “The Ecosystem of ‘Social Agriculture.’”

47 Qhala and Caribou Digital, *Platform Livelihoods*, 216.

48 Learn.ink and Caribou Digital, “The Ecosystem of ‘Social Agriculture.’”

Conclusion

These levers to improve platform livelihoods though training, policy, and infrastructure are different, but not mutually exclusive. The system will only improve with investments in each of these areas.

One of the overarching takeaways from reading the project should be that there are many (fractional) platform livelihoods. Most of our fieldwork focused on Kenya, Nigeria, Ghana, Uganda, and Indonesia, but the underlying trends are much more global and reflect the experience of people in both lower- and higher-income countries. Just how many platform livelihoods there are remains difficult to discern, but if during the course of the day an individual thinks about making the best of an algorithm, or how their appearance to strangers online impacts earnings, then they, too, might have a platform livelihood (at least a fractional one).

In that spirit, it is important to visit and revisit a core question: what kind of digital economy is platformization creating? Is it an inclusive one? Does it support dignified and fulfilling work for those who depend on it?

As we said in an earlier study:

“[Platform livelihoods]—whether working or trading, renting or creating—are challenging, and the path to success is far from guaranteed. Many youth interviewees spoke about precarity and the struggle to achieve scale, either in the volume and value of their earnings as workers, or in the growth of their enterprises as entrepreneurs. Partly because these livelihoods are flexible and fractional, partly because they often offer access to larger and more efficient markets, and partly because the platforms themselves claim a share of revenues, prosperity and growth of individual workers and sellers can be difficult to achieve. For many, their long-term goals do not include platform work or platform sales; they use the platforms as a means to an end.”⁴⁹

The years ahead will bring even more change to the platform economy. Companies’ fortunes will rise and fall. Compared to 2018–19, when the project started, venture money has receded from frontier markets, removing some of the support that may have allowed platforms to stretch into unprofitable segments. In the meantime, artificial intelligence has continued

⁴⁹ Qhala and Caribou Digital, *Platform Livelihoods*, 186.

to become further embedded into both the platforms themselves and the work products of platform users, changing the demand for knowledge work and further optimizing the demand for goods and services. Workers and sellers pursuing platform livelihoods will soon interact with increasingly intelligent (but still bias-ridden and untransparent) platforms. Some will be better for it, as indicated by AI-augmented upskilling (chapter 3) and assistive tech (chapter 9). Others will find they don't have a service or product to offer any more.

Regardless of the changes in fortunes of individual companies, and the state of the tides of aggressive vs conservative investments in platforms, "platformization" is unlikely to recede. The platform, as a way of organizing exchange in a digital economy, seems a durable new addition to the digital landscape, and with it, so does the platform livelihood. It is our hope that this project, undertaken over 4 years with 14 organizations and represented by more than 40 authors here in the volume, helps illuminate both how those livelihoods matter, and how to improve them.

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Index

A

accessibility and usability, 164, 166, 169, 171, 173–174, 176–177
A/B iterative testing, 31
assessments, 166, 169–170
Digital Accessibility Compliance Testing, 166
ACM COMPASS (Computing and Sustainable Societies), 123
ADA (Americans with Disabilities Act), 171–172
advertisements, 5, 10, 11, 15, 29, 34, 63, 97, 101, 111, 124, 125, 133, 189, 203, 209
affordances, 63, 172, 204–205, 232, 251
of social media for agriculture, 31, 123, 246
Africa, 19, 28, 33–35, 44, 79, 96, 102, 124, 128, 138, 142, 174–175, 203–204
jobs in, 184
markets in, 18, 41
sub-Saharan, 14, 18, 124, 170
women in, 149
agents
financial, 173
working on behalf of
platforms, 251, 256
agriculture, 5, 44, 66, 73, 115, 122, 124–128, 190, 245. *See also* [social agriculture](#)
agronomists in, 126
crops and commodities, 63, 109
digital transformation of, 124, 129
farmers, 15, 19, 45, 62, 64, 73, 77, 105, 109, 110, 121, 122, 123–125, 126–127, 129, 130–131, 190–191, 195, 240–241
innovation in, 126
agripreneurs, 124, 125–127, 129
Airbnb, 11, 73, 140, 149, 191, 241, 244
algorithms, 15, 63, 68, 71, 76, 78, 108, 125, 143, 150, 153, 157, 214, 241, 242, 249
Alibaba, 47

