Platform Livelihoods:

The quality of Kenyan youth's digital experiences in logistics, e-commerce, farming, and the creative sectors

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by Qhala and Caribou Digital
in partnership with the Mastercard Foundation

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Executive summary

This report is part of a series of research studies around "Platform Livelihoods"— the ways people earn a living by working, trading, renting, or engaging in digital marketplaces.[1]

Platform livelihoods refer collectively to a variety of new ways of working, including gig work, e-commerce and social commerce, the sharing economy, and content creation for social and digital media. While each is distinct, there are important commonalities, since "platforms"—the digital hosts and business models connecting buyers and sellers in online marketplaces—rather than employers, are at the core of each of these new ways of working.

These platforms, from international giants like Uber, Facebook, and Google to dozens of regional and local players like Jumia and Sendy, undoubtedly play a role in extending new livelihood opportunities throughout sub-Saharan Africa. But there are important open questions about the nature of these livelihood experiences and the quality of the livelihoods they support. Platforms are a quickly growing and changing part of economies around the world, and further investigation is required to assess the role they might play in promoting youth livelihoods outside the context of employer-employee relationships.

This study focuses on the platform livelihoods of young people in Kenya in four sectors: logistics (app-based delivery), e-commerce by entrepreneurs running micro- and small enterprises (MSEs), farming (with sales via digital platforms), and the creative industries (specifically music and visual art). This study finds some notable commonalities of experience and illustrates how each sector is part of the emerging, growing, "platform economy."

Conducted in partnership with the Mastercard Foundation, our key emphasis throughout this study has been listening to and documenting the experiences of young people, particularly their responses to and resilience during the COVID-19 pandemic.

The bulk of the report is four chapters, one on each sector. The final chapter steps back from the sectors to draw lessons about the platform economy as a whole, with extra attention to digital inclusion for women, people with disabilities, and people living in rural areas.

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1   Caribou Digital, "Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces."

Background and overview

For more background on our approach, see the first report in the series, a review of more than 75 studies of platform livelihood experiences of people from emerging economies around the world.[2] In this review, we detail several experience elements of platform livelihoods—economic, subjective, and human—and several kinds of interrelated platform practices, including social commerce, participation in formal digital marketplaces, and the use of paid advertising.

For this study, we interviewed 74 youths (18–35 years old) in urban and rural Kenya to explore the overall question:

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

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

Qhala researcher with a Sendy motorcycle driver in front of a popular eatery in Nairobi. Photo © T. Waithira, Qhala Researcher

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

After the interviews, we also invited 16 participants to share self-filmed smartphone videos further exploring their platform livelihoods. There was a separate informed consent procedure since this story-sharing did not preserve anonymity.

INTRODUCTION
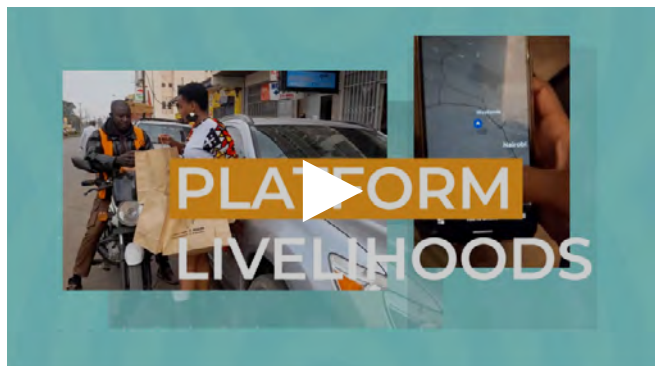
These videos were shot by participants themselves and woven together by Story × Design in Nairobi.

LOGISTICS
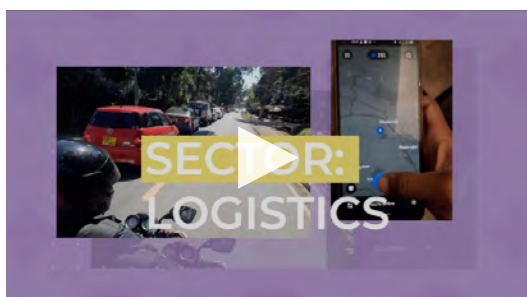
MICRO- AND SMALL ENTERPRISES

FARMERS

CREATIVES

INCLUSION

PLATFORM PRACTICES

Cross-cutting reflections on inclusion and emerging platform livelihoods

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

- Digital innovation and the cultivation of platform practices are 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 rural areas. However, none of these four sectors, as of yet, have completely removed long-standing discrepancies between rural and urban. It may be up to a variety of actors, not just the platforms themselves, to aggregate and learn how to make these systems more approachable and usable for people living in rural areas.[3]

- Similarly, participants described some of the *long-standing gender dynamics* in each of the four sectors.[4] 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.[5] In 2021, we will conduct a follow-up study specifically on gender to expand on these themes.[6]

- We widely observed evidence of *complexities and blurring of fractional work*. 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.[7] The totality of somebody's digital livelihood is rarely as simple as one profile reflected on one platform—underneath and behind that platform profile lie interconnected resources, trade-offs, obligations, and opportunities.

- Despite various limitations, *people living with disabilities* mentioned being able to participate equally: *"with online, people first judge you by your work, not how you look."* Some sectors like logistics, however, are limiting based on the nature of the work. While platforms are levelers, gig workers with disabilities mentioned the need for additional resources to be competitive. For instance, deaf people may hire interpreters, while persons with limited mobility may need resources that provide help with logistics.

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3   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Rurality."

4   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Gender."

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

6   Caribou Digital, Qhala, University of Ghana, Lagos Business School, and Value for Women, "How Can We Make Platform Livelihoods Better for Young Women, Especially during and after COVID-19?"

7   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Fractional Work."

- This study was completed during the *COVID-19 pandemic*. 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 the role of platforms. 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, more vulnerabilities were 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 that imported faced challenges getting products, which slowed down business. When curfew and movement cessation was implemented, delivering orders became difficult. Farming saw a great shift during COVID-19, with a new type of online and social farmer. Others, especially part-time farmers, struggled to oversee their farms during lockdown, cessation of movement, and border closures. Others 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 gathering, while visual artists saw decreased sales. Creatives 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 aims to understand whether and how platform livelihoods are *dignified and fulfilling*. Perspectives from workers on dignity and fulfillment are tied to the ways society (including workers themselves) views the work, such as whether it is a recognized career path and how earnings compare to previous jobs or lack thereof. Most workers 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 be able 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 now and societal views of work.

Findings by sector

Logistics

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, to track drivers and ensure 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-sided marketing in a race to attract and keep customers, while promising drivers that the "more they work, the more they will earn."

Platform work allows many drivers to earn a decent living and save for future plans; this has led to some acting as evangelists, bringing more people into the sector. However, there are significant disparities among drivers depending on asset ownership (owning the bike or renting), relationship to the platform (independent or through a partner), and platform work schedules. These disparities are displayed in the drivers' earnings; some earn more than others. Drivers enjoy some flexibility, although at a cost. For some, flexibility seems unattainable, especially when weighed against daily earnings, and drivers face pressure to always be online and swift to generate higher earnings.

Although platform work allows 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 our employees") to operate without addressing labor issues, including insurance and health and safety records.

Finally, social perceptions of driving as "a man's job" lead to a gender disparity among drivers, as the sector remains male-dominated.

When weighed against unemployment and underemployment, drivers appreciate that they are able to earn, learn, save, and change the narrative of motorcycle driving. While the evolving logistics sector holds promise, there remains much to be done to ensure sustainable, dignified, and fulfilling livelihoods for its drivers, especially around social protection, benefits, and rightful policies for drivers.


Natasha, a delivery driver, looks at her phone as she waits for a client request.
Photo © Natasha

🛒 E-commerce

This set of interviews highlighted the experiences of sellers on formal platforms and in social commerce: how they need to build up digital skills to compete and navigate the challenge of creating trust prevalent in online businesses. Both formal and social media platforms have created new ways to search and discover businesses through paid ads, search engine optimization (SEO), online referrals, and collaboration with social media influencers.

The emergence of these innovative practices blurs the established boundaries set by digital technology companies, visible in a 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 varying products, then taking up whichever gains more traction. Those selling 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. Those using social media rely heavily on support from friends, family, and online groups; they sometimes incorporate digital marketing through influencers or paid platform ads.
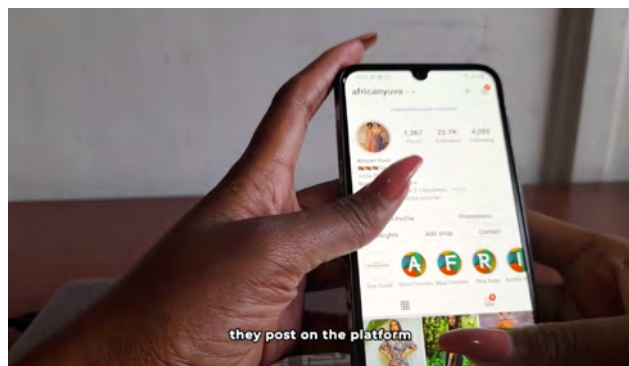
Beverly, a fashion entrepreneur, shows her Instagram page on her phone.
Photo © Beverly

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. Sellers mentioned working to portray a trustworthy brand online and to create visibility for their brand. Activities include both online and offline efforts, such as paying influencers for listings on their pages during "market days" (days set aside to highlight businesses on their social media stories at a small fee) or attending seasonal flea markets organized in malls, open grounds, or by eateries in the city. A common theme among sellers' experiences was the need to integrate online operations into their business. With the onset of COVID-19, sellers increased online engagement; some businesses struggled while others thrived based on changes in consumer behaviours and the need to comply with restrictions.

Some sellers take up online selling as a way 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.

Farmers

Traditionally, agricultural commodities were 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, farmers are now looking to reach their customers directly and sell at competitive prices, particularly through social media and farmer-owned websites. Thriving in this sector requires more than just land and farming skills. Farmers now need an aggressive digital strategy for selling and marketing; timing is particularly important for perishable produce.

The availability of multi-sided markets that aggregate supply and demand falls in two categories, formal and informal. Farmers who use formal marketplaces complain that these platforms are not widely known, causing slow sales. Informal markets, or social agriculture, are run through social media channels that allow farmers to craft their own market. Farmers rely on community and social support via online groups to share knowledge and act as a marketplace. This sector is also characterized by quick and aggressive online marketing that wanes over time as the produce inventory decreases or the farmer establishes a market.

While online platforms connect farmers to the market, they still depend on offline markets for direct selling, or research to tap into high-end markets, understand evolving client needs, and grow their business. While formal platforms are widely available, none of them 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 farming cycle is a highly engaging endeavor that needs availability of a farm, farming skills, and a ready market. Farmers alluded to getting a higher return compared to pay from previous employment or lack of income. Most in this sector want to grow their business, expand their farms, venture into new produce, and include productive farming methods.

Atlanta, a farmer, grades recently harvested tomatoes for delivery.
Photo © Atlanta

Creatives

Experiences on digital platforms for creatives centered around the opportunities to get creative inspiration, directly interact with fans and clients, self-promote, and build a brand around their work. Creatives face a blurry line between transactional (earnings) and relational (building an audience) labor, especially with musicians, who use social media platforms to engage with fans, redirecting them to more formal platforms that have monetization options.

Creatives described their online engagement as intense, particularly in contrast to other sectors where owners can remain anonymous. In creative work, people like to see the face behind the work. Most creatives described how they have to give a part of themselves to keep fans engaged, as engagement dictates earnings, an aspect of the platform many of them 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 for a commision. Musicians in particular stressed that generating income depends not only on how much you make, but also on how you get paid. With several stakeholders and many intermediaries between the artist and the money, musicians receive a small share of total platform earnings. Discussions on the issue of payments in the stakeholder consultations highlighted that this is an issue in the sector as a whole. Online showcases also present copyright issues, which are prevalent among visual artists, who mentioned needing more channels to protect their work as they share and distribute it openly in online platforms.
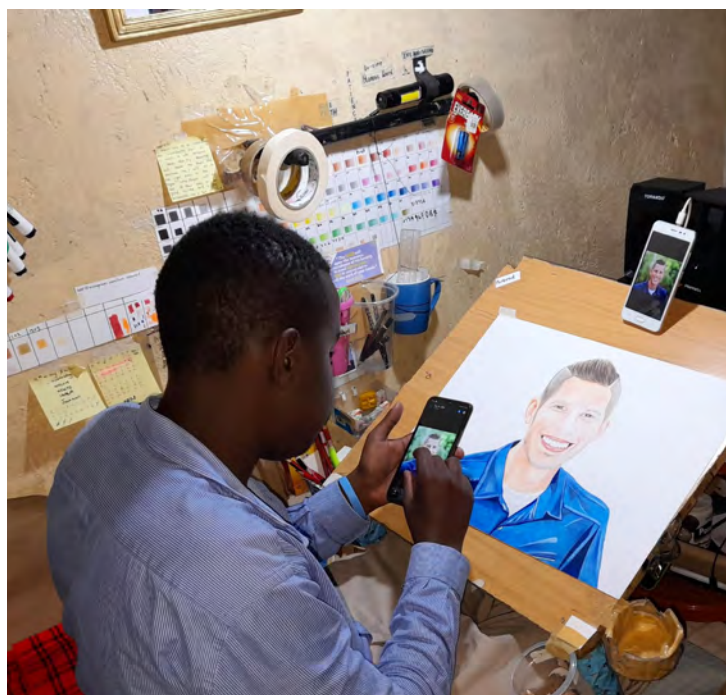
Eric, a visual artist, takes a photo of a drawing to share with the client for review.
Photo © Eric

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. Creative careers are frowned upon in the beginning, but over time success and fame makes society more accepting of creative career paths.

Introduction

This report is part of a series of research studies around "Platform Livelihoods"—the ways people earn a living by working, trading, renting, or engaging in digital marketplaces.[8]

"Platform livelihoods" is an intentionally broad term. Economies around the world are experiencing digital transformation as digital infrastructures, products, and services create new ways of working and living. The "marketplace platform" is central to this transformation, as digital giants (like Facebook and Google) and hundreds of other new businesses offer digital platforms to match buyers and sellers in new ways. For millions of young people, job seekers, and entrepreneurs, the digital experience is a platform experience. Platforms provide connections between the real world and the digital, and, increasingly, are where and how jobs are found, services are sold, and livelihoods are built.

This is not exclusively a "market access" study of gig work, or e-commerce, or social commerce, or selling digital ads. It is not exclusively an "upskilling" study of learning new skills on YouTube, or turning to friends to exchange job prospects on WhatsApp. It is not exclusively a "financial inclusion" of platforms as a new means of financial service. It is about all of these things: market access, skills acquisition, and new financial habits, each intertwined with the products and services that platforms deliver. The experiences of those turning to platforms are diverse. They exceed the narrow narratives around gig work that have captured attention, especially during the COVID-19 pandemic.

These seemingly disparate activities are unified by the ways in which digital platforms act as new channels, pathways, and support mechanisms for livelihoods. In these digital platforms, code and algorithms, rather than employment contracts or the norms of physical marketplaces, shape the rules and mediate transactions between people and their customers. In these livelihoods, one's digital skills and entrepreneurial efforts can be the difference between success and failure.

In 2020 Qhala, in collaboration with Caribou Digital, explored the platform livelihoods of young people in Kenya in four sectors: logistics (app-based delivery); e-commerce by micro- and small enterprises (MSEs); farming (with sales via digital platforms); and creative industries (music and visual art). Although each sector is unique, we found some notable commonalities of experience and the ways each sector is part of the emerging, growing "platform economy."

Conducted in partnership with the Mastercard Foundation, the key emphasis of this study has been listening to and documenting the stories of young people, particularly their experiences and resilience during the COVID-19 pandemic—their successes and their frustrations, their aspirations and their concerns.

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8   Caribou Digital, "Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces."

The bulk of the report consists of four stand-alone chapters, one on the distinct experiences in each sector. The fifth chapter is more holistic, stepping back from the sectors to draw lessons from the platform economy as a whole, with extra attention to the dynamics of digital inclusion of women, people living with disabilities, and people living in rural areas. Later in 2021, this final chapter will be updated, coinciding with the release of additional sector studies in freelancing, asset-sharing, local services, and ride-hailing.

For more background on the approach of this report, look at the first report in the series, a review of more than 75 studies of platform livelihood experiences of people from emerging economies around the world.[9] In this review, we detail several elements of livelihood experiences—economic, subjective, and human—and several kinds of interrelated platform practices, including social commerce, participation in formal digital marketplaces, and the use of paid advertising. The review helped craft the research questions and interview guides for this study.

For this study, Qhala interviewed 74 youths (18–35 years old) in urban and rural Kenya to explore the overall question: What is the experience of Kenyan youth as they use platforms to find work and earn a living? Due to COVID-19, interviews were conducted either via video chat or while masked in well-ventilated public spaces.

After the interviews, Qhala and Caribou Digital invited sixteen participants to share self-filmed, self-directed smartphone videos further exploring their platform livelihoods. There was a separate informed consent procedure since this story-sharing did not preserve anonymity.

We shared the videos and an early draft of the executive summary with two dozen attendees from the Mastercard Foundation, the research community, the government of Kenya, and various platform companies at a virtual stakeholder consultation on March 24, 2021. The consultation attendees included representatives from each sector of diverse ages, genders, and abilities to ensure multiple perspectives were represented. The resulting discussions helped inform the conclusions to each sector assessment and the report's final chapter.

Further details on the methods appear in the appendix.

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

SECTOR STUDY
Logistics

The sector

The motorcycle industry in Kenya, commonly known as "*boda boda*," is steadily growing, serving clients through logistic platforms for deliveries (food and parcels). Its rising popularity is largely due to clients' perceptions of speed and affordability. The logistics sector engages drivers who collect and transport items to deliver them to businesses or clients. Most operate on different routes and schedules to better facilitate the flow of goods as they endeavor to transport items in a safe, timely manner. With increased internet usage, logistics companies have invested in app-based delivery systems to look for clients. This could be attributed to the proliferation of online shops enabled by e-commerce platforms. In Kenya, app-based delivery includes vehicles, motorcycles, roller skates, and bicycles. This inquiry focused specifically on motorcycle drivers working on formal platforms to deliver parcels or food items.

Before platforms developed, delivery in Kenya was a risky, fragmented, and frustrating process for clients. Getting reliable and responsible delivery partners was hit-or-miss. Platforms were developed to mitigate some of these risks; algorithms track drivers and ensure timely deliveries. The platforms work as aggregators facilitating supply and demand by ensuring the availability of drivers, making them attractive to clients. As a result, most platforms invest in client-sided marketing to attract and keep customers, while promising drivers that the more they work, the more they will earn.