Amazon, 11, 45, 192
Amazon Web Services, 190
James Angoye, 20
Nana Akua Anyidoho, 19

B

Savita Bailur, 7, 20–21, 138, 152–153, 219, 263
barriers to access
devices, 75, 129, 132, 142, 248
resources, 222
Bill & Melinda Gates Foundation, 6, 17, 181, 219, 229, 231
Brazil, 36, 182, 223
Bukalapak, 182–183, 188–189, 221
Bukalapak Mitra, 221

C

Caribou Digital, 4, 6–7, 7, 8, 12, 13, 14, 17, 18–21, 28, 33, 35, 54, 61, 79, 88, 96, 104, 114, 164, 167, 175, 176, 194
Centre for Social Policy Studies, 138, 140
CGAP (Consultative Group to Assist the Poor), 6, 14, 142, 153, 224
Okoli Edwin Chimereze, 85, 92
China, 15–16, 44, 123, 124, 128, 182
COVID-19, 9, 19, 62, 75–76, 82–83, 83–88, 88, 91, 94, 95–96, 102, 103, 105–106, 113, 138–140, 143, 144, 151, 191–192
lockdowns, 182
customers, 29, 34, 47, 76, 104, 106, 109, 132, 134, 170, 184, 186, 189, 221, 223, 240, 243, 249, 253
Michael Cusumano, 10, 28

D

Akosua Keseboa Darkwah, 19, 138
data
footprints and access to
credit, 221, 225
gender-disaggregated, 230, 232
Olayinka David-West, 20, 138

Marissa Dean, 7, 18, 20, 53–55, 229–234
Stephen Deng, 7, 199
design, 88, 173, 256
and sustainability, 158
of inclusive digital ID and e-KYC systems, 227
pain points for, 248–251
development community, 50, 51–52, 62, 75, 183, 228, 228–229
DFS Lab, 6–7, 20, 181, 193–196, 243, 244, 244–247, 265
DigiFarm, 44
digital colonialism, 204, 213
Digital Day methodology, 27–28
digital development, 6, 7, 16, 46, 142, 238
digital economy and
ecosystem, 10–11, 16, 101, 113, 158, 169, 173–175, 186, 203, 220, 221, 226–228, 232, 242, 247, 256–258
digital ID, 227, 252
digital inclusion, 4, 102, 112, 181, 252
digitalization. *See* [digital transformation](#)
digital labor, 205, 211
digital public infrastructure (DPI), 132, 219, 220, 226, 227–228, 252–253, 255
Digital Service Tax (DST), 212–213, 252
digital transformation, 4–5, 16, 32, 102, 103, 112–113, 129, 230, 232
people living with disabilities, 34, 102, 104–106, 112, 118, 158, 163, 165, 168, 172, 174, 243, 248, 251
access and usability of
platforms, 163, 167–168, 172
access to online work opportunities, 158
public accommodation for, 172
Jonathan Donner, 7, 8, 17, 18, 19, 20–21, 37, 60, 79, 95, 100, 130, 152, 163, 181, 202, 209

E

eBay, 45, 171
 e-commerce, 11, 12, 19, 26, 28, 29,
 30, 32, 44, 46, 47–48, 51, 66, 79,
 83, 112–113, 124, 134, 140, 142, 156,
 158, 161, 165, 166, 169–172, 177,
 182, 182–185, 185–186, 188–192,
 192–193, 219, 225, 227, 231–233,
 240–241, 241, 243, 252, 255–256
 accessibility, 172–173
 and social commerce, 11, 19, 83,
 109, 185, 190–191
 entrepreneurs, 14–17, 36, 92, 190
 gig work, 32, 101
 e-KYC systems, 226, 227
 emerging markets and developing
 economies, Global South, 4–5,
 12, 18, 21, 28, 42, 45, 52, 66, 73,
 203, 209–210, 213, 217

F

Facebook, 14, 15, 26, 29–31, 34,
 62–63, 84–86, 102, 104, 122,
 124–126, 127–128, 132–134,
 139–140, 140, 142, 165, 182, 185,
 186, 189–191, 211, 214, 227, 245,
 256
 Groups, 29, 63, 127
 Fairwork Foundation, 33–34, 51, 177
 FIDA (Finance in a Digital
 Africa), 25, 37, 41
 finance, 47, 145, 205
 digital credit, 29, 221, 223–225,
 256
 embedded, 33, 153, 223, 230
 escrow services, 128, 129
 interoperable digital payment
 systems, 20, 219, 225
 platform-enabled, 253, 255
 financial inclusion, 4, 6, 14, 53, 153,
 158, 220, 222, 223–225, 226
 access to savings accounts, 224
 Flipkart, 44, 45–47, 47, 48, 51
 Christian Fuchs, 211

G

gender, 19, 74, 75, 77, 97, 104, 112, 141,
 141–143, 144, 149, 151, 153, 157. *See*
also women
 and platform work, 158–159, 250
 and training, 249
 differences in platform
 spaces, 158
 equality, 140–141, 147, 150
 inclusion, 4, 12, 153, 158

informal norms, 149–150
 in the labor market, 149
 sex-disaggregated data, 159
 Gender at Work Framework, 141,
 147–149, 150–152
 gender-forward business
 practices, 158
 Ghana, 18, 19, 84–85, 88, 96, 136,
 140–141, 146–147, 150, 155, 257
 gig economy. *See platform*
livelihood sectors, gig work
 Shikoh Gitau, 7, 18, 19, 60, 100, 138
 Gojek, 12, 182–183, 187, 187–189, 192
 GoJek, 249
 Gokada, 44–45, 47–48
 Google, 206
 AdSense, 216
 Drive, 90, 92
 Duo, 90–91
 Maps, 26
 GoTo, 182, 184, 187–189
 Grab, 183, 187–189, 192, 224
 Mark Graham, 28, 33–34, 51
 Miranda Grant, 19, 82, 88, 98

H

Habitus Insight, 6, 19, 123–124
 Richard Heeks, 12, 28, 32, 66, 100
 Renée Hunter, 20, 138, 152, 153

I

inABLE, 6, 20, 104, 119, 163, 164–166,
 166, 171, 175
 inclusion, 67, 96, 103, 112, 129, 154,
 175, 223, 227, 242, 249, 250, 253
 digital. *See digital inclusion*
 economic, 33, 34, 51
 inclusive design, 170, 176–177
 inclusive growth, 7, 33, 35
 India, 14, 20, 36, 42–44, 47, 51, 123,
 128, 142, 142–143, 182, 219, 221,
 223–225, 230, 232, 253, 260
 India Stack, 230, 253, 255
 Indonesia, 14, 18, 20–21, 181–190,
 187–196, 191, 219, 224–225,
 230, 243–246, 250, 252–253,
 255–256, 257
 influencers, 14
 agencies for, 206
 in Nairobi, 204–205, 207, 209
 Instagram, 11, 20, 202, 203–204,
 208, 241
 Kenyan, 207, 212
 informality of businesses, 232, 243,
 246

Instagram, 85, 104, 122, 128, 131, 139,
 142, 165, 185, 189, 191, 202–224,
 241
 monetization, 203–204
 trusted intermediaries, 33, 36

J

JobTech Alliance, 6, 255
 Jumia, 26, 29, 32, 34, 43, 44, 45–46,
 102, 116, 140, 142, 166, 245

K

Catherine Kamanu, 19, 121, 130–136
 Jake Kendall, 20, 181
 Kenya, 18, 19–21, 25, 26, 29, 34–35,
 43, 77, 100–131, 121–125, 125–126,
 133–134, 138–143, 146–147, 150,
 155, 158, 163, 164–166, 167, 172,
 173–174, 176, 202–218, 230, 240,
 243, 245, 252–253, 255, 257
 government, 210–211, 212
 Nairobi, 79, 84–87, 96, 103, 139,
 203, 203–205, 206, 207,
 209–217
 Revenue Authority, 213
 Kilimo Source, 6, 19, 121, 123
 Michael Kwet, 213