Presently, there is scant data on the number of motorcycles operating in the logistics sector, as digital platforms do not release any information on sectoral performance. Further, this data may be difficult to obtain given that drivers often use multiple apps. Kenya registered approximately 1.2 million boda bodas between January 2013 and September 2020,[10] with roughly half of those used commercially.[11] According to MercyCorps, which extrapolated data from statistics from SafeBoda Uganda, the number of drivers on digital platforms is approximately 8,000, most of whom are located in urban areas.[12] As it stands, there are more than ten driver apps in Kenya, leading to increased competition and price wars which often favor clients over drivers. These include Jumia, Glovo, Taxiye, Bolt, UberEats, Busy Boda, Sendy, Pick-Up Mtaani, and, previously, SafeBoda, which closed operations in Kenya on 27 November 2020.

Due to the steady increase in the demand for these services and its potential as an employment opportunity for the youth, other players are emerging in the sector. The boda investment scheme, for example, is a daily savings scheme aimed at empowering drivers to save for future growth. The success of logistic drivers has not been without challenges. For instance, some county governments have banned motorcycle riders from accessing central business districts without a license to operate within the city. With the responsibility for licensing falling on them, most drivers opt out of enrolling on digital platforms to operate

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10   Kenya National Bureau of Statistics, "Economic Survey 2020," KNBS, May 2020.

11   Omondi, "Earnings from Boda Boda Sector Surpasses Safaricom's 2017 Revenue by Sh7b."

12   Genesis Analytics, "Towards a Digital Workforce: Understanding the Building Blocks of Kenya's Gig Economy."

in other key locations and tap into the platform's clientele. Echoing the dynamics of ride-hailing,[13] this sector is characterized by long working hours, opaque automated processes that match drivers to tasks, elusive "flexibility" combined with a pressure to always be working, and a lack of social protection or health insurance in case of injury, a vulnerability particularly exposed by COVID-19.

The study

We spoke to eleven motorcycle drivers and one bike driver from Nairobi Metropolitan (plus surrounding counties) and Nakuru County. They live and work primarily in urban and semi-urban areas where digital platforms are most prevalent. Most of the participants had completed at least the O-level education, with few having a tertiary advancement.

This report highlights the experience of delivery drivers using formal platforms to find work. We also outline some of the strategies they employ to stay competitive and get maximum returns.

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13   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Ride-Hailing Drivers."

The experience of drivers on digital platforms

While each driver has a unique experience, interviews revealed a number of common themes expressed by workers in this sector.

Drivers enjoy flexibility, but it can come at a cost.

Platforms employ various strategies to ensure that drivers are always available. Some have scheduled times with defined locations in which to operate, while others leave drivers to choose where and when to work. Onboarding and signing contracts is an experience some drivers misconstrue as a form of employment without understanding the independent contractor clause of the agreement. This was especially common on platforms that schedule drivers; drivers mentioned experiencing micromanagement to ensure that they have established working hours and times. Failure to schedule set working times subjects them to suspensions or fines.

> *"You are your own person; your own boss. If you want you can come, if you don't want to, you can just turn it off."*
> **Ada, 25**

> *"So if your app is not running, they could call you. They ask if you are at work, and if so, to run your app."*
> **Kevin, 32**

Flexibility,[14] the most valued characteristic of platform work, seems unattainable when weighed against earnings.[15] Drivers choose long hours to meet their set daily targets; most work for six consecutive days before taking a day off, although not during the weekend.

> *"You are supposed to report to work according to your schedule…mine starts at 10:00 a.m. and ends at 10:00 p.m. You are given one day off, but it shouldn't be on a Friday, Saturday, or Sunday because that time is usually busy. For me, my day off is on Mondays."*
> **Abraham, 26**

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14   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Flexibility."

15   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

There are significant disparities between independent contractors and those who use partner agents.

Several drivers explained that they chose this job due to their circumstances, particularly unemployment or underemployment. Drivers join by themselves—they either own a bike or hire one—or through partner agents,[16] companies who subcontract drivers to platforms. Their value proposition to platforms is unknown, although these companies earn a commission from drivers' earnings.

This arrangement causes disparities in earnings between the two sets of drivers. Those who initially joined through partner agents sometimes lose hope of ever becoming independent, either because platforms are not recruiting or the partner agent is not ready to let them go. Partner agents earn by taking a fee from each driver. Platforms take a KES 20 commission per booking, partner agents take an additional KES 20, and drivers take home the rest.

> *"When I was looking for employment, I was given this referral. So I just joined. I didn't know. If I knew then there was the option of joining Jumia directly I would have done so."*
> **Kevin, 32**

The COVID-19 pandemic slowed business growth, which led platforms to institute freezing hires. Despite the drop in business, some partner groups still took on new drivers, who opted into these agreements out of necessity to find work, with the hopes of eventually joining as lone agents.

> *"We all work under Jumia. We say we work for Jumia. But I know I'm employed by a private company that has collaborated with Jumia. I can give an example with brokers…If I want to switch, I have to get a written resignation letter from the private company addressed to Jumia. Without that, then you cannot join."*
> **Kevin, 32**

16   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Hidden Hierarchies."

Drivers' earnings are dependent on their acceptance rates and the number of work opportunities available.

Does the money they earn work commensurate[17] with the amount of work they do? Fair returns are measured against effort applied, time taken, and distance covered. A majority of drivers prefer time-efficient work, calling it a "*pick and go,*" with very little or no wait time. One driver, who previously peddled coffee, views driving as a way to earn a stable income:

> *"With coffee, to make that 1,000 is a real struggle which can take you the whole day...on that day, it's like God has descended. With this, making a thousand is not a difficult task. You just do like ten orders and you will be fine. You can manage the 10 orders before 5:00 p.m. so there is that guarantee...I can say parcels have a lot of good profit, followed by food, then carrying people. You know carrying people it's not guaranteed, you stay like two hours, [and maybe] you get one. Maybe food, it's a little bit [guaranteed]; you know, people eat every time. But parcel is the one that has a lot of profit."*
> **Abraham, 26**

Working with daily or weekly targets helps drivers effectively predict their weekly earnings.[18] On good days, they surpass these targets. Many drivers are satisfied with the weekly remittance from the platforms, as it helps them to budget, save, and keep financial goals.

> *"You see, working under a company, you get paid weekly a lump sum amount. That kind of payment is more helpful in my opinion as compared to receiving daily cash payments. When you always have cash in hand, you may most often find ways to utilize the money. So for me, with the weekly payments, I can manage my earnings. I budget how much I need for fuel and other expenses and what to save."*
> **Kevin, 32**

Drivers without work assets (i.e., motorcycles), however, had negative sentiments, especially when business is low and they are expected to remit payment for the leased asset. Drivers in such arrangements look forward to owning their bikes someday.

> *"If you don't own the motorbike, then from that you less the owner's fee. They charge KES 300 per day. If you multiply that with 6 days of the week that's KES 1,800. So once you less this KES 1,800 from your earnings, then less fuel, you are left with very little. So you find that those who own the motorbikes are better off as they make a little bit more money."*
> **Kevin, 32**

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17   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

18   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

For most drivers, platforms are a bridge to a better future; women join out of passion for riding

The majority of drivers are younger than thirty. They want to use the platform as a way to learn, improve their lives, and save for future pursuits. For them, saving is a way to help them secure future business opportunities through platforms' structured weekly earnings, as drivers get support for bookkeeping, budgeting, and saving.

> *"My aim is to do this platform; save money; buy bikes; hire people to work on those bikes. So you manage the bikes and maybe you can open your own car company because now if you go and you know people, there are others that you can work with offline. So if you get a lot of them you can just open your platform and then you—trust in you."*
> **Ada, 25**

Although many drivers chose this job out of necessity, many drivers—especially women—expressed a passion for riding that keeps them in the job. Others, however, look at it as a means to an end, with no upward trajectory beyond driving; they expect to switch to something more meaningful and fulfilling later on. Nonetheless, platform work exposes drivers to new opportunities and skills[19] they hope to use later in life, usually beyond the platform.

> *"I know that I can't be riding a bike for 10 years. That's too much."*
> **Abraham, 26**

> *"I have seen Jumia as a learning platform for me; eventually I will just quit."*
> **Brenda, 29**

Some drivers use multiple platforms or a mix of platform and off-platform work to succeed.

Drivers who have figured out a multi-pronged approach to their work become successful drivers.[20] They use any of the following approaches: **1)** Drivers register on more than one platform. This helps them choose the one with more returns and great margins. **2)** They find off-platform customers. For example, a driver might approach restaurants and offer their delivery services for clients who order directly from the restaurant. **3)** Some drivers use automation software,[21] called an "auto clicker," to accept requests on their behalf. **4)** Drivers choose strategic locations and ensure they have a phone with a RAM of more than 2GB, as phones with lower RAM do not interface well with the platforms.

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19   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Upskilling and Growth."

20   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

21   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Contestation."

> *"I just went and asked for a job and told them, 'In case you have customers who make a direct call, [I'm available],' since I know most customers make a direct call but they don't have drivers. So, for me I am trying to tap into that market. [I tell them] If you have orders just call me…It's called an auto-clicker. So instead of you accepting it manually, it accepts it [request] automatically."*
> **Brenda, 29**

> *"It depends on how you stay. If you know that this building usually has orders, then you should stay near that building. Also don't stay near a lot of people who are using the same app because if this person stays here and you are here and an order comes from this direction it will have to take whoever is closer. It looks at the GPS where you are located…A phone that has a RAM of one or even below. There are some with 6 GB, now, that one has a phone! Order is picked up easily by him. Because all of these use GPS…Like if your phone is like a 3G phone or a 3G plus. I don't know how it's…Uber needs you to have a high-end phone."*
> **Peter, 27**

Beyond offering great customer service, which is a requirement to join a platform, drivers also learn hacks and tips for success through informal conversations with fellow drivers. Because driving is a service industry, drivers mentioned their work requires professional,[22] excellent customer service that gives them great ratings.

> *"I would advise you to follow Jumia rules now that you have decided to work for them. Make sure you are there on time, you are friendly to customers, you do deliveries on time and be up on the game. Yes, and you create a rapport with the customer. You know customers are different; people have been made differently. When you meet with a moody customer, just give them a smile and move. Even if you are angry, you can give a fake smile."*
> **Paul, 28**

Most mentioned that future earnings are sometimes pegged to their ratings, although some were not entirely sure of their current rating as they can't access them from the app. Bad ratings result in lost wages due to suspension or deactivation.

> *"You are deactivated when you are rude to a client and here you go to the offices for disciplinary hearing so that you can be reactivated. When you are reported, they don't call, you just find that your account has been deactivated. That's it. So when you call to inquire, you are told to report to the office."*
> **Richard, 32**

22   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

Professionalism and customer service are attained by on-the-job training, and are essential in helping maintain a company's brand reputation. Drivers say dealing with clients is one of the most important aspects of platform work, along with earning an income, meeting new people, and going to new places that they wouldn't have imagined stepping foot in otherwise.

> *"You see me as a Sendy partner if a company takes me to deliver their parcel to the customer, the customer doesn't see me as a Sendy partner, they see me as the source of that company. You have to represent the company even if you don't know it…. If I was sitting in an office and doing office work, I could not have known Nairobi, the roads and everything like I know it now. There are some places you could not have gone and entered as you. You can only enter as a Sendy person."*
> **Ada, 25**

Once in a while, drivers try to cut out the platforms[23] by encouraging clients to take requests offline, as a way to increase their earnings. Drivers see this as a risky venture considering the ramifications if they are identified. Some platforms track drivers' movements on canceled rides.

> *"Once, a client canceled his request and took the transaction offline. When the company called me, I informed them that the client had said that his package is not ready. Later, I was [told], 'Your account has been blocked. Contact the office for more information.' I called, and they instructed me to visit their offices. They told me that, 'this and this day you did this and this,' and then they tracked my location and movements. The client had raised an order from their location to Accra road, 'and during the same time, in that time frame, we tracked your location and saw that you were heading that direction and that's a breach of our contract, so we have to suspend you for these and these days, and when they are over you will come to us and then we will reopen your account afresh.'"*
> **Abdi, 35**

Female drivers face specific societal views and challenges.

There are few women[24] drivers in the sector, largely because of sociocultural reasons. Women who take up driving are seen as courageous. All the female drivers interviewed mentioned that their passion[25] for riding or cycling influenced their decision to choose this work.

> *"It was the easiest thing. I am also passionate about riding. It was a win-win. Getting to earn money while still riding—I love riding, why not combine two things into one."*
> **Mary, 25**

> *"[People tell me] Madam, congrats. You are doing work that even most men can't do."*
> **Brenda, 29**

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23 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Contestation."

24 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Gender."

25 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Purpose and Passion."

Most of the women drivers already had the road experience and courage needed to do the job. One barrier[26] to increasing women's participation on platforms is qualification; drivers must have at least one year of riding experience.

> *"You need road experience to be onboarded, a DL is not enough."*
> **Peter, 27**

> *"But you see I think it's according to our African culture…There are certain jobs women can't do. Why don't you get surprised when you see a woman driving a classy vehicle? But you get surprised when she rides a motorcycle. It's just a normal mode of transportation."*
> **Natasha, 29**

Notably, the women drivers interviewed said that they had not experienced sexism or unfair treatment on platforms or from male drivers. However, there could be cultural or religious beliefs that would be a barrier for women. One woman driver explained why she chose to join a parcel delivery platform:

> *"Boda boda to me is a challenge. As a Muslim, and a lady, it's a challenge because [I] can't carry a person behind [me]."*
> **Ada, 25**

Platforms are rewriting the narrative of driving as a profession.

Some have viewed[27] drivers with disdain, casting the work is unprofessional, menial, and "borderline criminal." Some see it as a risky job, due to the dangers of traffic and post-accident effects. Many drivers have friends who would prefer that they do other jobs.

> *"My neighbors back at home only know that I work in Nairobi but don't know what I actually do, but most of my friends, colleagues that we used to work with, most of them have fallen out because they hear of 'the motorbike guy. They are robbers.'…Actually, there's a friend who works in a supermarket chain who tells me, 'Instead of doing this driver job, you can come to our place. I will help you get you a job.' I always say, 'I will tell you when I am ready.' Because I look at the money, I'll be getting paid and the money I get from this job."*
> **Abdi, 35**

> *"'Oh! If you go to the road, there's an accident, then what?' Me, I tell her to just trust in God and everything is going to be okay. But recently, she has accepted it because she's seeing the fruit of what [I am] doing."*
> **Ada, 25**

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26   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion."

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

Platforms play a significant role in redefining "boda boda" work as socially acceptable. With increased professionalism and better earnings, drivers enjoy the formality platforms have created; many evangelize to friends and relatives, encouraging them to join and become drivers as well. However, some drivers would prefer that their children explore more promising, lower risk careers that offer more control.

> *"Well, for that, I have already introduced two of my relatives to what I'm doing. They have loved what I do and they enjoy it."*
> **Kevin, 32**

> *"I may need them to be better than me. The world is changing and so many opportunities are coming in different ways. Like [information technology], because I feel like [information technology] has a lot of opportunities to deal with money."*
> **Chris, 32**

> *"Okay. I would want my child to do something much prettier. Although it's not a bad job, I would prefer he does a better job…let's say the office level, by having a company similar to this doing deliveries or something. He is the one to recruit drivers. Yeah. That's the way I would prefer."*
> **Abraham, 26**

Drivers face legal requirements, which are not always to their advantage.

There are many legal requirements for drivers, from driver licenses and experience to jurisdiction constraints at local councils or stage terminus. Drivers are sometimes forced to form alliances with driver groups who cover them or pay out of pocket to maintain their position.

> *"Initially I used to go to town, even if I pay for parking. The city council will still harass me, you see! 'You need to be branded, you should not stand here…' You can make good money but now the problem is that when the city council arrests you, you'll pay KES 2,000, 3,000, even 5,000. Plus, you need to be part of a group to get a spot to stand. That was difficult for me and so I decided to come to Westy."*
> **Abdi, 35**

Some rules also disfavor drivers with no subsequent redress mechanism,[28] for instance, when clients understate the distance to be covered.

> *"That's from Riverside, so from there till you reach Rhapta road junction, you connect to Riverside drive and further, so now you don't expect me to be comfortable taking your package to almost joining James Gichuru road. You don't expect me to deliver your package there when the app has just charged you the amount equivalent to here in Chiromo or Delta. That is one of the reasons. Maybe the client has placed an order wrong…And then I can't change. It has an option for marking incorrect destinations, but it doesn't compensate you for the extra cost. It used to, but I think now the company saw that people marked orders incorrectly, so they removed that option."*
> **Abdi, 35**

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28   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

Drivers rely on community networks[29] to circulate relevant information, such as ways to avoid traffic police, techniques for handling bad customers, or strategies for collective action to affect change within platforms. Most of this information is communicated offline as drivers wait for orders, or through online groups, especially WhatsApp. Some also use connections with other drivers for personal development.

> *"At that time, most drivers had boxes. So when we complained, Jumia went to the drawing board and introduced the bags. And each driver was given a bag. We also complained about the uniform. They then introduced the uniform."*
> **Kevin, 32**

> *"It did not involve collecting money. It was helpful when maybe someone got into an accident and we would come together to raise some funds so that we could help the victim get back on their feet, something like that. But there is no...Like now there is no one who is suffering, it's just quiet, there are no activities."*
> **Abraham, 26**

None of the interviewees mentioned being part of a worker union.

Drivers face compounding vulnerabilities.

Drivers described facing many on-the-ground challenges beyond the simple "point-A-to-point-B" model the apps show, and suggested that platforms lacked safety nets or protection[30] to mitigate risk, for instance, when drivers get into accidents or damage goods during delivery. Drivers are left to fend for themselves when cases like this arise.

> *"If you get injured and have no other income, you could live with the disability for the rest of your life. Consequently, you will lose your job and nobody cares to follow up."*
> **Kevin, 32**

As a driver, safety is key; some said risks are part and parcel of their work, including personal and asset security. Work pressure exacerbates their risk; when trying to meet delivery deadlines, for example, some put their health and safety[31] at risk by exceeding speed limits.

> *"You have to mind security in some places. At times, you go to new places and you do not know the security of that place. Some go and are robbed of their bikes, they are beaten, and their money is stolen among other issues."*
> **Paul, 28**

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29   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Association, Organization and Support."
30   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Betweenness and Protection."
31   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Health and Safety."

> *"Sometimes on the road, when you have an order which somebody wants in five minutes, five minutes and you should be very fast. So you find even observing some traffic rules becomes a problem. Then you are arrested by the police."*
> **Chris, 32**

Drivers work day in and day out, in all kinds of weather, including poor weather conditions. Sharing road lanes with motor vehicles also puts them at risk because of the lack of care from other motorists.

> *"One day it rained a lot as I was delivering a package. I was delivering scratch cards, so I had to stop somewhere until it stopped raining. I had to raise it to the office to inform the client it's raining, and the package might be delivered later than expected. It happens. Actually, it's good to be transparent instead of a client thinking you have been given scratch cards of this much, and you are not delivering in time, and the client is waiting for them."*
> **Abdi, 35**

> *"Motorists are not very much aware. As a cyclist, you live in fear, because your body is exposed."*
> **Mary, 25**

Drivers faced uncertainties due to the impact of COVID-19.

At the onset of COVID-19[32] demand for deliveries and transport fell. As a result, platforms slashed prices or halted driver recruitment. As Kenya began re-opening in July 2020, platforms cemented themselves as essential providers due to their role in service delivery. With this new status, platforms had to alleviate clients' concerns, offering precautionary measures to adhere to rules set by the government. For example, they gave letters to their workers attesting to their freedom of movement despite the curfew. Platforms also gave their drivers sanitizers and gloves.

> *"The hours are the same. I have to walk with my letter and reflector in case I run into the police after 8. You just show and tell them I am from work. That is why I am passing at this time."*
> **Mary, 25**

Soon after, however, the provision of some of these services was ended, and drivers were left to fend for themselves. They were grateful to have work and paid for their own protective equipment. While platforms did introduce contactless options for payment and delivery, the actual protection of the drivers was often left to the drivers themselves.

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32   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: COVID-19."

> *"It has affected us, but there are precautions that one takes, like having masks, sanitizers. We have been given sanitizers so that before you pick the order, you first sanitize yourself and wear masks, and keep a distance of 1.5 meters between you and the customer."*
> **Paul, 28**

COVID-19 exacerbated the vulnerabilities inherent in the platforms' design. Drivers are deemed essential workers, but not provided the necessary tools for protection.

Roundtable discussion

We held a roundtable consultation with key stakeholders in the sectors, research, government, development community, and representatives from youth and people living with disabilities to share the research findings, and engage in a discussion to forge a way forward on platform livelihoods. Stakeholders mentioned that the biggest challenge to attracting financial investment in the sector is its informality. Without this investment, growth in the sector cannot be achieved. While platforms play a role in formalizing the sector, they acknowledge that more can be done, especially considering the number of people in the sector and its contribution to the country's economy.

Most acknowledged that the sector is not inclusive, as it includes few women (less than 5% of drivers) and hardly any persons with disabilities. Anthony, Bolt's Public Policy Manager for East & Horn of Africa, mentioned that "*there are plenty of women drivers out there however, this does not convert to more women signing up as drivers. We are aware of the issues and would want to understand them deeply.*" Stakeholders identified gender issues as systemic due to sociocultural views. A key question that emerged concerned platforms that want to have a gender balance: "*Do women have a voice as riders and how do we enable women to have a voice?*" There was a call for further research to "to bring out these issues and make the sector attractive to more women."

One key takeaway was the role of partnerships in making the sector more inclusive, formal, and attractive to youth. Platforms are open to partnerships with groups in the development community, governmental bodies, and other private sector players to address some of the issues raised here. Bolt, for instance, plans to onboard drivers trained from the National Youth Service (NYS). Other key partnership areas identified were skill-building to foster entrepreneurship, manufacturing design for inclusive motorcycles, policy and strategy commitments to reach rural communities, and collaboration with financial institutions for better financial scoring for drivers.

> *"As much as platforms provide opportunities for drivers, what else can be done to scale this sector and empower drivers to operate as microenterprises rather than looking at platforms as the only ones that can offer a career path."*
> **Anthony Karanja, Mastercard Foundation**

Japheth
Motorcycle driver

Japheth, 27 years old, is a motorcycle driver who lives in Nairobi and is married with one child.

About the work

I started this work after a friend convinced me that I am able to earn well in this work. Previously, I was working as a motorcycle delivery driver for a pharmaceutical company. This work has taught me several things. One, excellent customer service, I now know how to handle all types of clients; two, being exposed to new areas; and three, earning enough to even save for future goals. It's work that you manage yourself. No one forces you to work. It's like a business that you just opened over there. "Kazi ya kujiandika iko poa, kuandikwa has its challenges" (self-employment is good, being employed has its challenges).

Winning strategies

This work requires two things to excel: work commitment and resilience. Work commitment entails job placement (know where you can sit to get the most requests) and working to surpass daily targets that helps when business is low. You can't stop working because you have met your target since you do not know about tomorrow. If tomorrow you fail to meet it, where do you compensate from? From yesterday's earnings. Without being resilient, you may not get the strength to continue working.

Highlighting challenges

One of the challenges in this line of work is weather, especially when it rains, you need gear to protect you. Sometimes that is not enough and you need to take cover, this may affect the delivery time and our health. Working long hours to meet our targets causes us to reach the house late, sometimes even past the curfew time.

Effects of COVID-19

At the onset of the pandemic, initially work slowed down, because most businesses had shut down. The only requests we would get were from people with emergencies. As the restrictions eased and the offices were reopened, we saw an increase in requests, but not as much as before COVID.

Earnings

My target before the COVID was approximately KES 3,000; right now, it's around KES 2,000 per day. With this work, I have been able to move from an iron sheet house to a stone house. I am also able to save towards opening a shop for my wife to run.

Conclusion

Unlike the other sectors profiled in this project (MSEs, digital farming, creatives), logistics runs on platform labor rather than platform sales. In other words, as gig work, this sector has the clearest interdependencies among a business model, the design of the app. and experience of drivers. The app-based logistics industry typified by these drivers at times functions like a person–machine hybrid, where the supposedly lean and hands-off design of algorithms and apps strongly structure the day-to-day experience and dignity of drivers. These interviews show many people are grateful for the opportunity to earn a living and save towards their future pursuits. Although the work may not be fulfilling in terms of earnings or flexibility (such as choice of working hours), some drivers are using this as a learning opportunity to prepare for entrepreneurship.

> *"Okay, that one with the other one [job] was definitely better. But this one is an experience since it opens up my mind. You get to see the other world of deliveries. It's an experience."*
> **Brenda, 29**

> *"Me, I just saw an opportunity to make money [chuckles]. Even when I joined the platform, there was money there. So there is no discouraging that there is no money there. So it's up to you to be committed, then you see the money."*
> **Ada, 25**

Digital platforms are changing how motorcycle drivers are viewed. Some of the positives of working within the confines of a platform has led to a rewiring of the sector's narrative from one frowned upon to an avenue for earning.

However, this system asks much of individuals, insights that are reflected in the existing literature on delivery[33] and ride-hailing.[34] Time pressures, narrow tolerances, and penalties for missed deliveries add up to a vulnerability inherent in the platform's design. While the new and evolving logistics sector has promise, there remains much to be done to ensure sustainable, dignified, and fulfilling livelihoods for its drivers, especially around social protection, benefits, and rightful policies for drivers.

33   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Delivery Drivers."

34   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Ride-Hailing Drivers."

The experiences detailed in this report may be useful in further discussions among the digital development and policymaking communities, augmenting and complementing the broad global discussion on gig work and digital labor platforms, recently captured in the ILO's World Employment and Social Outlook 2021.[35] While that report suggests a set of policy and programmatic discussions that must take place at the global level, these first-person accounts help illustrate the particularly Kenyan context of the evolving platform logistics sector. The prescriptions that Kenya will pursue to embrace digitization inclusively in ways that protect and empower young Kenyan workers may be different from other sectors. But, moving forward, it is clear that this discussion will have to ensure that the drivers don't become simply a part of a broader machine. Drivers need security, safety, income, and dignity, which must remain paramount. While the new and evolving logistics sector has promise, there remains much to be done to ensure sustainable livelihoods for its drivers. In the concluding essay, we reflect on inclusion and the quality of Kenyan youth's platform livelihoods, looking across all the sectors.

Natasha, a delivery driver, stands alongside her motorbike, ready to get back on the road.
Photo © Natasha

35   International Labour Organisation, "The Role of Digital Labour Platforms in Transforming the World of Work."

SECTOR STUDY
E-commerce

The sector

According to the Kenya National Bureau of Statistics (KNBS) MSME 2016 survey,[36] there are about 1.6 million licensed MSEs and 5.9 million unlicensed. Most MSE establishments are operated or owned by individuals who run retail businesses buying and selling goods independently. In the past, the MSE sector was characterized by (usually established) businesses owning physical (brick-and-mortar) stores and advertising on channels such as television, print, and select trade functions. This required marketing budgets and large capital investments to open physical shops. However, with the proliferation of digital channels newer ways of conducting trade, marketing, and engaging customers have emerged and continue to advance. These include: listing on multiple formal marketplaces which support sales by aggregating demand and supply; social media pages as channels for selling and online advertising through search engine optimization (SEO); and paid and free search ads on social media and websites. At the onset of e-commerce platforms, their premise was to help businesses establish a wider market for their products or services through well-planned marketing and distribution channels—doing the heavy lifting in logistics and fulfillment.

Although there are some e-commerce platforms that play in this space locally (e.g. Jiji, Jumia, Sky.Garden, Shopzetu), most of the MSEs we interviewed use social commerce (Instagram, Facebook, WhatsApp, Twitter). These online channels help businesses get a wider reach, scale faster, manage customer relations, and coordinate order fulfillment. Others have personal websites, list on global platforms like Etsy or Afrikea, and work closely with logistics companies like DHL or Pick-Up Mtaani to make in-country and out-of-country deliveries.

With the onset of COVID-19, some businesses struggled while others thrived based on changes in consumer behaviors and need to comply with restrictions. Some were adversely affected by lockdown measures while others quickly pivoted to fill a gap and respond to shifting consumer demands. For instance, at the onset of the pandemic, home improvement and food production/distribution sellers mentioned increased sales, while beauty and merchandise sellers saw a decline. Import and export businesses were affected due to new importation rules and the closing of borders. Curfew hours and cessation of movement affected sourcing and delivery. Sellers described a quickly changing post-COVID environment for self-starters and side-hustlers: people who could quickly take up a new livelihood, opening a store-less virtual shop, sometimes combined with localized delivery infrastructures and marketing strategies. Other experiences involved existing online shops struggling to add digital sales, mostly due to knowledge gaps in online marketing and the costs required. A common theme among all interviews was the need to integrate online operations into the business.

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36   Kenya National Bureau of Statistics, "2016 Micro, Small and Medium Enterprises (MSME) Survey Basic Report."

The study

We spoke to 22 MSEs in Nairobi Metropolitan (plus surrounding counties) and Nakuru County. Some source products from urban centers and rely on e-commerce to sell in rural areas, while most had their clients located within urban areas. Some were existing offline MSEs branching into e-commerce. Others were new "digital native"[37] MSEs designed to work within the platform economy, with their businesses purely online. Some sell locally and also export products necessitated by the global reach that online channels offer, including relying on logistic partners or listing on platforms with a global reach. These businesses are from several different sectors: fashion and beauty, home and kitchen products, electronics, and merchandise. Most are sole proprietors, herein referred to as sellers. A few are bigger: registered, involve more than one partner, and with employees (full-time or on contract), herein referred to as businesses. Most of the businesses interviewed are not licensed.

This report highlights the experiences of sellers on formal platforms and social commerce, and how they need to build digital skills to compete and navigate trust challenges that are prevalent in online businesses. Both formal and social media platforms have created new ways to search for and discover businesses through paid ads, SEO, online referrals, and collaboration with social media influencers. With these innovative practices emerging, established boundaries set by digital technology companies are blurring, as seen in a rise of creative local infrastructures such as buying accounts, organizing offline pickups and deliveries, and engaging influencers who they believe have a greater influence on clients compared to paid platform marketing. Sellers mentioned experimenting with multiple business[38] pages selling varying products, taking up whichever gains more traction.[39] Those selling on formal platforms rely on the platform's marketing budget, existing clients, and logistic muscle to expand their business beyond their local networks to new markets, even international ones. On the other hand, social commerce is common, based on its low barrier to entry, closed groups that enhance trust, and prior familiarity. It was clear that those who have digital skills necessary to survive in the online marketplace succeed, but still struggle to measure return on investment with online marketing.

37   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Fractional Work."

38   Partnership for Finance in a Digital Africa, "The Digital Side-Hustle."

39   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Contestation."

The experience of sellers on formal and social platforms

> *"Initially, it was challenging figuring out exporting, because I didn't know where to sell but then there was a certain website that approached me about posting my products on their site. But at the time I didn't know where to start in terms of shipping. And then luckily shortly afterward somebody from DHL approached me and they had just come up with this package for e-commerce businesses. So now, since I had the means to sell and I had the means to ship. Now, it was easier to start exporting this."*
> **Brenda, 29, Fashion Export Business**

Most business owners said capital is a main issue when starting out; some have small savings while others get contributions and support from family and friends. Our interviews show the variety of reasons why people ventured into business. Some sellers saw a gap in the market and decided to do something about it. Some do initial research, mostly not very rigorous, but learn through observation, then trial and error.

> *"That time I was visiting my friend on campus. I realized that people were doing the same hustle, printing, photocopying, basically cyber jobs but then I realized a gap in the snacks; coastal snacks were inaccessible. I saw that market gap and took advantage of it."*
> **Simon, 26, Snack Seller**

Others venture into business for the allure of self-employment and being in charge of their work, or due to unemployment or underemployment. Others start side hustles as a way to supplement their income or out of passion for what they are selling. Over time, it becomes their main gig and they look for more channels for growth. Some sellers reflected with buoyancy on their journeys as entrepreneurs, citing that the business paid off, especially in the precarious times of the COVID-19 pandemic.

> *"IT is my profession, software mostly, but with this current situation in Kenya you do what you have to do. Currently I am dealing with perfume. I am still open to doing development work if a client comes my way."*
> **Tracy, 27, Perfume Seller**

> *"I love fashion, I love handbags. And also another thing, it started off as a side hustle. But at the end of the day I also realized I'm loving it and I continued doing it. Because I am not the type for employment. I don't like being employed by anyone. So because I had acquired skills in university and some internship after that, I said why don't I utilize that? And just start my own thing. "*
> **Lisa, 26, Fashion Business**

Experience of sellers on formal platforms

Formal marketplaces offer sellers a massive reach to e-commerce buyers, handle logistics, place sellers in categories, and offer guidelines on product descriptions and packaging. Sellers mentioned having limited control over how their products are showcased on the platform; those selling niche products struggle to compete with products in categories that platforms are best known for. With no direct connection to buyers, sellers struggle to build their brand and customer relations within the platform, hence turning to personal social media channels. We cover the experiences of sellers on formal platforms first, and then contrast these with experiences of "social commerce" sellers below.

Some formal platforms handle marketing and fulfillment, allowing sellers to expand into new markets, including global exports.

Formal marketplaces allow businesses to list goods and services with the promise of bringing in buyers and handling product delivery in exchange for a commission. These platforms employ multiple strategies to attract and maintain buyers, including price wars, discounts, and subsidized delivery. This makes them attractive to sellers seeking exposure to untapped markets. Leveraging platforms' marketing budgets and logistic muscle exposes sellers to a diverse clientele, allowing them to venture into new markets,[40] including global exports. Sellers enjoy easy business fulfillment (payments and last-mile delivery) provided by the platforms' budgets and well-defined logistics systems. Those who list their products on formal platforms describe gaining exposure to more clients and help figuring out order fulfillments, even internationally.

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40   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Access to Work and Markets."

> *"Yes, you can order on my social media pages but I haven't fully built a system whereby you can order, it goes to the packaging place where the package it for a specific client, then they give it to a specific motorbike guy who has maybe a GPS that the client can track when they are coming, all these things. That is why I wanted to use Jumia because they've already solved every single problem. Because it's already an established system. I can build the system itself but you cannot invent the wheel, the wheel is there you just use it. When you have so many sales the last thing that you want is not being able to deliver to your client."*
> **Simon, 26, Snack Seller**

Platforms have a bigger marketing capacity compared to solo entrepreneurs; as such, sellers mentioned getting a lot of clicks and views on their products listed on platforms. While exposure does matter, sellers still need to figure out how to turn increased views into more closed sales. Aside from platforms' listing guidelines, which entail specifics on having a quality product and making timely deliveries to collection centers, there is no information on ways to become competitive or what fair competition laws exist to keep vendors in check. Thus, some sellers feel helpless. Some engage in paid promotions through sponsored or featured posts on the marketplaces; others use their social media pages to redirect buyers to their listings on formal platforms. Commitment on the platform goes hand-in-hand with the amount of sales achieved. Low sales thus result in reduced engagement, for instance, from daily platform interactions to weekly to eventually forgetting to check listings entirely.

> *"It's truly good for leads but for sales, no. Leads, it can give you very many leads because people go there. A lot of people get to see the business. Because sales is not generating, sometimes you get bored sincerely you just leave it. Now, I just post and forget. I post products because I don't buy, I just see viewers. I went through the vendor site. I just check stuff almost weekly then that's it."*
> **Dan, 26, Online Hair Business**

Platforms have multiple categories, some more successful than others.

Multiple categorization on formal marketplaces sometimes disadvantages sellers, especially for products that are in low demand, packaged in small quantities, or are low-price. Sellers attribute this to how well the market perceives the formal platform's brand—some platforms are known for certain products which ultimately sell better. For instance, sellers mentioned observing that electronics sell more on Jumia, while other items struggle.[41] Some low-priced items bought in small quantities have low profit margins, especially when operation costs are factored in. Furthermore, sellers mentioned that the commission applied to each product sold determines whether they will list on the platform.

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41   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

> *"As you can see, Jumia is known for electronics. If you are selling a high priced product maybe it is chairs or tables, their terms are okay. Now dealing with low priced goods, every shilling matters, you'll find that if you add up all the costs that I will incur with Jumia it's actually more than the price of the product that you are selling."*
> **Simon, 26, Snack Seller**

To deal with this, sellers continuously look for platforms that support their form of business, and carefully read platform terms and conditions, hoping they can be adjusted based on the business. At the same time, sellers stick to social media channels, which they believe offer a fair opportunity for all to compete and a chance to converse with clients before a delivery is made.

Sellers struggle to build their brands without defined channels to earn customer loyalty and communicate post-sale.

Platforms handle marketing and fulfillment, which allows sellers to focus on product sourcing. This introduces the challenge of "*who owns the client*," as sellers have no direct interactions with clients to get feedback or possible upsell options. All client interaction— feedback, client details, and payments—is handled solely by the platform. Missing out on direct feedback from clients denies sellers the opportunity to better understand the market or capitalize on the chance to upsell.