L

labor unions. *See Platform*
Livelihood Experience Elements,
collective action
 Lagos Business School, 6, 20, 138,
 140–141, 157
 literacy, 126, 205
 and digital labor, 205
 digital, 32, 33, 36, 46–47, 48, 51,
 75, 76, 126, 156, 205
 financial, 46–47, 48, 250
 livelihoods, 10, 12, 14, 19–20, 59–60,
 63–64, 67–70, 77–79, 105–6,
 112–13, 128–29, 132–34, 163–65,
 171, 174–77, 190–91, 193, 220–25,
 230–32, 251–53
 agricultural, 122, 129
 combinations of online and
 offline, 104, 171
 LMICs. *See emerging markets and*
developing economies, Global
South
 Chris Locke, 4, 7
 low-income communities, 220–221,
 222–223, 230
 and women, 221, 223, 225–227
 Lynk, 44–45, 46, 86–87, 91, 97

M

marketplace and social media
platforms, 18, 20, 60, 164, 181,
226, 252

Mastercard Center for Inclusive
Growth, 7, 33, 35, 56

Mastercard Foundation, 6, 17, 34, 41,
44, 60, 61, 82, 100, 102, 114–115,
121, 138, 151, 163, 164

Young Africa Works Strategy, 34

Irene Mbari-Kirika, 20

Christian McDonaugh, 19, 121

Eoghan McDonaugh, 19, 121, 130,
130–131

Mercy Corps, 6, 34, 43

Meta, 128, 133, 189, 215, 223,
226–227, 232, 253

microbusiness. *See* MSMEs (micro,
small and medium enterprises)

micro-merchants. *See* nanostores

micro-, small and medium
enterprises. *See* MSMEs (micro,
small and medium enterprises)

Olga Morawczynski, 6, 12, 41

M-PESA, 14, 29

MSEs, 19, 34, 62, 64, 71, 72, 75, 101,
105, 110, 184, 188, 188–189, 214,
240, 244

MSMEs (micro, small and medium
enterprises), 18, 25, 26, 28,
29, 32, 33, 34, 35–40, 53, 185,
188–189, 226

multi-homing, 76, 183, 187, 188, 193,
246, 251

musicians, 19, 77, 101, 105, 110, 164

N

nanostores, 20, 36, 189, 219, 220,
221, 223–225, 226, 231–232, 246

Grace Natabaalo, 7, 19, 20, 82, 138

Anita Nderu, 207, 208, 217

Netflix, 209

Nigeria, 18, 20, 36, 83, 88, 134, 136,
141, 142, 150, 151, 157–159, 257

Wangari Njathi, 6, 20, 202, 209,
209–217

North Carolina State University, 6,
17, 20, 202

Northumbria University, 6, 19, 121

Abubakar Nuuman, 7, 19, 82, 90, 95,
95–97, 167

O

ONDC, 252

Nasubo Ongoma, 18, 20, 60, 100,
114, 116, 138, 152, 154

Jessica Osborn, 7, 15, 18, 41

P

Brooke Patterson, 6, 181, 219, 229

digital payments, 29, 33, 96, 108,
110, 166, 171, 223, 224, 227, 254

PigiaMe, 166

platform economy, 62–64, 75, 77,
100, 102–4, 138, 141–42, 146, 193,
222, 241–43, 250, 253

glitz and glamour in, 202, 204

platformization, 10, 16, 26, 73, 78,
132, 203–4, 220, 225, 242–43,
257–58

platform-led upskilling, 18, 30, 33,
36–37, 41–44, 46, 48–55, 61,
149–50, 244, 250

platform led-upskilling, AI
augmented, 258

platform-led upskilling
business case for, 48

defined, 51

in-workflow training moments,
44–45, 48

as strategic, 48

platform-led upskilling initiatives,
48, 51

Platform Livelihood Broad Types,
13–14, 61–62, 65, 71, 74–75, 77,
230

asset renting, 6, 8–16, 18–19, 79,
82, 100–101, 107, 109–12, 183, 186,
191–93, 237–46, 248–49, 251,
254

creating, 4–16, 18–20, 63, 73, 79,
100–101, 109–10, 164, 191–93,
202–7, 209–17, 237–46, 248–49,
251, 257

trading, 8–14, 16–19, 28–30,
43–48, 62–63, 68–71, 75–80,
85–86, 100–101, 108–9, 139–40,
146–51, 156–59, 169–75, 183–84,
188, 192–93, 237–46, 248–49,
251–58

working, 4–6, 8–19, 35–37, 44–48,
50–54, 60–77, 86–89, 94–97,
100–108, 112–17, 130–34, 140–43,
149–59, 172–77, 192–95, 213–17,
228–32, 237–46, 248–51,
253–58