> *"I've only gotten three sales, and one was returned back because I don't know if the customer was not able to pay. So there's that return policy product that came back to me, I didn't get a chance to make a follow up with the client."*
> **Beryl, 24, Fashion Business**

While sellers get access to new buyers on the platform, there is a lack of direct connection to these buyers. Thus some sellers have an ultimate goal to create a personal website where they can build their own brand and clientele and sell their products. Sellers are aware that if they want to own their clients, they need to continuously build their individual brands outside formal platforms. However, there are several barriers to creating and maintaining a personal business website, including digital skills gaps, the ease of use found on established platforms (i.e., "no need to reinvent the wheel"), and the time commitment required to set up and manage a website.

> *"My main focus in the next five years is getting my own website as opposed to leasing another platform. I've actually been meaning to do one for a while. I needed to have something fixed like the production bit before doing anything further. Because I think you have a lot of orders coming in and you have no way to do them, it doesn't really make sense."*
> **Beryl, 24, Fashion Business**

Experience of sellers with social commerce

Selling on social media platforms has rapidly increased, with platforms creating tools for business management, promotion, and easy connection across different platforms. Social commerce offers a degree of familiarity with clients. This is especially true for WhatsApp, which constitutes immediate networks and offers a chance to grow using social media advertising. Conversations with sellers illustrated how social commerce platforms have a lower barrier to entry than participation on formal marketplace platforms.

Social platforms provide easy set-up and opportunities to test out business ideas.

The openness of social platforms makes them relatively inclusive.[42] Anyone anywhere can set up a social media page or share on WhatsApp without any restrictive requirements—for instance, business licensing or a bank account. Social media channels are the preferred starting point for new sellers due to their familiarity and the low effort required to get started as compared to the formal platforms. They are free to set up and do not charge commission after sales. They are also attractive to micro- and small businesses who want to test new business ideas, acting as a form of market research with minimal capital investment. Running a business on social media has low operating costs, which allows small businesses to keep experimenting and offer competitive pricing.

"Facebook and Instagram are free, all I had to do was create an account and start selling. When I think of the other platforms where I could list my products, I have to consider the cut they get, plus the process of getting myself approved to start selling. We settled on online at first because of budgets. So we needed something that would not need a lot of money setting up shop and it's actually a business that we had not done before. So we were not really sure how it would peak and all that. When selling online, you can have a very competitive price as compared to someone who is paying rent and someone who has to deal with hiring someone who has to pay the shop and so much. So you can really compete on price, you can always see what the other people are quoting and you can go a bit lower, get more clients."

Kelly, 28, Merchandise Seller

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42   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion."

Social platforms with closed groups enhance trust among buyers, creating a shorter path to purchase.

Most sellers start with their personal social media accounts, using immediate connections as clients. As their business gains traction, they move over to a business account. Most sellers indicated this quickens the purchase path. For example, they begin by selling to contacts[43] already on WhatsApp; then, online groups acting as marketplaces to connect to buyers and clients expand their social circle. Platforms with closed groups enhance trust among buyers, leading to a shorter path to purchase due to familiarity of the seller. To compete online, some would list on multiple social media groups, use their stories and timelines, and ask friends who have more social influence (i.e., more followers) to reshare their posts.

> *"So after that my friends liked it and I was like okay. So everyone was asking, 'can you make this for me?,' then I was like okay, yeah I can. Then after starting—I made a few, then I sold to my friends, then someone advised me to create a Facebook page. And a group also. So I started marketing my stuff on Facebook."*
> **Cess, 23, Fashion Products Seller**

Different social media channels play different roles depending on their type, audience, and which product a seller offers. Instagram is preferred for its audience and ability to curate products in gallery form. WhatsApp, on the other hand, is the easiest to sell from, as most contacts are personal connections which quickens the sales cycle. Twitter-selling is not common; those who use it take advantage of the top hashtags of the day, stating that one needs to be well-versed in how Twitter works to succeed. These sellers explained that they have no defined strategies and mostly rely on luck to make sales on Twitter.

> *"If you compare WhatsApp and Instagram, WhatsApp is more hands on because of the fact that this person who's on my contact list knows me as a person. On Instagram, they don't necessarily know me as a person necessarily. Not unless you know I am the one who runs this page. Yes, so I'll just basically say WhatsApp is more hands on because of that."*
> **Dee, 28, Phone Seller**

Sellers can take advantage of new growth strategies, including paid social media ads or buying followers.

Over time, growth plateaus, necessitating new creative ways to reach customers. These come at additional cost that results in increased challenge when measuring return on investment weighed against sales achieved. Most sellers stated that, while social media platforms offer new ways of marketing, they lack the skills and finances to take advantage of them. Thus sellers default to familiar strategies and those they can easily pick from those around them. Some see influencers and influencer market days—targeted days where

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43   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Access to Work and Markets."

influencers advertise small businesses on their channels—as better marketing techniques because such influencers have gained trust with clients and result in a higher conversion rate compared to paid ads.

> *"When X is doing advertisements on his page, that whole day will be about advertisements, nothing else. He is going to take like 50 stories and upload them together, and when X tells you to follow you do nothing else, you just click and follow."*
>
> **Cris, 27, Fashion and Beauty Products Seller**

Sellers measure the return on investment by tracking the number of sales and followership achieved during the engagement time of the influencer. The rise of influencers is a way to push back against algorithms—what in the review we call contestation.[44] Because sellers do not always know their audience or the best way to engage them, they struggle to measure return on investment. While influencer marketing might increase brand awareness, it's an exploratory endeavor with no defined way to measure impact. Sellers engage in experiments, sometimes losing money in the process.

> *"Was it a month ago? We paid someone for followers, it didn't even change, such a case did not even help. I want to pay KES 1,000. I know in 1 hour my followers will start multiplying not that I pay KES 1,000 and in 2 hours nothing is happening, 12 hours after that I have around 10 or 5 followers that does not make sense I would have lost my money."*
>
> **Tracy, 27, Perfume Seller**

Other strategies include buying pages that have already garnered followers. Those without the means to purchase an account have to convince their friends to follow and like their pages, a process they described as very laborious but necessary in order to compete. This kind of marketing becomes a form of unpaid work that MSEs have to engage in with the hope that it will generate business in the future. Sometimes, the cost of this strategy is an unclear separation between work and personal life.

> *"But on Facebook, the problem with Facebook, like my page, you really have to try to reach out to people. Because people have to come and like your page, they have to go through your stuff. And for you to have that contact with people, you really have to work very hard. That's why you get most of these people, for example, if an upcoming business person, they mostly go and buy accounts. Because they know, if I start with the followers that I have right now, it won't make sense. So they go, and they look for someone who has an account like 40,000 people and they tell them I want to pay you to give me your account. Because they know it will have a larger reach than what they have right now…But then I didn't have that privilege of buying an account so I have to work for it. I had to work to try to get followers. As much as I'm advertising on Facebook, I have to inbox people and tell them, 'please go to my page.' Or go see what I'm doing on my page."*
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> **Cess, 23, Fashion Seller**

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44   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Contestation."

Sellers need continuous upskilling to stay competitive in the digital space.

Few have the digital marketing skills necessary to compete on social media platforms, leaving the business's overall success to chance and luck. Platforms continue to advance, enabling more convenient ways to engage customers and run online businesses; for example, the ability to link Facebook and Instagram has made responding to customer enquiries easier. Sellers are aware of the need to learn about these new advancements,[45] especially as competition increases. Some invest in digital marketing[46] skills to be more competitive and learn how to use new features found on different social channels. Some observe other online businesses' strategies or employ digital managers to handle their marketing. Others keep experimenting with new methods until they find something that works. With increased competition, sellers are always exploring new ways to advertise and get sales. Some sellers described facing challenges in positioning themselves online, comparing their experiences to the presumed success of those who can use SEO. Hashtags, word of mouth, and customer-generated content are steps sellers take before turning to paid advertising. Accordingly, most sellers see active digital marketing beyond immediate circles as a way to increase brand trust and sales leads. Unfortunately, these come with additional costs, which bring new challenging ways to measure return on investment.

> *"I can say that it really helps paying for the promotion on Facebook, it really helps because it increases the audience who sees your post and that maximizes the number of leads. With these leads you can then narrow down to the closed deals."*
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> **Tracy, 27, Perfume Seller**

Social platforms offer flexibility for sellers, who can carry out business while on the go.

Conducting business online comes with some form of flexibility and freedom that allows sellers to do more than one thing at a time. Some sellers have more than one business and plan their workflow accordingly. Flexibility, however, comes at a cost. Sellers described feeling the need to be "always on," as online clients are impatient and competing businesses are many; sellers must meet client demands quickly to remain competitive.[47] Portable devices and internet access enable this form of flexibility. Some sellers take advantage of technology to automate some business operations, such as scheduling social media posts that keep their pages engaging, which helps win some sense of their freedom back.

> *"When it comes to DMs respond quickly, if you don't do so they will go elsewhere."*
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> **Kelly, 28, Merchandise Seller**

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45   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Upskilling and Growth."

46   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

47   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Flexibility."

> *"And that gives people freedom to do other things. Because we are young people we are struggling and you cannot say that thing will be your main business. You will suffer. You have to look somewhere else and somewhere else and somewhere else."*
> **Dan, 26, Online Hair Business**

With no single platform to do all transactions, sellers need to manage the sales flow from one platform to another while still maintaining a professional appearance for clients. Messages come from different sources: text, social media DMs, social media groups. Sometimes sellers start an interaction on one social media channel, e.g., WhatsApp, then organize delivery, communicate with delivery partners, and follow up on payment terms on completely different channels. Juggling across these platforms is tiring and time consuming, and some conversations with clients might go unnoticed. Although some platforms are beginning to allow sellers to create business accounts and cross-post across platforms, bringing formality to a rather informal platform practices, only a few sellers currently use business accounts.

Social media platforms lack end-to-end transactions, leading sellers to get creative in last-mile delivery.

While a shop using marketplace platforms can be fully online, sellers still need to organize payment and fulfillment, because social media platforms lack these features. Sellers turn to informally arranged collection points and agents. The growth of online shopping and need for timely and convenient product delivery has necessitated the growth of local infrastructure, including delivering items through sellers who use their car boots as mobile businesses, renting a shared shelf space in the central business district, organizing days of delivery at common place meetups, and using existing logistic service providers for last-mile fulfillment. Sellers rely on long-distance courier services for out-of-town deliveries.

> *"We used to use SafeBoda for clients' delivery, the great thing about this is, you request them wherever you are and they make deliveries to the client, the client covers the delivery cost. At the moment we are trying out Pick-Up Mtaani, they have a drop-off point near where I live. I also move with the products in my car boot, in case orders are made."*
> **Cris, 27, Fashion and Beauty Products**

Most sellers want to eventually own a physical shop. This growth strategy will work to provide a storage space and enable clients to visit and experience products in person, something online businesses struggle to offer to clients who want to check the products' quality before purchase. Starting a brick-and-mortar shop would also help sellers maintain a separation between their work and personal lives, as some mentioned filling their homes with products when there's a slow-moving stock.

Surviving and thriving in digital marketplaces

Conversations with MSEs illustrated how social commerce has a lower barrier to entry than formal participation on marketplace platforms. However, this form of online business requires more creativity to earn customer trust and fulfill orders. Sellers believe that formal platforms can do more to deliver on their promise of new markets by personalizing experiences for the different sellers on the platform and be flexible with their terms and conditions.These experiences with platform sales show that to be successful, entrepreneurs need to hone new skills and digital competencies—and perhaps also a bit of luck.

Sellers exert extra effort to navigate the trust issues that exist in online business.

Social selling may be easiest to set up; however, this sector exhibits unique challenges as it grows, e.g., the rise of scammers thus affecting clients' trust, mostly attributed to the ease of set-up, lack of regulations, and unclear contractual agreements in payments. Sellers mentioned that an escrow service would help reduce this. With this bad reputation of online commerce, sellers have to put in extra work to earn their clients' trust.

> *"If you don't make a name for yourself, if you don't make a brand for yourself you are not going to sell. Most people have made a brand but after the brand they become untrustworthy. If you send them money you get blocked. It becomes a problem with online business since the ones who were ahead of us have already spoiled the platform."*
> **Tracy, 27, Perfume Seller**

Sellers mentioned that small businesses meet competition from more established businesses, and at times face challenges while trying to deliver the same experience as the big shops. Clients might doubt the authenticity of the product or want sellers to lower their price. To counter this, MSEs endeavor to build strong connections with their clients, and even reach out to other small businesses for possible collaboration.

> *"When you're a small fish and then you're selling very authentic stuff, people are like, your prices are a bit too steep for a stall in town or whatever."*
> **Lucy, 31, Made in Kenya Products Business**

Successful online sellers earn customers' trust, compete on pricing and quality, and invest in customer relationships.

Sellers measure success in varied ways, including profit, number of orders, online followers, and customer-generated content. Those who succeed have a well-crafted selling proposition, search and discovery, and a solid advertising plan. The greatest asset of an online business is legitimacy in the eyes of buyers, something sellers have to continuously build on:

> *"Everybody wants to be the most trusted in the online business. If you are the most trusted, people will only buy from you. You see, engaging with the audience as much as you can because being trusted is everything in the digital platforms."*
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> **Dan, 26, Online Hair Business**

Some work to craft unique selling practices as branding to stand out and meet customers' expectations: outlining the terms of sale and asking clients to share their interactions with the company which they later reshare.

> *"Now, there is the trust core and your ratings, your followers' feedback online, that is how online businesses are gauged by the ordinary person. They look at how many followers this page has? How many are commenting?"*
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> **Dan, 26, Online Hair Business**

To set themselves apart from the competition, sellers have to identify a great value proposition, achieved through: **1)** product placement through quality imagery and descriptions, including strategic branding and investing in professional product images (for a fee); **2)** competitive pricing to outsell their competition; **3)** strategic social media planning with engaging posts, which sometimes involve giveaways or discounts; and **4)** timely delivery, effective communication, and great customer service both during and after sales to earn return clients. Sellers stated online buyers can be very brutal and expect the very best from small businesses. If the seller fails to meet the buyer's expectation, the buyer can cancel their order and move to another online competitor.

> *"The clients understand when you let them know, if you are likely to be late in delivery, communicate, and go out of your way when delivering the service. The challenge comes when you keep the client guessing."*
>
> **Kelly, 28, Merchandise Seller**

Some sellers play on the product sourcing as their competitive edge; this enables them to build a niche of clients who believe in their authentic products and will purchase them at a higher cost. This strategy was common among sellers who specialize in high-priced items or those who serve clients in rural areas. These sellers curate product orders from their clients, ask for a commitment fee, and then source the products once they have generated interest from buyers. This ensures they don't end up with a lot of dead stock, get capital for the order, and can save costs on one time deliveries.

> *"To stay competitive I find new products, which are of good quality. And which are not too pricey but they are of good quality. That is what I do. Also, I try to get new items that have not penetrated the market. I am also in a group, buyers that are there they tell you what they want. And you could find there is a certain trend of things. Like now there is this new trend where the pots come with a clear glass, so most of the clients are now demanding this, those clients that are buying non-stick cookers... No, I don't have a physical shop. What I do is for example, in one week I market things for one week on my social media pages. Then, for example, if I get a client that buys a pot, another one buys another item, then I tell them I will bring them on a certain day, so I transport them in bulk, I use the 2NK parcel delivery company. So it comes just like a parcel."*
> **Ken, 29, Household Products Seller**

The community of online sellers is more need-based than founded in collaboration or collective action.

Sellers engage with fellow businesses in cases where they need help fulfilling an order. However, it is clear that not many sellers are willing to share information on how they source products, hence collective effort on importing or sourcing remains a challenge. But some seller groups are growing on WhatsApp and other social media platforms to facilitate collective product sourcing. Offline pop-up markets act as a way to socialize with fellow sellers, network with other businesses and clients, and showcase products to buyers who might later make an order online.

> *"If you are importing, filling an import minimum order quantity (MOQ) is a challenge especially if the cost is very high."*
> **Tracy, 27, Perfume Seller**

> *"Of course, you make sales but some of the sales translate later. Because some people are like you have nice stuff. I'm just going to follow your page and then I can order something later. So it's really good. It's like a networking events kind of thing. Because you also find people who are like even people who are selling there and they're like you know we can partner with you guys to do this and this. So it's a network that does not translate into sales immediately but gradually."*
> **Cris, 27, Fashion and Beauty Products**

Gladys
Fashion Entrepreneur

Gladys is a 29-year-old single mother of two from Murang'a. She is a fashion entrepreneur focusing on African wear. Besides fashion, she decorates weddings and sells household items, and has recently gotten into agriculture.

About the work

I started my business five years ago after a short stint in employment. At the moment, I have three tailors who I have employed full-time. My background is in hair and design or cosmetology. After college, I started learning and practicing new sewing designs mostly from YouTube; design is something I have been passionate about since I was young. I am on WhatsApp, IG [Instagram], and Facebook. Most of my clients I get online and are mostly based in Nairobi. I have a set timetable of when I make deliveries in Nairobi or Murang'a town. This involves organizing with the client, getting a parking spot in town, and then my car just acts as the pick-up spot. All I do is pay parking fees or get a parking reservation in certain offices in town. The clients then come to pick up from there as agreed.

Digital strategies

First, I started with WhatsApp daily, here you post daily till you start to bore people. After WhatsApp I joined IG after I noticed clients started to increase which was encouraging so I started taking more pictures. We joined the same page with my sister, we also sell house ware there, it's the one marketing us and making us grow more than any place.

You can work without going anywhere.
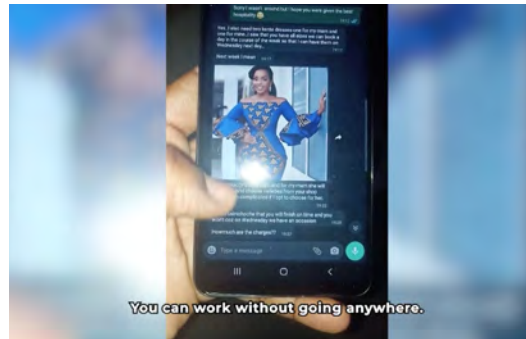
Gladys, a fashion entrepreneur, converses with clients using WhatsApp. Photo © Gladys

Being an entrepreneur

God, you can't compare this to being employed! You know, now I have my own timetable. I know when the off-peak is, I know when to get clients not like the sales jobs you go to in the morning and stare waiting for clients, money that you get is a must you share with a person, it's not your own things that makes you grow. So I find it much better than getting employed.

Winning strategies

Make sure that you're doing something unique, not fake. What you post should attract clients, something at least when one sees it's professional, it should catch their attention. When you see my WhatsApp page, I make sure you receive a message telling you thank you for being our customer.

You need to be trustworthy and deliver what the client ordered at the agreed time and place. The secret is to pamper clients. Deliver as per the agreed time. Ask them when you want it? So that they can see you're serious with what you're doing. Make sure you tell them their goods are ready to be used. The problem that many tailors have is when I say I'll go for something they tell you I was going to town to buy zip and I've not yet placed it just come tomorrow.

Challenges

Photoshop, people copying and posing like you online. Some imitate you and ruin your image. Clients end up thinking now you are delivering the bad work. There are also challenges juggling as a working mum, but I can't complain, I'm happy that most of my things are done online. I don't have a nanny; two days in a week when I am not making deliveries I focus on getting my house in order.

Effects of COVID-19

During the pandemic, I closed the shop outlets and now use my car for deliveries and as a pick-up space. I have a small space at home where the tailors get the work done. While business has been tough, I have learned that when you have a shop, you relax a lot because your mindset is that there are clients over here. Rather than waiting for the customers to come, I now go to them.

Earnings

At the moment I have three tailors who work with me. If there are many orders, I have another one I collaborate with who has his own business. We worked on a gown; the gowns are usually above KES 50,000.

Roundtable discussion

We held a roundtable consultation with key stakeholders in the sectors, research, government, development community, and representatives from youth and people living with disabilities to share the research findings and engage in a discussion to forge a way forward on platform livelihoods. The discussion highlighted how platforms offer a common ground for all to interact, with no preconceptions based on gender. Platforms can erase barriers such as gender discrimination, as all that is required to sign up on social media platforms is a name on a page. Social commerce seems to be addressing the challenge of lack of trust, as sellers are beginning to place more faith in these practices; more follow-up studies on the impact of trust on business growth can uncover specific steps to tackle this challenge.

Discussion on online business as a sustainable livelihood led to questions of how sellers can scale their businesses when there are no existing templates for growth. In social commerce, scaling up involves opening multiple business pages, joining online groups, and increasing social connectivity. However, social commerce still has a sense of fragility; there is no structure for marketing products or moving to the next level after opening a business page. There also exists a growing myth of flexibility, where sellers run their businesses from the comfort of their homes, but they also must always be online and always experimenting. Even with the growing local infrastructure of organized offline deliveries and pick-up points, the management of social selling is very hands-on.

Discussion on formalization highlighted how formal platforms allow sellers to tap into wider markets. Such platforms also have formal data collection that extends to additional services like financial inclusion. However, sellers are still dissatisfied with the process required to join more formal spaces, e.g., having a bank account, formal ID, and tax paperwork.

The following open questions were raised from the discussion on the cross-cutting themes of gender, rurality, youth, inclusion, and the role of digital platforms in this sector. These are broader topics that could not be resolved in our brief conversations, but they do point to ongoing critical issues concerning the role of platforms in the ongoing work of inclusion and livelihoods in the digital age.

1   How do interactions on platforms differ based on gender?

2   How do sellers balance trust and scale? In social commerce, is there a limit to trust once sellers expand beyond their immediate social circles of friends and family? Would this be a reason to consider more formal platforms that have already built up their legitimacy and brand image?

3   Why is formalization still a significant barrier for MSEs? What is the sustainability of these activities? What are the fragilities of these platforms? Would upskilling and encouraging these businesses to formalize address some of the challenges MSEs face?

4   What impact will the increasing role of platforms have on those who cannot get online? What is the variance in trends for MSEs in urban settings and those in rural areas? Are there specific characteristics of those who participate in social commerce versus those on formal platforms?

Conclusion

With high unemployment rates, many youth start small businesses as a way to keep busy. Although an attitude of entrepreneurship is key, some are still open to work full-time to earn more and possibly fund their businesses. Others engage in business to supplement their income. For many youths, businesses act as a form of social insurance during tough times, a way to earn something, even a small amount. Profits go into expanding the business with a hope for higher returns in the future. For those selling seasonal products, they plan their resources based on how they expect the sales to be, stocking up during high seasons and waiting through the low seasons.

> *"You know, this is a business that depends on the season. But there is when you are lucky. The past week, I sold two products, the whole week, there is peak and off peak. December mostly is peak season. Because you will have the product – let's say for example you are selling it at KES 3,000, when it gets to December you get the advantage because you can even increase the amount. You could add like KES 1,000 on to the original price. And still someone will buy. "*
> **Irene, 26, Body Care Products Seller**

In the early days of a new business, friends and family provide a great support system; starting a business is viewed as a bold move, a great way to stay engaged rather than waiting idly for formal employment, which is never guaranteed. Platform marketplaces reward—or at least present opportunities to—those with a hustler mindset[48] who are keen to experiment and try out many strategies. Risks are inevitable; most sellers are aware that their task is not easy, but a focused mindset keeps their business successful longer.

> *"So it's really good for you to invest in something that you know, this is what I'm doing, this is what I'm doing for myself. Other than waiting to be hired by someone. Because, you see most people, you just graduate, you have a first class or a second upper, but then you just tarmac."*
> **Cess, 23, Fashion Seller**

> *"I'm an entrepreneur in general. I run so many businesses. When you're doing a bit of everything at the end of the day you're able to make some money, that's the first thing. We have a lot of businesses; I told you we have clothes, we have perfume, we have farming, we have hair, we have so many. At the moment whatever goes, goes. No, no, no this is not my full-time job, I have very many jobs."*
> **Dan, 26, Online Hair Business**

> *"You will meet all kinds of people. At the end of it all, it doesn't really matter what people think about you. I have read somewhere that says the only time you will mature in business is when you come to realize that the world has 7 billion people for you to be demoralized by a few hundred."*
> **Simon, 26, Snack Seller**

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48   Amin, "Predicting the Propensity to Succeed among Kenyan 'Hustlers'."

The boundaries between the MSE sector and other livelihoods are blurry, both for physical shop owners who are branching out into platform markets and for the new, increasingly common digital-only shops, typified by rental lockers, an active social media game, and relentless attention to making the sale. As was the case in some of the other sectors examined in this report, there is evidence of multifaceted and widespread adoption of digital practices: in this case, a combination of occasional paid ads, participation in electronic marketplaces (particularly Jumia), and lots and lots of social commerce.

The twelve livelihood elements identified in the literature review help demonstrate some trade-offs of online business more clearly. Revenue, transparency, and flexibility can be elusive, with the need to be always on to increase visibility in a very competitive sector. But sellers' sense of agency and satisfaction in being an entrepreneur is palpable. There is little doubt that this sector will continue to evolve, likely formalizing further, and provide livelihoods for many young Kenyans in the years ahead. The concluding essay of this report reflects on inclusion and the quality of Kenyan youth's platform livelihoods across all the sectors.

Facebook posts display product costs and ways for buyers to contact Gladys, a fashion entrepreneur.
Photo © Gladys

Mary, who crochets items to sell online seller, packages items for delivery. Due to her limited mobility, she relies on family for delivery, or clients who pick up items from her house.
Photo © Mary

Farmers

The sector

The agricultural sector contributes about 34.1%[49] of Kenya's gross domestic product (GDP), employing at least 60%[50] of workers in informal employment. Although this sector is one of the largest youth employers in Kenya, there is scant data on the quality of these livelihoods. As with other platform sectors, many turn to farming due to unemployment, to support their family's business, or to use platforms to build digital market linkages. Some, however, were forced into the sector due to COVID-19, when demand for food commodities was high. In our initial review, studies of farmers[51] using platforms (not just information and communications technology (ICTs) in general) were scarce. But farmers described two emerging ways of using platforms. Similar to MSEs, some farmers used formal digital marketplaces. Others turned to "social agriculture": the practice of using social media to sell agricultural commodities.

Traditionally, agricultural commodities were sold through middlemen at local markets. This model enabled the proliferation of cartels and brokers, who controlled most aspects of the value chain including marketing, pricing, and access to clients. Farmers are now looking to reach their customers directly and sell at competitive prices via online channels, particularly through online marketplaces, social media, and farmer-owned websites. There are few online marketplaces; the most common are MkulimaYoung, Ecosokoni, and Farmers Market. In this sector, the majority of digital platforms are aggregators that collect produce from different farmers to sell (e.g., Twiga, Digifarm) or facilitators (e.g., Jumia and FreshGroceries). The majority of the farmers used social agriculture rather than online marketplaces.

The study

Most of the youth farmers who took part in this study were educated (have a tertiary education), have some form of rural or semi-urban connection where their farms are located, and have connections to urban markets. These farmers were engaged with platforms in several settings: **1)** Some live in urban areas with their farms situated in rural areas. **2)** Semi-urban farmers live and work in semi-urban areas and look for markets in urban towns. **3)** Rural farmers, most likely educated in urban areas, return to their rural homes after graduation to manage the farm. Some studied agriculture and now apply their knowledge in practice; others are former technology students who want to apply their skills to provide market linkages with other farmers. Education plays a key role in knowledge, awareness,[52] and marketing.[53] The more skills farmers have in these areas, the better their chances to build a sustainable business.

49   Kenya National Bureau of Statistics, "Economic Survey 2020," KNBS, May 2020.

50   British Council, "Youth Employment in Kenya."

51   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Farmers."

52   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion."

53   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

This research was informed by the increasing number of young farmers who wanted to capitalize on the increased demand for food and agricultural produce due to COVID-19.

This report focuses on agribusinesses, defined as activities carried out mainly for profit, in contrast to subsistence farmers and farmers growing cash crops (e.g., coffee, tea, cocoa, cotton, and sugarcane), who may use organized intermediaries and collectives to sell their crops. The digital value chain focuses on production, packaging, storage, sales, and distribution. This report has a narrower query than digital value chains, instead focusing on platform sales: **1)** farmers selling on online marketplaces; **2)** individual farmers using other online channels to sell (e.g., personal websites, social media); **3)** group collectives propagating farm-to-fork selling (e.g., farmer markets with online presence).

Experience of farmers on formal digital marketplaces

For any marketplace to thrive, two aspects are required: market placement (how the platform markets itself to attract clients) and availability of service providers to aggregate supply and demand. Most current marketplace platforms in Kenya are aggregators that offer market linkages with little to no interaction between clients and the farmers, such as Twiga and Digifarm. There are few online direct farmer–client marketplaces. As of April 2021, only three web platforms are in use: Mkulima Young, Ecosokoni, and Farmers Market.

Formal platforms expose farmers to a wider market.

A key characteristic of formal marketplaces (MSEs) is a large investment in logistics and marketing to draw people to them. Unfortunately such investment is not characteristic of farmer marketplaces, as they are not designed to allow end-to-end transactions. Instead, they facilitate search and discovery, leaving payment, fulfillment, and logistics services to the farmer. The majority of the farmers who use these platforms had the impression that agriculture platforms are not widely known[54] by either farmers or customers, hence their slow sales. Additionally, these marketplaces are known for specific types of produce, some of which get more traction than others.

> *"But sometimes it can be a while before you get a customer, especially for stuff like strawberries. But for kienyeji eggs. Yeah you get—they're cheap, you find them very cheaply, you get clients. They call you, you deliver."*
> **Judy, 27, Farmer (Strawberries, Eggs, Vegetables, Onions)**

> *"I think a lot of people are using it because you find the amount of views are many. But what I've come to find out is, I think mostly vegetables are preferred. As in many transactions online mostly involve vegetables. Because if you look at Mkulima Young they normally give research on most items that are visited or viewed. So you see its vegetables. I think when it comes to chicken it's more of finding the market for yourself out there."*
> **Maria, 28, Farmer (Chicken)**

Getting clients is the most important goal for farmers using digital platforms; some employ multiple tactics to get clients on the platforms. Farmers either use the platform's in-app promotions to promote their posts or post frequently to ensure that their content ranks higher on the home page.

> *"They have, as in free ads. So when you open the home page, they have ads for you. Every day I think you can post an ad so it's always in people's eyes when they open up the home page."*
> **Maria, 28, Farmer (Chicken)**

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54   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Access to Work and Markets."

Marketplace platforms serve as avenues to other methods of connection with clients.

All transactions are completed off the platform: communication, negotiation and payment. This leads to a fragmented experience that eventually makes digital platforms become connection channels. Consequently, some farmers abandon formal platforms after building a regular market and shift focus to servicing that market. Others, however, resort to social agriculture.

> *"I also tried this application called Mkulima Young where you post your product, and you wait, but the problem with Mkulima Young, not many people know about it. If you post there, there are a few people who'll see. You know, most people who you contact daily are easily people who are on your WhatsApp so when I post on my WhatsApp, I get customers who are ready to buy—who'll access my product directly."*
> **Prince, 24, Farmer (Tomatoes, Watermelon)**

> *"The first customer who reached out to me was from Kinagop, so they reached out and they contacted me. And since then, two weeks later, because my onions were due in 2 weeks' time, two weeks later, I started delivering to them. It's a customer who has a mini market, so they wanted me to supply them so that they can sell in their mini market."*
> **Lucky, 36, Farmer (Tomatoes, Onions)**

Experience of farmers selling through social agriculture

Farmers use social media not only for selling, but also to showcase the farming process.

The most common platforms used in social agriculture are WhatsApp, Facebook, Twitter, and Instagram (Instagram is the least used platform). Some use multiple farmer groups, others personal pages to create awareness. Common social media strategies include amassing followers, branding, sharing the process of farming to build credibility with clients, and using closed circles, community, and referral-based systems. This echoes findings in the MSEs sector, where sellers start with their immediate social circles and grow their business based on referrals.

> *"Without a doubt, were it not for social media, I would be lacking now in the market. I shouldn't have a market for my product, because 90% of the consumers of my products are online actually."*
> **Ian, 33, Farmer (Poultry)**

> *"I'll say the advantage is when you market something on WhatsApp the people who will see it are the people who are easily accessible to you. It's someone who even has your contact, and they know you, and that's why they have your contact. There it's easy because they know what you're talking about is real and they can come and see it for themselves. It's not like when you post Mkulima Young, and the people don't know you, so they're not sure if you are bluffing or anything. But, on WhatsApp, the advantage is its people who really know you so they know...They know you have the product so they just call you ASAP and it's easy."*
>
> **Prince, 24, Farmer (Tomatoes, Watermelon)**

> *"On Instagram you will benefit only if you have more followers. If you don't, it could be hard. So it's usually better, if you do not have many followers—that's why it's good to have friends. I have one or two friends who have more followers, they also assist my business, I ask them to post for me and they do that. They won't necessarily need a payback in return. When they post for you, someone can see and inquire."*
>
> **Hope, 24, Farmer (Poultry)**

Community groups enhance trust among buyers, creating a shorter path to purchase.

One key characteristic of this sector is the abundance of community and social support,[55] facilitated via online groups. These groups have multiple functions, including **1)** sharing farming tips and knowledge for better yields; **2)** marketing produce; and **3)** amalgamating produce to fulfill an order.

> *"I am in a WhatsApp group, they update the farmers on price changes, quality, like you shouldn't compromise on quality of the produce, e.g., which fertilizers we shouldn't use."*
>
> **Judy, 27, farmer (Strawberries, Eggs, Vegetables, Onions)**

> *"I think you can't underrate online selling, you will look for a market even on Facebook. I am in around let's say 50 farmers' groups."*
>
> **Henry, 23, Farmer (Watermelon)**

> *"I farm in Nyeri, but sometimes because our farm cannot meet the supply, I buy from other farmers and resell in Nakuru."*
>
> **Joy, 23, Farmer (Onions)**

55   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Association, Organization and Support."

In contrast to sellers with MSEs, farmers are more communal and open to sharing knowledge, opportunities, and better farming practices.

> *"But even now if you wanted to sell cologne, I wouldn't share any information with you. I did not have such an opportunity so I would not give you the opportunity."*
> **Neema, 27, Farmer (Chicken) and MSE (Perfume Seller)**

Different social platforms offer different advantages for farmers.

Importantly, some platforms perform better than others due to their target demographic and niche of the platform (what the platform is best used for).

> *"I tried Facebook, but I saw that my account wasn't that active. Then I tried Instagram, but then I saw it's not people who are serious. The people who are on Instagram mostly are people who like… something like clothes, you get? But when it comes to farming, Instagram doesn't really work because even the people on Instagram are mostly young people and for them, they're not interested in those things about farming."*
> **Prince, 24, Farmer (Tomatoes, Watermelon)**

> *"For example, on Facebook, there is a higher chance that your post will only be read with only your friends. And then the sharing is not as wide as Twitter. But you see, because on Twitter, I think it also depends on the time that you're posting, because the two sites are active at different times. But because Twitter is more active—the way some things are, Facebook takes two days or three days to catch on what is trending on Twitter. Yeah, so Twitter has more serious guys and more open guys. It has more supportive guys, let me say, more supportive guys…Instagram is easier to sell if you're buying the ads to reach a wider target. Yeah but even if you see most of the pages on Instagram, agricultural pages, they are not mostly for selling; they are just there to redirect traffic."*
> **Fred, 26, Farmer (Broccoli, Spinach, Bell Peppers, Purple Cabbage)**

Very few farmers we spoke to advertise on social media.

> *"For these posts, so that they can reach as many people as you would want. You pay for the advertising on Facebook. Sometimes it can be expensive but anyway, you have to do it. You have to sacrifice for your products to reach to many people."*
> **Lucky, 36, Farmer (Tomatoes, Onions)**

Experience of farmers on both formal and social platforms

Farmers need more than agricultural knowledge to succeed; digital marketing skills are becoming more necessary.

New entrants to the farming sector need to figure out many variables: where, how, what, and when to farm, weather patterns, soil types, and which seeds to plant. The biggest barrier[56] for new farmers is the availability of land or initial capital. Some use family land; others lease land.

> *"I've been doing it since when I was in high school. But now after graduating, that is when I was available to manage. But my father was managing for me when I was away."*
>
> **Peter, 24, Farmer (Potatoes, Cabbage)**

> *"The land I use is not mine, I haven't bought it, it is leased land. And then we work in collaboration with someone else. So I bring in the expertise and all those kinds of things."*
>
> **Milly, 26, Farmer (Onions)**

Agricultural produce is perishable with a short shelf-life. Farmers have to learn the dynamics of the market to succeed, usually using rapid and aggressive online marketing to make sales. However, as farmers build a reliable client base or farm produce decreases, this strategy becomes less common. Some farmers eventually use digital marketing skills to become online aggregators for other farmers' products, shifting into MSEs.[57]

> *"I farm in Nyeri, but sometimes because our farm cannot meet the supply, I buy from other farmers and resell. Right now, I cannot be at the farm because I have already established my business. I have specialized in marketing and selling the product, people farm and I sell."*
>
> **Joy, 23, Farmer (Onions)**

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56   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion."