Platform Livelihood Experience
Elements, 66–67, 74, 108, 169,
239

abusive behavior, 75, 125, 127, 142,
144

acceptability, 70

access to markets, 32, 67–68,
75, 92–93, 108–9, 125–26, 129,
132–33, 140–42, 158, 166–67, 169,
174, 186, 221–27

administrative tasks, 108

agency and empowerment, 116,
140–41, 145–48, 150–51, 153,
155–56, 223

algorithmic competencies, 76

anonymity, 170–71

appropriation, 62, 76

bias, stigmatization and
stereotypes, 144, 166, 172

collective action, 70–71

contestation, 62, 76

earning, 5, 73, 76, 84–86, 134, 139,
155–56, 165, 170, 173, 183–84,
186–87, 192–93, 231, 244

entrepreneurial drive, 67, 70

flexibility, 67–68, 72, 75, 84, 105,
109, 112, 115, 140–43, 145–46, 150,
153, 155–57

fractional work, 31, 76, 104, 172, 183,
187, 192, 244, 246, 251

hidden hierarchies, 31, 62, 76, 104,
151, 169, 244

objectivity & professionalism, 43,
47, 67, 69, 75, 107, 238

pre-sale activities, 231

safety from accidents, 107, 154

social acceptability, 67, 70, 105, 112

Platform Livelihood Experience
Elements: fraud, 227

Platform Livelihoods
assets in, 10–11, 16, 63–64, 67–68,
75–76, 107, 110–11, 205, 241–43

blurring working and trading, 108
and COVID-19, 82–83, 104–5

definition, 10–11, 14, 63–65, 67–72,
240, 242–44, 246–47

inclusion in, 163, 169, 246

pathways in and out of, 112–13, 170,
209, 223, 243–44

and youth, 19, 82–83, 104

Platform Livelihood Sectors, 13, 102,
187, 226, 249

accommodation and food
services, 28

beauty workers, 47

content creation, 191, 210, 214–15

- delivery drivers, 19–20, 71–73, 77, 83–84, 89, 101, 105–9, 156, 158, 185–87, 219–20, 222–23, 240–41
- driving and ride-hailing, 13, 45, 65, 106–7, 140–42, 144, 147, 187–88, 220, 222–26, 241–42, 244, 253
- e-commerce, 11–12, 14, 16, 27–28, 30, 32, 34, 101, 112–13, 142, 169–70, 185–86, 189–90, 192, 231–32
- gig work, 10–12, 15–16, 28, 32–33, 70, 101, 106–9, 112–13, 142, 187–88, 192–94, 240–41, 243–44, 246–47, 251
- micro- and small enterprise sales, 25–37, 45, 53, 226, 241
- microwork, 13, 65, 72, 183, 243
- ride-hailing, 71, 75, 78, 83, 106–7, 112, 142–44, 148, 156–57, 185, 187, 222–24, 241–42
- three-wheel ride-hailing, 20, 219–20
- Platform Livelihoods Evidence Map, 31, 61–62, 66, 74, 80, 103–5, 142, 169, 183, 244, 246
- Platform Livelihoods Knowledge Map. *See* Platform Livelihoods Evidence Map
- Platform Livelihoods Literature Review, 61, 66, 74, 112
- Platform Livelihoods Project, 6, 8–9, 14, 18, 20, 25, 30–32, 34–35, 154–55, 157–58, 237–38, 252, 256
- platform practices, 15, 18, 25, 29, 35, 46, 48, 61, 101, 223, 225
- lead generation, 224
- platform sourcing, 221–22
- reselling, 221
- platforms
- addressing voids in markets, 28, 48
 - business models, 13, 53, 101, 113
 - definitions of, 10
 - design of, 4, 6, 32, 70, 82–83, 88, 104–5, 158–59, 163–64, 166–68, 170–71, 173, 175–76, 181, 227
 - financial services and, 20, 115, 195, 219, 221–25, 227, 230, 232, 253, 256
 - governance of, 132, 158, 204, 217
- Platform Types
- agricultural, 34, 122, 132, 190
 - e-commerce, 29, 36, 140, 147, 155, 165, 169–71, 173–74, 177, 188, 224, 227, 231
 - gig work platforms, 29–31, 116, 142, 157–58, 187, 224, 254
 - innovation platforms, 10
 - marketplace platforms, 8–13, 42–43, 100–101, 111, 115–16, 125, 127, 174, 184–86, 188, 190, 192, 220–21, 225, 227
 - messaging, 20, 219, 221, 225, 228
 - social media, 4, 18–20, 27, 29–32, 34, 36, 62–63, 108–11, 116–17, 121–29, 131–32, 134, 142, 164–65, 169–70, 181–82, 184–85, 220–21, 252, 254
 - platform work and sales, 18, 60, 62, 68, 70, 75–76, 79, 140, 144, 146, 149–51, 153, 169–75, 243–44
 - in Indonesia, 243
 - women in, 148–50, 157, 177
 - policy levers, 117, 174, 225, 237, 251
- Bryan Pon, 7, 14
-
- Q**
- Qhala, 6, 7, 12, 18, 19, 60, 61, 79, 100, 103–105, 115, 138, 140–142
-
- R**
- Robyn Read, 6, 100, 121, 138, 163
- LeRoy Ruhupatty, 20, 181
-
- S**
- Sayurbox, 190
- Annabel Schiff, 7, 18, 25, 35–37, 41, 53–54, 56
- e-commerce sellers, 184, 185, 193, 241, 255
- Sendy, 44, 45, 47, 102, 106
- sexism. *See* Platform Livelihood Experience Elements, abusive behaviour
- side hustles, 31, 34, 85–87, 93, 172, 209
- skills, 42, 46, 48, 51, 96–97, 107, 110, 140, 142, 149–50, 156–57, 169–70, 172, 242, 250
- broader, 53
 - development, 18, 31, 33, 36, 37, 41–58, 67, 69, 89, 150, 250
 - digital, 47, 109, 175, 226, 232, 242, 250
 - higher, 242
 - leadership, 156
 - photography, 205
 - portability, 51
 - social, 156
 - transfer, 47, 250
- SkyGarden, 32
- small businesses / enterprises, 9, 11, 13–15, 19, 28, 33–37, 62–64, 97, 101, 184, 188, 220, 223–26
- smartphones, 4, 89–90, 125, 129, 132, 142, 186, 205, 221–222
- Hélène Smertnik, 7, 20, 163, 176–177
- SMEs, 186. *See also* MSEs
- social agriculture, 6, 19, 31, 33, 75, 104, 112, 118, 121–137, 242, 245, 248, 252, 254, 256
- inclusive, 129
 - influencers, 126
 - previous studies, 19
 - social agriculturalists and agripreneurs. *See* agripreneurs
- social commerce, 11, 14, 14–15, 19–20, 29, 34, 36, 62, 63, 75, 77, 79, 83–87, 101, 104, 109, 112, 142, 144, 146, 148, 156, 163, 164, 165–166, 169–172, 173, 177, 183–184, 189–191, 228, 242, 246, 248, 252, 253, 254, 256
- barriers to, 166
 - entrepreneurs and sellers (social selling), 14, 84, 86, 144, 164–65, 184, 189–90, 193, 224–26, 255
 - informal, 101, 253
 - social ride-hailing, 112, 256
- social norms, 141, 142, 147–148, 150–151, 157, 222, 243
- Sokowatch, 44
- SolarTaxi, 84
- sourcing inputs, 221
- South Africa, 142
- Story × Design, 6, 19, 82, 88, 95, 138, 164, 167, 171, 175, 176
- Strive Community, 33, 35, 54, 56
- StudyBay, 31
- Sustainable Livelihoods Framework, 205, 242, 244
- Sweep South, 142
-
- T**
- Reem Talhouk, 19, 121
- TaniHub, 190
- tax authorities, 232
- taxes, 31, 97, 132, 205, 211, 212, 216, 249, 252
- Digital Service Tax (DST). *See* Digital Service Tax (DST)
- tech and touch, 32, 33–34, 36, 45
- Technoprise Global, 163, 164
- TikTok, 11, 116, 122, 182, 206, 214, 215, 252, 256