57   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Hidden Hierarchies."

Farmers have diverse market preferences.

The bottom line for farmers is to carve their particular niche and create their own market, especially when facing fluctuating demand. Some prefer business-to-business (B2B) models for bulk selling. Others, however, prefer business-to-consumer (B2C) models because of competitive retail pricing.

> *"There are people who will buy from you twice or once in a month so we can't rely on them. But for the hotels and the women selling vegetables that's a sure delivery."*
> **Brian, 30, Farmer (Indigenous Vegetables)**

> *"I prefer individuals because they will pay more. You know businesses, they will carry a lot of chicken and you will have to subsidize their prices. But then for individuals you will see it at a good price. So there you will retain your profit."*
> **Maria, 28, Farmer (Chicken)**

Online platforms connect farmers to markets, but farmers still depend on offline markets.

Even farmers engaging on online platforms still depend on offline markets; farmers engage in "tech and touch"[58] offline marketing strategies, e.g., farmer markets, direct selling to retailers, bidding, or product showcases to increase product uptake. Others use offline connections to research pricing, tap into niche or high-end markets, understand evolving client needs, and grow their business.

> *"For the deliveries I like to do them myself. Because you know for me, the delivery is not an end, it's an opening, a business rapport, I'm trying to create a rapport for business."*
> **Milly, 26, Farmer (Onions)**

> *"Everyone wants to sell at the most profitable price and at the same time you don't want to sell it to someone more expensive than you…The customers refuse to buy from you and move to the cheaper options."*
> **Prince, 24, Farmer (Tomatoes, Watermelon)**

> *"Let's say you have come in and maybe you want to sell your mushrooms, maybe for KES 1,000, if it's too high they regulate. Or if it's low, they tell you it's too low, you should sell at least for KES 1,500. They guide you."*
> **Neema, 27, Farmer (Chicken)**

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58   Partnership for Finance in a Digital Africa, "Tech and Touch."

However, few farmers set their own prices. Those who do, have special markets for niche products.

> *"For the layers, eggs when you use food with a lot of sunflowers in it, the eggs tend to yellow. It looks like organic eggs. So you can't charge a lower price. Sometimes you tell a person that your eggs have yellow yolks, it almost looks like an organic egg, again they will tell you, an egg is just an egg. So you have to find your niche. That segment of the society where they understand quality."*
> **Maria, 28, Farmer (Chicken)**

Farmers see possibilities for financial success in this sector.

Some view farming as an investment option. Farmers measure their success in three ways: **1)** profit—post-harvest earnings less all expenses; **2)** selling all the produce with no stale produce leftover; **3)** compared to earnings[59] from previous employment experience.

> *"The eggs we'll—up to xxx amount in a good month—minus the cost for transportation, fuel, and stuff."*
> **Judy, 27, Farmer (Strawberries, Eggs, Vegetables, Onions)**

> *"When I harvested there, you know, there were tomatoes they're highly perishable. For you to make sure you sell before they go bad you have to source on all methods of marketing your products."*
> **Prince, 24, Farmer (Tomatoes, Watermelon)**

> *"My family supports me, because they know how much I was earning at my previous employment. So it's good business."*
> **Maria, 28, Farmer (Chicken)**

> *"Farming is like gold. It's just difficult but now when you have the products you are selling, there is some fun in receiving money from your sweat. Nothing beats that."*
> **Henry, 23, Farmer (Watermelon)**

Post-harvest earnings may be plowed back into the business, or diverted to pay personal and family bills.

> *"What we do in our family is, we just—returns we get from selling, like investing it back into farming, but once in a while, when need arises we go deep and get some money from our savings."*
> **Matthew, 23, Farmer (Tomatoes, Sweet Potatoes, Eggplants)**

59   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

> *"I have seen myself invest even in other things through farming. I have not had a hustle of paying my children school fees, through farming. You know? So to me, it's very—I wouldn't leave it, I wouldn't, because I have seen what it can do. I have managed to build a house through it. I have managed to take my children to school. I have managed to pay my bills through it, so farming is the way to go. I would advise any woman, it's a good thing, it's a good thing. It's also a way to build the economy of this country."*
>
> **Lucky, 36, Farmer (Tomatoes, Onions)**

Even with the threat of losses,[60] most do not have any form of insurance.[61] Some say they will consider insurance when they scale up and grow their business.

> *"I'll insure them later, you know, the project is not that big so that I insure. So this one I can at least manage so if I can do this more than an acre or let's say an acre and above."*
>
> **Ken, 23, Farmer (Kale, Sukuma Wiki, Lettuce)**

For farmers, growth[62] is tied to the availability of land. Those who own land have more control over their growth projections and plans. Their goals for their farms include: **1)** expanding their business to become a large-scale supplier; **2)** increasing production through productive farming methods, such as greenhouse, hydroponic, or aquaponic farming; **3)** expanding their value chain into manufacturing or agribusiness (become an MSE).

> *"I plan to lease out a farm or purchase one, I can call my own. From what I have learnt you get—as I farm right now there are certain limits. I can't make certain decisions on the farm, you know? I have to leave that to my dad. What I would like to do in the next ten years is to have my own farm where I call the shots and try to experiment with things. You know I have always had a passion with grafting, but I haven't had the chance to experiment."*
>
> **Henry, 23, Farmer (Watermelon)**

> *"The plan is just to expand, to be able to supply bakeries or a place where they require a lot of eggs in a day like say 50–60 trays in a day. That would be good business."*
>
> **Neema, 27, Farmer (Chicken)**

> *"I want to have more greenhouses, growing more tomatoes, and also growing more onions. And I also want to advance now to greens, vegetables on a large scale. Using advanced technology."*
>
> **Lucky, 36, Farmer (Tomatoes, Onions)**

> *"I would love to have my own organic supermarket. Like beyond fruits—something like that."*
>
> **Judy, 27, Farmer (Strawberry, Eggs, Vegetables, Onions)**

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60   Caribou Digital and Qhala.

61   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Betweenness and Protection."

62   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Upskilling and Growth."

Technology is also seen as a key component to these growth plans. Farmers who have technical backgrounds work to set up websites to manage bookkeeping, orders, and payment, and to provide digital market linkages for farmers.

> *"No. I'm thinking of expanding—I'm thinking of making an actual website and then I can put different farm produces, not only eggs and pork. Maybe with time I will venture into tomatoes. I'll just link up with different farmers and then I'll tell them if you have some produce you can put them on this site. Now I'll use them to market since I'm building a platform and I already have a following."*
> **Timothy, 27, Farmer (Chicken, Pork)**

Some farmers describe a feeling of pride in the work of their hands. Some continue farming to: **1)** ensure food security; **2)** provide quality produce; **3)** make an impact in society; **4)** create sustainable production.

> *"Yeah there is chicken stuff you give it so that it plumps up. So you will buy it, because it looks healthy, but once you consume it, you will notice the difference and won't buy from that seller again. Say that seller was me, then I would lose you. And the opposite is also true. So when you know of a person who wants chicken you would refer me. So that's how it works."*
> **Hope, 24, Farmer (Poultry)**

> *"So for me I personally believe in having so many skills not only for myself but also to train others."*
> **Brian, 30, Farmer (Indigenous Vegetables)**

> *"We want to plant fruit trees, at least to reduce hunger. We have people who can't afford a meal or can afford one meal a day. So if there is a mango tree around and they take two or three to eat then they will be okay. It's not only in Kibera we wanted to do the whole Kenya. At least we plant 2.5 million trees. Fruit trees to be precise."*
> **Brian, 30, Farmer (Indigenous Vegetables)**

> *"For us what we normally do we try as much as possible to give people zero free food that has no chemicals...GMO makes us look bad. No because the crops they grow, they grow faster, they mature faster. But I think the taste is what determines the quality."*
> **Judy, 27, farmer (Strawberries, Eggs, Vegetables, Onions)**

Most platforms still lack end-to-end transactions, leading farmers to get creative in last-mile delivery.

Farmers also have to figure out last-mile delivery and fulfillment; this includes packaging, delivery, and customer service. As a result, the platform experience erodes flexibility for farmers, as they are responsible for all parts of transactions. Some farmers schedule deliveries as requests come in; others have set days of the week to deliver produce. Some use delivery partners, such as motorcycle drivers, public service vehicles, hired lorries, or pickup trucks. More established[63] farmers own a vehicle which they use to make their own deliveries.

> *"Okay, currently, we are blessed to have a car which is—actually let me take you how we do our business. Between 9 to around 2, we do deliveries like in the office, we do deliveries, then from around 3 to around 6 or 7 we go to the market. So if I am—like you have ordered, like on WhatsApp or online, so we write the logistics, how we will—so we write somewhere, like there is a client at this place, and this place and the other. So we follow the map. But those outside our reach, we send them in the form of parcels. Because we have collaborated with a certain company, which does the delivery for us."*
> **Joy, 23, Farmer (Onions)**

> *"Yeah because I found that, when you wait for them to tell you to restock, you will consume a lot of transportation cost because they have different days. One will tell you Monday, another on Wednesday, so you can't be coming from Machakos all the time. So I established a system where I deliver eggs on Sunday and Monday."*
> **Maria, 28, Farmer (Chicken)**

Farmers describe flexibility[64] as the ability to choose their own working hours, largely tied to scheduling different activities, e.g., delivering produce or scouting for new markets. Some juxtapose their schedules to working in an office or the experience of being an entrepreneur.[65]

Farmers' experiences with unreliable clients lead to a lack of trust and the need for down payments.

Farmers face disparities between clients who express interest online and those who show up during delivery. Some clients book or request for produce online but then fail to show up during delivery, creating feelings of mistrust and frustration among farmers.[66] Farmers mentioned this as a huge loss, affecting their earnings and resulting in unpaid efforts.[67] Thus many farmers ask for a down payment before delivery.

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63   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

64   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Flexibility."

65   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Entrepreneurial Drive."

66   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

67   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

> *"Before I used Mkulima Young. Then I found that someone will make an order—so first now you can't just take your chicken and deliver because you don't know whether they will pay, so you first tell them we meet up. I see whether you're a serious person. Then we can organize how to get them to you. So once I've met a genuine person, but the rest of the time, they are not genuine."*
>
> **Maria, 28, Farmer (Chicken)**

> *"Biggest challenge is that there are buyers and there are sellers, you see, you are told that you meet at your own convenience. If there will be a situation where there is a company where sellers and buyers—you have they pay the sellers and pay the public, who can come in, so as to give you assurance. They take the product from you and they take it to that buyer. And then they investigate whether this person is genuine. They can help farmers a lot. Because now you will be assured that when you pay the company, my products will be there and I will get paid. But as for now, you see it's a free market, so it's risking."*
>
> **Maria, 28, Farmer (Chicken)**

> *"When someone tells you they want a tray of eggs, not really stealing but being lied to. They want like two or three trays of eggs for about KES 2,300. You keep the eggs aside and wait for them, that person doesn't send any money. But you still think you have a customer coming for the eggs. It's like having no trust in someone so I'd rather have a phone call that usually translates to sales rather than messages or chats. They may make a down payment for something so that you're sure they are committed to buying something."*
>
> **Neema, 27, Farmer (Chicken)**

Youth farmers are using digital platforms to encourage more young people to join the sector, rewriting the narrative of farming.

Society[68] does not always see farming as a priority for youth; some face societal pressure to find work in white-collar jobs. To change this narrative, many young farmers use digital technology as an evangelist platform to change the stereotype[69] of farming as designed for older or rural people. Using social media channels, youth farmers are challenging the narrative, advertising their businesses, and educating the public.[70] Farmers hope this education and awareness will lead to more appreciation for farming among clients, who will understand the value of produce rather than bargain for lower prices.

> *"So I have some clients who tell me, you're still young you can be doing a white-collar job in the office and I'm like—and things like that, you see? If people could visualize agriculture could be a bigger thing and it's not like it's so poor, that is why you have opted for agriculture. Like it's not poverty or an education thing. It's like—you can be so passionate about it like I am. We are young people, you see, our lines of business are mostly for old people, so they don't believe in you."*
>
> **Joy, 23, Farmer (Onions)**

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

69   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

70   Caribou Digital and Qhala., Caribou Digital and Qhala.

> *"And also people bargaining. You know, bargaining not knowing that I have taken time rearing the chicken."*
>
> **Tracy, 26, Farmer (Poultry)**

Some, for instance, adopt new farming practices and bring changes to otherwise traditional farming. Some are children of rural farmers who now rely on their children's digital skills to expand their market reach and sell online.

> *"For my dad, I haven't tried educating him because he is an old school guy you know? He is even afraid of transacting using Mpesa."*
>
> **Matthew, 23, Farmer (Tomatoes, Sweet Potatoes, Eggplants)**

The farming sector does have barriers to inclusivity.

Women farmers described how digital channels can level the playing field, an aspect they appreciated. Some mentioned implied sexism, especially in offline markets, leading to a preference for online channels.

> *"[There's] a little bit of male chauvinism around. I won't lie. 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."*
>
> **Milly, 26, Farmer (Onions)**

Most farms are situated outside urban areas due to the availability of vast and arable land, but markets are largely within towns and cities, where farmers can find more clients and sell for better prices.

> *"Online is the best because you get plenty of buyers as compared to these local ones (in offline markets). These local ones will go and sell in a shack but these ones (online buyers) they'll bring to Nairobi and therefore they will need a larger quantity. And also if you get an online buyer, he or she will come and buy everything in the farm as compared to this one now."*
>
> **Peter, 24, Farmer (Potatoes, Cabbage)**

Persons with motor disabilities in this sector focus on production, and depend heavily on family members to deliver produce.

> *"Yeah, normally my mom and my relatives help me with deliveries…compared to me walking, going to the market. I have not been engaged too much and walking you know, going to sell the vegetables."*
>
> **Ken, 23, Farmer (Kale, Sukuma Wiki, Lettuce)**

> *"You are your own boss when it comes to farming. You get the returns and the profits more than what you would have gotten in the offices or in those white collar jobs you so desire. So I have seen it change my life, it's changing many people's lives. Yes and it's growing the economy. You are creating employment."*
>
> **Lucky, 36, Farmer (Tomatoes, Onions)**

Roundtable discussion

We held a roundtable consultation with key stakeholders in the farming sector, research, government, community, and development to share the research findings and engage in a discussion to forge a way forward on platform livelihoods for youth in Kenya. Stakeholders reiterated how important this sector is for providing employment opportunities, and digital channels are key to achieving this goal.

> *"Smart devices and access to internet connection has been the basis of everything. As long as you have these, you can find ways to generate an income."*
>
> **Vernessa Khamati, Safaricom**

As a fairly traditional sector, farmers usually rely on middlemen, who may make farmers lose value. Digital platforms are viewed as an important tool to bring visibility to the value chain and ensure that farmers are able to reap maximum value. This requires a multi-pronged approach. To realize shared value, connections among different stakeholders in the value chain should be fostered: "No man is an island." Youth farmers working with older generations can digitize the sector.

> *"It is easier for youth to use digital technology, as they are more tech savvy in terms of how they maneuver these platforms. Right now, farming is dominated by the aged and the participation of the youth will open up the sector. We see the youth using digital technology, not only for marketing but for learning which is key in transforming the sector."*
>
> **Phelix Rapando, Mastercard Foundation**

Stakeholders are interested in creating ways to incentivize clients to join the platforms, prioritize increasing the interaction and sales on formal platforms, and working with social channels to ensure that farmers and farmer groups benefit. Both clients and sellers remain wary of each other; building trust is a key challenge for this sector, bringing up the question of the necessity of middlemen or brokers.

The role of digital channels was raised as an important tool for fostering inclusion in the farming sector. Although men and women have equal access to selling online via platforms, access to land and other resources remains uneven and unequal.

Lucy
Onion Farmer

Lucy is a 26-year-old single onion farmer and agribusiness consultant living in Nairobi. Apart from planting and selling onions, she also works with farmers at the different stages of the onion production, from site evaluation, soil testing, land preparation, irrigation installation, types seeds and seedlings, and market linkages.

About the work

I studied agriculture in university and later went to Israel for a postgraduate course in advanced agriculture. I have done around 83 seasons for farming. Imagine for three years, you just live and breathe onions. After these many seasons of planting, tilling and harvesting, I consider myself an expert in the field, that is why apart from planting onions, I also do consultancy to also help other farmers run sustainable onion venues.

Digital strategies

All I need in my line of work is a good phone, video kit, and a reliable network to post my videos and advertise my goods. The beautiful thing about sharing my work is people seeing my authenticity and are now able to reach out to me for my products and consultancy services. Although digital platforms are great for visibility, you still rely on offline markets especially when you want to sell in bulk.

Challenges

As a young woman in a traditionally old people's sector, I really found support to grow my business. I am privileged to have gotten that support and over time have gained respect from people. Right now, I am working with young people to empower them as the next generation of farmers. My overall goal is to build an empire here in Kenya and to be the one stop shop for all your onion needs, from irrigation, to the type of fertilizer to buy, seedlings to use, anything and everything you want.

Earnings

Before I went on Twitter I had done my groundwork for two years, so, my market is more grounded, they order at least half a ton. It is good business.

Conclusion

Interviews with farmers revealed their engagement with digital spaces and platforms, providing a glimpse of the future of farming in an interconnected, increasingly digital world. Rather than participating in formal marketplaces or buying Google ads, farmers engage with social media and messaging platforms, what we call "social agriculture." The platform's use has many similarities with digital engagement in the creative and MSE sectors.

The farming cycle is a highly engaging endeavor that needs availability of a farm, farming skills and a ready market. Farmers alluded to getting a higher return when compared with the pay from previous employment or lack of income. Most in this sector want to grow their business, expand their farms, venture into new produce and include productive farming methods.

The farmers here are likely still the exception, not the rule, in Kenya. They are relatively early adopters of these digital practices, and as such, are perhaps better educated, more connected, slightly more urban, and slightly more tolerant to risk-taking than other farmers might be. But they are also pioneers, illustrating ways in which platform livelihoods are a possibility for the farming sector. More research needs to be done to detail the role of digital platforms in aiding farmers to create a market for their produce, such as the role of community networks as collaborative marketing tools. Additionally, the digital development community should consider potential actions for addressing the role of social agriculture in farmers' livelihoods.

> *"I joined my husband in small-scale farming when I lost my job. And we've seen fulfillment in it. I must say it's been very fulfilling. I have seen myself grow. I have seen myself grow and learning a lot about— something I never knew or thought I could have ever done before. I thought farming was for elderly people, you know, this country people, you know? But, I think some challenges come as a blessing in disguise. Because for me I got to learn about grade farming. I thought it was hard, it's not. It's not hard as people thought. It's actually so fulfilling because people think, it's a dirty job. It's not a dirty job. You get money."*
> **Lucky, 36, Farmer**

The twelve elements[71] of platform livelihoods are also illustrative here, as they help demonstrate that participation in digital markets and spaces is more than simply a transaction. It is a set of practices: social, learning, and transactional. Digital platforms can involve frustrations and a fair amount of hustle, but also agency, flexibility, and the promise of better earnings for farmers. The concluding essay of this report reflects on inclusion and the quality of Kenyan youth's platform livelihoods, looking across all four sectors.

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

Creatives

The sector

The Kenyan government regards the creative sector as a promising area for job creation. For example, the Ministry of Sports, Culture and Heritage launched a KES 100-million Artists' Stimulus Programme[72] to support those in creative industries during COVID-19. There are varying definitions of creative work. We draw on the definition from UNCTAD:[73] "creative industries" are the cycles of creation, production, and distribution of goods and services that use creativity and intellectual capital as primary inputs. Creatives in music and visual art serve as representative examples of this broad sector; thus this report centers on the ways musicians and visual artists interact with digital platforms to create, distribute, and sell their work.

Music distribution in Kenya has been riddled with piracy and monetization challenges. Although some government bodies (PRISK and MCSK) were established to help musicians with copyrights and collection of royalties based on airplay from traditional broadcast media, artists have complained[74] about meager earnings from these organizations. The government recently unveiled a system[75] for creatives to track royalties from their work. Visual art is a growing sector, with reduced reliance on physical galleries as the primary avenue for display as online channels have necessitated online bidding and buying of art.

Traditionally, success in the creative sector depended on having well-connected mediators who worked with creatives to create their brand and advertise their work. Musicians earned primarily through offline strategies including live performance, selling physical copies of songs, royalties from broadcast media, and merchandising. Visual art distribution relied on art museums, exhibitions, or galleries, while musicians worked with music management and distribution labels to release music. While these methods are still prevalent, online channels have enabled creatives to showcase and sell art directly to their fans, enabling new ways of distribution to multiple regions and new audiences. In music, there are a plethora of distribution channels including streaming services, downloads, and music ringback services. These involve different requirements that artists must adapt to. Due to the complexities surrounding these distribution methods and the marketing capabilities that distribution partners possess, musicians turn to distribution agents who act as marketers and de facto watchmen, protecting their work from infringement in exchange for a commission on musicians' earnings.

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72   Kenya Ministry of Sports, Culture and Heritage, "Call for Proposals on KSHS 100M Artists Stimulus Programme."

73   UNCTAD, "Creative Economy Report 2008."

74   Osoro, "Musicians Demand Justice as Audit Reveals Theft of Royalties."

75   Kenya Copyright Board, "Kenya National Rights Registry Portal."

There are two types of distribution points: **1)** formal distribution platforms with a defined monetization stream and **2)** social media channels for raising awareness and building an audience. Musicians showcase work on formal streaming platforms, some global (e.g., Spotify, iTunes, YouTube, Boomplay) and some local (Mdundo, Mookh, Angaza Music, Mkito, Viusasa, Skiza Tunes and Codes, Kamba Music, Bonyeza, Songtradr). Musicians also work with distribution partners such as Ngomma, Distrokid, Digispice, and Skiza Tune Service Providers. Currently, there are not many formal platforms for visual artists to sell their work in Kenya. Instead, they rely heavily on social media platforms that act as online portfolios and channels for audience engagement and commerce. These include Urban Change, One Off Gallery, personal websites, portfolio pages, online art communities like Kenya National Visual Artists' Association, and personal social media pages. Galleries are also shifting to online curation, either through their websites or social media pages. Visual artists can access a wider market through listings on these curator pages.

With the cancellation of live events and bans on gathering, COVID-19 uncovered the importance of streaming, digital downloads, and engagement with fans. Both musicians and visual artists put more time into growing their online presence, particularly focusing on social media engagement. Some musicians mentioned participating in trends such as dance challenges to increase engagement, utilizing their influence to drive social change, and partnering with brands. They also shifted to more direct social media engagement, moving from social media posts to live streaming on Instagram, YouTube, and Facebook. Some visual artists began recording their creation process to showcase "behind the scenes" of art creation and shared this on social media. This has not only offered more engagement with followers but enabled them to influence art appreciation and eventually valuation, mentioning that when possible buyers see the effort that goes to art creation, they are open to pay a higher price for the art. Overall, many still consider art a luxury, and most visual artists saw a decline in purchases during the COVID-19 pandemic.

The study

The nature of platform work in the creative industry in Kenya is not well-documented. Thus this study on creatives is the most exploratory of the four, in comparison to the larger communities of farmers and MSEs, and particularly relative to the high-visibility transport and logistics sectors. The creative economy is fragile, fragmented, and still in its early stages of digital adoption, but is quickly growing. This study reflects on how digital platforms interact with, and in some ways reinforce, the contours of creativity as a livelihood. Creative work is risky, as paths to success are uncertain and unpredictable, and viewed rather negatively by society. Creatives' frustrations and failures alternate with hopes of a big win; they turn to digital platforms to find inspiration, consistently produce content to engage their audiences, and turn their passion and talent into livelihoods.

The 19 creatives we spoke to included both emerging and established creatives, based on years of active creative work. Experiences on digital platforms for creatives centered around the opportunity to find inspiration to create, directly interact with fans and clients, self-promote, and build a brand around their creative work. There is a blurry line between transactional (earnings) and relational (building an audience) labor, especially with 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 of them struggle with. While digital platforms offer a chance for independent creatives to showcase, 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.

Experiences of creatives on platforms

"Now I am doing YouTube, you push to get more subscribers. Because getting subscribers also converts to money. So YouTube is the biggest platform for now, CDs are in the past."
Alfred, 28, Musician

Most creatives began their artistic work as a hobby; only after a nudge (mostly from friends) did they work to turn their passion into a business or career. As they start, most considerably undervalue their skills and work on growing a market in terms of engagement, brand visibility, and confidence. Luck, relevance, and talent play a huge role in succeeding as a creative, and predicting the success of a project is challenging. Creatives mentioned worrying about being a short-lived success—a case of "here today, gone tomorrow." Many struggle to turn their creative hobbies into long-term, sustainable careers. They stressed that patience and consistency were necessary for those who would want to become creatives, because creative work requires significant investments of both time and money, to produce quality work and build an audience that identifies and supports the creative's brand.

"Music is something that can give you a million in a day. But it's also something that you can do for 30 years and not get a shilling. So you have to know the balance. At the point you get money, have a plan. Like you were asking about my ten-year plan, if I get money from music, I will open a business. A good major business that I'm still strategizing for. That it will keep running even for my children. Music is seasonal, so everyone has a season. And if you understand that season and invest somewhere else. Even if it's still in music."
Sue, 27, Musician

With the onset of online channels, creatives can directly engage with fans and share their work, while also getting audience reactions and inspiration for new work. Social media offers great channels for connection, communication, and building a personal brand, both in visual art and music. However, for musicians social media channels lack clear monetization channels. Instead, they function as intermediaries to direct fans to music streaming or download platforms where downloads, listening, and viewership translate to earnings. Visual artists use social media to showcase their work and sell to clients, engaging in social commerce.

> *"So, I can say social media has helped me to get so many clients. Some of the clients I even get them from different regions, like even in Kisumu, and I send them. You can say that social media has really helped me, it has made me meet so many people, different people. So if a client DMs and I can see they're really interested in my artwork and even some of the clients come and tell you, "How much do you charge?" then they send their photo right away through Instagram. From then I give them my number. They can WhatsApp me."*
> **Lynn, 25, Visual Artist**

Creatives must build an active online engagement with fans, who's following they have to convert into sales. This aspect also highlighted the difference between new artists and established creatives, who find success[76] due to their brand name and can afford to hire resources to grow their brand (e.g., social media managers).

76   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

Platform experiences of musicians

Distributing music on digital platforms offers musicians a chance to self-promote and reach wider audiences.

Musicians create and easily share their work with a wide audience through digital platforms. Participants explained that without putting effort into marketing, they would not be successful. On online platforms, independent musicians can share their work, driving sales[77] through viewership, downloads, and streams. While social media platforms lack clear monetization channels, musicians use them as conduits[78] to create a fan base and direct fans to music streaming and download platforms where downloads, listening, and viewership translate to earnings.

> *"When they know me online, they are able to listen and download my songs because they also have my link, which takes them to my social media and the things that I have done. I have shared a lot in groups on social media until sometimes they block me from posting any more of the links. Sometimes they even suspend me for about two weeks which then means you cannot access any of your accounts because they have been closed. But that excessive sharing is what has made me be known. Digital platforms are what enables artists to be able to own cars. Selling CDs will not take you that far."*
> **Owino, 26, Musician**

> *"The moment I saw there was no media giving me attention and stuff. I was so active on social media. So I pushed it to my surprise. It's like 34,000 thirty something. It's heading up to 50,000 views."*
> **Kevin, 27, Musician**

Selling creative work requires relational labor.

The more consistent the musician is in pushing their music online, the better their viewership.[79] They have to balance this marketing engagement with concentrating on their creative process. Musicians mentioned needing to have an iron-willed focus on promoting their work, sometimes needing to share personal information to relate more with fans and drive engagement. Satisfying fluid audiences that shift with new trends involves challenges of relatability. Some struggle to share personal information, so they contract digital marketing experts and distribution partners to help with this. Sometimes, fans expect more from musicians than what they can provide, which creates challenges for frequent engagement.

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77 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Access to Work and Markets."

78 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Contestation."

79 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

> *"With social media—when you have viewers, you need to keep them engaged. You need to keep telling them about your day-to-day life even, and it's something I have been teaching myself, even the few uploads that I have made, I have had to push myself, because it's not in me really to talk about myself so much. I just want to take a selfie and put a Bible verse there. But I don't want to tell you where I'm from or what I'm doing or what I'm planning to do. That's the only challenge that I have had with social media."*
> **Sue, 27, Musician**

> *"Fans expect to see new work all the time. If I just post a picture of myself, it won't get likes. Fans just don't want to see pictures, they want you to give them new music, they want to see a big production, they want to hear that you have a big collaboration, that's what fans want. They want to see you stepping forward, which is hard for an artist."*
> **Owino, 26, Musician**

Platforms reinforce purpose and passion by enabling access to interact with fans.

When online, musicians can track and engage with their listeners, see who and where their fans are on stats dashboards, and have a direct link to their audience. Musicians use these tools to monitor reactions to their work, see growth over time, and track their efforts. By controlling their social media, musicians can maintain frequent contact with their fans, replying to their comments and getting a chance to enjoy their appreciation. One musician mentioned needing to overcome challenges in design on some formal platforms, where the music marketplaces focus on helping listeners discover new musicians, and don't offer ways for musicians to engage and interact.

> *"I usually say my subscribers on YouTube that it's my church. So the moment I saw my YouTube reach 1,000 I said that 1,000 congregation that's a whole church. There's no pastor with that church so that's what I've been, that's the thing that has been motivating me. I love YouTube. YouTube, is the one I see that gives how I can analyze how my work is? And the way I can analyze you know, the other ones is not that I cannot analyze, but it's too into you as the artist. It is not for the fans, you don't know what state they're in. So YouTube, you can go comment and you can read where you're not doing okay. You can also go to analytic—you see what ages listen to you a lot. At least you know anybody who subscribes, that's a loyal fan, that's someone that wants to follow."*
> **Kevin, 27, Musician**

Musicians engage distribution partners for their promotional muscle, but face a lack of transparency in payment.

Complexity surrounding distribution, copyright infringement, and marketing drives musicians to engage distribution partners. These partners act as intermediaries between platforms and creatives, tracking down payments, and taking a commission for their services. However, neither platforms nor distribution partners offer redress mechanisms on client earnings in case of an issue. Some musicians mentioned that these partnerships succeeded at first, but that the service deteriorated over time. They complained about the opaque payment structure[80] with no clarity on the breakdown of earnings. While these partners facilitate platform distribution, musicians must reach a certain level of engagement to start earning, a policy defined by platforms.

> *"Well, right now it is a bit hard to monitor. I used to do that way before when my fans first knew me, then I used to take screenshots, if it's about 20 people, I will do my math. But now it is being played on TV, it's everywhere, I'm unable to follow through because of a lot of people. It is really difficult to know such things…You can post but if they don't monetize then you will never ever get paid in your life, you will only be posting. Through YouTube, there is a platform that I normally pay for. But so far before it pays me, you have to have reached 400,000 watch time which is really difficult. But at least I am in the process. You pay them 30% and you take 70% of your total earnings. If it is Skiza, YouTube royalties, they take 30% from and you remain with 70%."*
> **Samuel, 27, Musician**

While musicians can manage music distribution by themselves, distribution partners are considered more knowledgeable, aware of new trends and popular platforms. However, there is no direct path to resolve questions about how platforms and distribution partners calculate the amount of money artists receive in payment.

> *"Because once you check our statements you get initial earnings, which is a lot of cash. You can get initial earnings of KES 200,000 but the final payment that you get, you find less than KES 50,000 or less than KES 30,000. So you see, I've been cut here, I've been cut from there. There is a company that I have registered with that they've cut. Every company also cuts taxes, I don't know what. So you come to find cash that isn't there. So it could be we are the second party."*
> **Kevin, 27, Musician**

80   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

Some consider these partnerships worthwhile, as they can focus on the creative work and engage someone else for distribution, while others do this for a lack of a better option. Musicians clearly feel undervalued by platforms, as in some cases the earnings are too small, but they appreciate them nonetheless.

> *"X does pay me but not a lot of money. The most that they have ever paid me was about KES 226. Yes, KES 226 but it also depends on your downloads. X is there so that people are able to find your songs and be aware so it is still a good opportunity. Although I do notice that the big artists when they make it they do not bother anymore with X. This is because they know their fans can easily reach them via other platforms like radio, youtube. Yesterday they sent me money from X, KES 60."*
> **Owino, 26, Musician**

Platform earnings are often irregular, leading musicians to diversify their portfolios.

Earnings[81] on digital platforms for musicians are not sustainable, leading many to pick up side hustles, often offline gigs where they entertain at events. However, this secondary income stream has been affected by COVID-19. Many expressed that their earnings from their music are not sustainable when compared to the time and resources spent in creating and engaging fans. They also stated there are many hidden costs involved in producing creative work; high initial investment is necessary to create quality work.

Many creatives want to advance their music careers. Once they have a strong brand, they can earn through other partnerships besides music. Those just starting out are curious about how best to create a brand from their creative work, which will help them stay competitive. In creative work, artists need to upskill and grow.[82] Talent is key to succeeding in the sector, but raw talent requires continuous refinement and frequent collaborations to increase engagement and shift from just selling art to establishing a brand.

> *"So, my go-to place was, try to get other means of making money. Through the same music. So I can do like what I mentioned, product placement. I can be a brand ambassador for something. I can go acting on a show. I can mentor people. I can do everything, it's related to music but it's not really the song. "*
> **Sue, 27, Musician**

81   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

82   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Upskilling and Growth."

Kennedy
Musician

Kennedy Wambua, aka Kenny Bizzoh, is a 25-year-old musician, married and with one child. He lives in Nairobi. He is also a fashion designer.

About the work

This is my fourth year in the music industry, my first song I uploaded in 2016 on Mdundo. Now I upload on many other places including YouTube, Kamba Music, Skiza Tunes, Mkito, Boomplay, Bonyeza. As for music, I'm not full time, I'm also a fashion designer. Like now during this time we have COVID. Those shows that I was starting getting called to, are not there. And if they are, they are being called for the big fish so you're just there. So you have to do something, so I design.

Digital strategies

For my first song on YouTube, the moment I saw there was no media giving me attention and stuff, I was so active on social media. So I pushed it to my surprise it got to thirty thousand likes, now it's heading up to 50,000 views. I usually say my subscribers on YouTube that it's my church. So the moment I saw my YouTube reach 1,000 I said that 1,000 congregation, that's a whole church, that's the thing that has been motivating me. You can do it by yourself without waiting for media houses to push your music, if they do, that's an added advantage.

There are many channels now. On some, you enter a number, you enter an amount, then after you've sent those, you get a link on your phone now to download, there is even an option to tip if you are not buying a song. I love YouTube. YouTube is the one I see that gives how I can analyze my work , the other ones are not that I cannot analyze, but they're too into you as the artist. They don't focus on the fans, you don't know what state they're in. So YouTube, you can go comment, you can read where you're not doing okay. You can also go to analytic you see what ages views you. So that before you release the other content you can know, now I'm targeting these people.

Challenges

Earnings, because once you check our statements you get initial earnings, which is a lot of cash. You can get even half a million. You can get initial earnings of KES 200,000 but the final pay that you get, you find less than KES 50,000 or less than KES 30,000. So it could be we are the third party. For me I could suggest platforms look at revenue on owners of content at least they get the bigger cake. Going to the studio you're the one who is paying as an artist. Video you're also paying like a lot of things you're the one doing them. Writing, creation and what but at the end of the day, you get something that is not there. That's bad.

With online, they need channels to be active so that they can also find adverts. Sometimes musicians earn from ads which is good. You have to keep on creating, always, because if the channel is inactive, you can't get an advert if right now, TV is not being watched. Who will take the advert there? No one. If the hotel is not being opened daily, customers will run away. So they need that. So you can find I'm just there. I've gone for some activities. I say let me film this.

Effects of COVID-19

I get calls for emcees these days which is better than nothing. I'm told because of COVID, it's KES 5,000 will you accept you take us like friends? You go do it not just because you're worth that, but because you know, you need the money.

Earnings

So I remember there was a time I got some good money from music. I even started saying I've got some money from music? I got KES 30,000. So I chilled and saw that they sent statements. I saw the statement that 100,000 people have subscribed to my Skiza Tune. With another distributor, I got KES 10,000, the whole year there was nothing and my music was online and adverts were running. But at least I got something.

Platform experiences of visual artists

In visual art, established galleries help with distribution, mostly by organizing offline showcases. These offer creatives opportunities to network with other artists and sell their work to clients by telling their stories in person. Many artists mentioned the need for both offline and online engagement, as they complement each other. When starting out as a visual artist, creatives have to look for opportunities for exposure rather than money, building an audience in order to succeed. E-commerce and social media are effective means to sell art directly to clients, and online gallery pages act as curators to reach larger audiences.