Tokopedia, 12, 23, 182–183, 188, 192, 245, 252

trade union, Nigerian App-Based Professional Transport Workers Union, 147

training, 18, 21, 30, 31, 37, 41, 42–47, 46–51, 51–52, 54, 69, 88, 89, 90, 92, 93, 131, 150, 156, 159, 167, 191, 206, 214, 243, 248, 250, 250–251, 253, 257

BDS (business development services), 42–43

certification, 45, 51, 69, 232, 249, 252

demonstration of acquired skills, 50

peer-to-peer learning, 175

soft skills, 46–48, 51, 250

upskilling. *See* [platform-led upskilling](#)

videos, 45, 89

Travelio, 191

Tripadvisor, 44

U

Uganda, 18, 84, 88, 116, 134, 257

UNCTAD, 6, 12

University of Ghana, 6, 138, 140, 155

University of Lagos, 83

Urban Company, 143

USSD, 33, 186

V

Value for Women, 6, 20, 138, 141, 150, 151, 250

videos, 14, 17, 31, 45, 82, 83, 85, 93, 96, 113, 114, 122, 145, 165, 169, 172, 205, 211, 216, 239

documentary, 17, 28, 123, 131

participatory video

- storytelling, 82, 88, 91, 92, 131

self-shot, 6, 17, 19, 20, 82, 88, 90, 96, 113, 123, 138, 144, 149, 152, 163, 164, 167, 168, 239

video diaries, 88, 89, 91, 135

W

Neha Wadekar, 7, 28

Ann Wambui, 20

WeChat, 122, 249

WhatsApp, 29, 30, 36, 62, 84, 86, 89, 104, 116–117, 125, 128, 134, 139, 140, 155, 165, 167, 170, 185, 186, 189, 221, 223, 225, 227, 232, 252, 254, 256

audio and video, 90, 167

for business, 34, 189, 221, 226, 254

for support, 29

group chats, 37, 122, 155

payments, 36, 223

personal accounts, 226, 226–227

Tricia Williams, 6, 60, 82, 100

Adam Wills, 19, 121, 130–134

women, 5, 19, 34, 67, 69, 75, 96, 102, 104, 107, 108, 112, 127, 138–162, 165–166, 177, 220–222, 223, 225, 226–227, 228, 231–232, 242–243, 248, 250

in platform livelihoods, 142, 146, 150, 155, 250

women-owned enterprises, 142

Women's World Banking, 7, 14

Jamie Woodcock, 33–34, 34, 51

World Bank, 7, 142, 184, 186, 187, 190, 192, 221, 250, 261

Harnessing Digital Technologies for Inclusion in Indonesia, 184, 186, 187, 190, 221, 250, 252, 255

World Development Report, 142

Susan Wyche, 28

Y

youth, 19, 34, 62, 69, 75, 100, 101, 103, 114–115, 129, 134, 163–218, 209, 214, 240, 241, 243, 254, 255, 256, 257

YouTube, 11, 14, 26, 30, 49, 83, 85, 104, 122, 125, 163, 164, 191, 211, 214, 216

Z

Julie Zollmann, 12, 66

The Platform Livelihoods Project

Edited by Jonathan Donner — Caribou Digital Institute

Digital platforms are changing how individuals around the world find and do work, and how entrepreneurs, small enterprises, and smallholder farmers connect with markets. The Platform Livelihoods Project, represented by the eleven studies appearing in this volume, set out to explore two broad questions: What are the experiences of individual workers and sellers as they rely on platforms to earn a living? And what are the opportunities to improve those experiences? We use a frame significantly broader than “gig work” alone, defining platform livelihoods as the ways people earn a living by **working, trading, renting, and creating in digital marketplaces.**

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