Most use social media to engage fans and get potential buyers.

Few platforms exist that allow visual artists to showcase and sell their art. Those that are formal do not have a large pool of clients who can readily purchase art, or they include different categories of craft work where a visual designer has to set themselves apart from many other artists.

> *"It's a website where people get to share their portfolio like, the way you have a musician and it's like a list of musicians, and then people are able to select from the website what kind of work they want because it's a collection of craftsmen, not just artists but people who make stuff. Be it leather wallets, be it…What do you call it? Ankara, bags. Different kinds of craftsmen."*
> **Vinny, 25, Visual Artist**

> *"I market myself mostly through social media and that is Instagram mostly because I feel like it is more interactive. A lot of people get to see your work and you can communicate, they can comment on whether they love your work and you give feedback here and there, you can inquire if they want a piece and you can deliver it to them. Let's say I have posted a piece of artwork on my page and I have written on the bio that for further inquiry or prices you can DM. They come to my DM, they ask for prices. I give them the prices and we communicate on the delivery issue."*
> **Lizzie, 25, Visual Artist**

Artists consistently showcase their work and process to increase art appreciation and the price of their art.

Visual artists face unpredictable seasonality[83] in demand, usually affected by changing trends. In slow seasons, they keep creating, even if only small personal projects, to keep themselves occupied and retain engagement with their fans and clients. Artists mentioned the constant need to promote their work by engaging with their audiences, resharing posts on social media even when they do not have new work to share. Creating takes time, and engagement needs to continue even during slow spells.

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83   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Access to Work and Markets."

> *"Sometimes it depends. I don't know if it's the seasons? Sometimes you can get a client and sometimes it's so hard that you can only get like two jobs for a whole month. You keep doing your personal projects. You don't wait for clients or work from clients. You just keep on doing your thing and you post."*
>
> **Lisa, 26, Visual Artist**

Similar to music, getting to the next level requires time and attention to detail. Patience and trying out fun projects go a long way in getting better. Those who want to grow their business seek advice from others who have been in the sector longer, research, and improve their skills. Visual artists determine the price of their art by the cost of materials, size of the product, and time taken to create a piece. Thus by improving their skills, artists can increase their pricing. Those artists who are more established[84] in the craft have confidence to charge higher rates. Learning how to value their work is a process that takes time and experience.

> *"First of all, if you want to start art, I can say you have to have the skills first. Because if you want to turn it into a business you cannot carry out a business if you don't give quality services. I can say that first of all make sure before you begin an art business, you have gone to an art school to acquire more skills about shading, what and what values, all those things. If you can't afford art school, you can just download videos from YouTube and learn because most artists are self-taught."*
>
> **Lynn, 25, Visual Artist**

> *"How I price my art is mostly through the materials I use, depending on the material I have used, and the cost and the labor I charge—KES 1,000 per hour so if a piece takes like 12 hours. The bare minimum is already 12k. Those are usually the main factors that I consider: material price and the time it takes. But my colleagues, there are some that are a bit advanced and they look at a lot of things and you find that they are a bit pricey. Like an A4, they would charge more than I would. But for now, I do not look at the details. For me, I do it according to size. If it's a small size it has its own price all the way to the big sizes."*
>
> **Lynn, 25, Visual Artist**

Visual artists use social media platforms to showcase portfolios, but face challenges in copyright and lack redress mechanisms when aggrieved.

Visual artists often lack a specific kind of social and legal protection when working in platform markets: copyright.[85] Digital channels allow artists to showcase their work and creation process. When clients see the effort and passion[86] that goes into creating art, they are willing to pay more and support the artist. However, creatives struggle to make their art a sustainable career because most Kenyans do not appreciate art; hence, selling it is a challenge.

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84   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

85   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Betweenness and Protection"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

86   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Purpose and Passion."

> *"Also, for online sites such as Instagram, people get to see the process of making art. You know, most of the people post the finished product but people don't quite get what it took to make this certain product, and when you share the whole process, someone's able to see your struggle you went through and kind of factor in how much you're charging for a certain piece of work."*
> **Lizzie, 25, Visual Artist**

> *"Financially, to get a market whereby you will sell your art, it's hard because a lot of people here in Kenya not a lot of them understand the arts, I mean they haven't yet understood its existence. They see a picture and say, 'Is this a drawing really?', things like that. People still do not have an understanding of the arts. Some foreign countries really have a good understanding of the arts. They know what it's about."*
> **Vinny, 25, Visual Artist**

Artists mentioned needing to manually sign their art pieces before posting them online, though this does not fully prevent copying of their work. Currently, legal protection and property rights for art pieces are lacking, a challenge especially prevalent when art is shared online, which enables easier copying. Artists use community networks[87] when reporting copyright infringement cases, but this is not always successful. Most mentioned needing support from digital platforms to protect their work and build a more professional portfolio.

> *"I think when you are using social media, that is a risk that could happen, and most of the time you don't have full control, as long as you have decided to put your work out there you have to deal with the possibility that someone could steal it and pose it as their work. But what I do is I really sign my work but then even in the photo, you can't really see. It's just a gamble you hope that whoever is stealing it will be ethical."*
> **Lizzie, 25, Visual Artist**

> *"Professionalism is of utmost importance because as creatives, there are people who go out there to make copies of your work. That battles authenticity and buries people from actually connecting to the maker of the work. See, when you are buying from the actual maker you get to understand the essence of the work, but someone else is doing it for, I don't know, copies."*
> **Vinny, 25, Visual Artist**

87   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Association, Organization and Support."

Wanja
Visual Artist

Wanja Githua is a 24-year-old visual artist based in Kitengela, Kenya. She enjoys painting women. She is also an art instructor and recently started documenting her creative journey on YouTube.

About the business

I started painting as a transition from employment. I needed something more creative and art at the time was like the next best thing. I have always known I am above average when it comes to art but then it wasn't something like a career. It was just something at the back of my head that I know, I know how to do but it was nothing serious but then when I quit my employment I realized, it is better to go after the things you are passionate about. I studied banking and finance in university. I am a full-time artist now. I paint mostly acrylic on canvas.

Digital strategies

I market myself mostly through social media and that is Instagram mostly because I feel like it is more interactive. I am not really active on either Facebook or Twitter. I am more likely active on IG because again you need to find a sort of balance in creating your work and putting it out there. A lot of people get to see your work and you can communicate, they can comment on whether they love your work and you give feedback here and there, you can inquire if they want a piece and you can deliver it to them. They come to my DM, they ask for prices, I give them the prices and we communicate on the delivery issue.

When it comes to sales, I would say, I am not yet there. Most of my sales I sell through one on one, at an exhibition or at a gallery, social media is just for inquiry "your work is beautiful" and maybe connecting together as artists.

Challenges

I think when you are using social media, that is a risk that could happen, and most of the time you don't have full control, as long as you have decided to put your work out there you have to deal with the possibility that someone could steal it and pose it as their work. But what I do is I really sign my work but then even in the photo, you can't really see. It's just a gamble you hope that whoever is stealing it will be ethical.

There is literally so little you can do and even the copyrights in Kenya are not even that strong, and for you, to copyright, you need to have registered and paid. You know with art you can't do it as one thing you copy right each piece individually. Which is so hectic and to think that even if someone goes against the rules and uses it, it will be even harder to follow up. so sometimes you are just like at the end of the day your creativity doesn't die. So if someone steals your work it is painful but you can always make more copies.

Another thing, I wish there was a way that I would transact without necessarily giving my personal information that will be like so much peaceful for me but I feel again like art is very personal so you can't just sell it like you sell bread in the supermarket, it has to be a little bit interactive so I think it is the price you have to pay.

Effects of COVID-19

COVID happened and I had like a line-up of exhibitions, all of them were canceled and I think that is when the internet came through because now clearly you are not going anywhere and the only way to show your work is through the internet. I feel like it was an eye-opener cause now you are able to market yourself on social media.

Earnings

How I price my art is mostly through the materials I use, depending on the material I have used, and the cost and the labor I charge, KES 1,000 per hour so if a piece takes like 12 hours. The bare minimum is already 12k. Those are usually the main factors that I consider: material price and the time it takes.

On how many sales I make, art is more like a luxury and so you don't just wake up buying art every day so sales are like far in between so let's say like two to three sales a month, not a week. That's like a good month. On a bad month, it's nothing at all.

Surviving and thriving in digital creative marketplaces

Successful creatives need to be consistent and keep up with trends.

To be successful, creatives have to be constantly creating and engaging, even when they do not have an active project to promote. They mentioned needing to continue creating to see what would be popular with audiences and engaging with fans to inform them of upcoming new work. Not only does this help artists improve their craft, but it also shows consistency and maintains relevance. Some do this by collaborating on fun projects or remarketing old work through new ideas (e.g., dance challenges for music). Platforms like TikTok provide the opportunity for this kind of work.

> *"Well, doing short clips of songs and doing some kind of challenges. Telling people to do some kind of challenge with your song then send it to you. When not creating you are marketing again, you need to find a sort of balance in creating your work and putting it out there."*
> **Samuel, 27, Musician**

In the creative sector, flexibility means artists have the time, autonomy, and freedom to engage in other enterprises.

Creative work has been known for freedom and flexibility in three specific ways. First, flexibility of thought, where creatives can put their personal touch on their art, follow their passions and creative flow, and collaborate with other artists. Second, flexibility of time, as creative work does not require a monotonous, formal work schedule. Creatives are able to create when they feel most inspired. Third, flexibility of business, as creatives can use their time on other enterprises when income from their art is not sufficient. Some creatives have side hustles, which might be unrelated to their artistic work. Some use their fan base to get collaborations or marketing gigs.

> *"I feel like art has so much freedom and there is so much you can do like there are no limits or a ceiling to where once you get there you can't go past that. There is so much to do. I prefer using my creativity at my own pace to create something, then you can come and look at it and decide whether you want it or not. Am usually very wary of commissions. I rarely take commissions as these projects tend to be very directed."*
> **Lizzie, 25, Visual Artist**

> *"One of the reasons I chose to do art is that the monotony of 8 to 5 didn't hit home for me. I felt like I wasn't built for that employment culture even though I loved banking and finance so much. I love that art culture that you can wake up in the middle of the night to paint if you feel like it, I love the flexibility that comes with art."*
> **Lizzie, 25, Visual Artist**

> *"Because often music will not give you money. Even when you're up there. Unless you know how to run your business well. But then sitting and selling music and waiting for people to download, I don't think it really works so well."*
>
> **Kevin, 27, Musician**

Fame makes society more accepting of creative career paths.

Support from family, friends, and fans enhances creatives' morale. However, in order to gain support, creatives need to tell their story to their audiences and educate them about an artistic career. Creative work is a numbers game, so support really counts. When a creative has a great following and engagement, they can get better deals. Fame begets respect from family, society, and brands. Once a creative becomes famous, those who were previously unsupportive start to notice, though many still do not view art as a serious career.

> *"My mother sees me as some kind of a joker. After this song, X, I had money, she used to see me on TV daily. They came to the realization that it was not a joke. Things now are a bit easier because after pushing for my stuff. People came through for me. People are willing to help out because they want to see me successful. At first they did not agree to it. I mean they thought it was something that would not bring in any money. But right now they seem to be warming up to it."*
>
> **Owino, 26, Musician**

The sector lacks diverse representation, especially of women.

Women musicians mentioned facing barriers to producing their work, most notably, sexism. While digital platforms offer them a fair balance, women musicians noted that, before work gets to the platforms, the mostly offline process of creating and partnering for distribution is still not inclusive. Most of the female participants want to eventually build an all-female team for production and distribution. Male musicians mentioned that the industry is tougher for female artists, especially in production. In visual art, women artists mentioned pressures to be very convincing, especially for clients who doubted their skills.

> *"Because you go to the studio, you record nicely and you're done, then you get off. They tell you the song will take a week. After one week you call, they invite you for lunch, and they begin the tussle. You decide to leave that song there. You go do it somewhere else. It goes through. And then you go to do the video, you go through the same thing. So you get so tired until you wish there were female producers."*
>
> **Sue, 27, Musician**

> *"As for me, I'm a female artist, and most people don't believe that a female can actually be doing art, a good art. So they doubt you at first, they will doubt you because the field is dominated by men. You know when you you're chatting or when you're on a call with the clients sometimes you feel that the person doubts you and if the person doubts your work and you have explained yourself, you have done your part. You leave them alone because sometimes it makes you feel bad."*
>
> **Lisa, 26, Visual Artist**

Roundtable discussion

We held a roundtable consultation with key stakeholders in research, government, development, community, and the sector to share the research findings and engage in a discussion to forge a way forward for platform livelihoods for youth in Kenya. In the consultation, stakeholders mentioned the need to promote artists and their content should be closely tied to bridging the gap in access to revenue. Reviewing the sustainability of the creative sector, specifically in music, it was clear that earnings do not always reach the pockets of the artists who contribute to its success. More conversations are needed to capture the ways creatives are sidelined by the dominators of the industry. Artists mentioned a needed shift in the industry: putting the artist at the center. Some local initiatives, such as HEVA fund, were highlighted among those working to localize solutions for the creative sector.

These conversations made it clear that creatives cannot be empowered if the revenue they generate is inaccessible to them. Currently the industry marginalizes artists, while intermediaries (record labels, distribution platforms) get the bigger share of revenue. As platforms begin to concentrate on not just how much an artist makes but also how they get paid, their decisions will determine whether people are able to make a livelihood in the creative sector.

In reference to gender and inclusion, it is still not clear whether platforms are focusing on transformation or avoidance of the challenges women creatives face. Platforms can be intentionally designed to address some of the inequalities, but there is no clear information about how or why platforms are working to empower women in the creative sector.

From the roundtable discussions, stakeholders raise five key questions for policy and practice. These range from the sector's sustainability to requirements for more systems to protect creative work.

1 Is revenue being generated by the artist getting to the artist, and how can this be examined?

2 Are youths in creative sectors able to make enough income, and is this an issue across sectors or is it unique to the creative sector?

3 There are many intermediaries between the artist and the money—this is not a platform issue, but rather an industry wide issue. Is it possible to transform the whole sector?

4 Can a system be set up that allows creatives to access financing based on their demonstrated ability to produce revenue?

5 How can artists be supported to copyright their work and enforce these copyrights? More discussions need to be had on intellectual property for creatives and the terms and conditions revolving around the content, its creation, and its ownership.

Conclusion

Our research highlights how digital channels serve as a source of inspiration, a path to wider distribution, and a platform to educate audiences on the value of art. Succeeding as a creative begins with creating a brand presence where fans can engage; this subsequently translates into earnings. While creatives are happy to have more people engage with their work, they are keen on finding more ways to monetize their skills. Monetizing creative work takes time and sales are seasonal, some influenced by viral trends. Passion, consistency and patience fuels creative work. Many stated low earnings compared to the effort put into creating, these earnings take time and might be very low in the beginning. For this to be a sustainable source of livelihood, creatives want: **1)** to learn how to convert their craft into a business; **2)** more transparency when it comes to platform payments; and **3)** appreciation for creative work from clients, something some have been trying to achieve through showcasing behind the scenes.

> *"I cannot tell you I've earned from music. For now, it's just pushing at the end of the day I'm expecting one day I'll earn. On YouTube, they start paying you if you have 1,000 subscribers and watch time of 4,000 hours. But already I have reached but have never been given even a shilling."*
> **Fal, 26, Musician**

> *"I don't know because you know art is not like a necessity, art is more like a luxury and so you don't just wake up buying art every day so sales are like far in between so let's say like two to three sales a month, not a week. That's like a good month. On a bad month, it's nothing at all. Yes. August. The first two weeks things were quite okay. Then from there not much. Because it was painting a mural, it cost KES 75,000."*
> **Din, 27, Visual Artist**

The story of the struggle of the artist to make a living is as old as art itself, as artists struggle for recognition and work for long hours, weighing trade-offs between their creative passions and the realities of demand in the market. The stories of these young Kenyan creative individuals are also now the stories of platform livelihoods. Most artists we spoke to are not buying Facebook ads, trying to appear in Google searches, or selling their creations via formal marketplaces. Instead, they are relentlessly and comprehensively utilizing social media as a way to connect with audiences and buyers, to cultivate their brand and their position, to get known in any way possible, and to help turn their passion into a livelihood. While creative careers are easily frowned upon in the beginning, over time, success and fame makes society more accepting of these creative career paths.

Thus the creatives sector is a compelling example of the constellation of ways in which platform practices are manifesting in Kenya and beyond. Limiting inquiry into artist participation in formal marketplaces or paid searches obscures the social activity creatives are engaging in on digital platforms. Like social commerce and emerging forms of social agriculture, creative workers show social creativity. These new forms of livelihood entail new trade-offs, tensions, and vulnerabilities for creatives on the online social hustle to sell their work, especially in relational labor. In the concluding essay, we reflect on inclusion and the quality of Kenyan youth's platform livelihoods across all sectors.

Eric, a visual artist, draws in his room at home that he has set up as an art studio. Photo © Eric

Reflections on inclusion and the quality of Kenyan youth's platform livelihoods

Most of the report focuses on the experiences of young Kenyans in each of four distinct sectors: motorcycle logistics and delivery, micro- and small enterprise, farming, and the creative sector. As the four primary chapters of this report illustrate, people's livelihoods in each sector are being impacted by digitization and the growing role of platforms in different ways.

However, there are some cross-cutting lessons. This concluding chapter will offer some reflections on platform livelihoods in general, particularly how they exceed "gig work." This essay concludes with a discussion of digital platforms and inclusion. In late 2021, this chapter will be updated to include a second wave of sector studies in ride-hailing, asset-sharing, freelancing, and local services.

As a research team, we are by no means the only researchers to speak with young people in Kenya, or anywhere else, about their experiences on digital platforms. In our literature review,[88] summarized in an online evidence map and in the first report in this series, we found at least seventy-five first-person or primary research reports about such topics. However, the notion of connecting and contrasting disparate vocations as an overarching set of "platform livelihoods" is relatively rare.

This review demonstrated how platform livelihoods span multiple sectors, involve multiple subjective experiential elements of quality and well-being, and involve several interconnected platform practices. The review guided the research design, questions asked, and themes pursued in interviews.

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

Reflections on platform livelihoods

These four sector studies were the first time that our research team applied the full array of insights and framings from the literature review in fieldwork: listening to people about their platform livelihoods. Some lessons from this experience are as follows:

People's experiences vary from sector to sector.

One advantage of the broad lens of platform livelihoods is that it illuminates differences in platform experiences across sectors.

Of the four sectors analyzed so far, *logistics* is the most obvious platform livelihood, with independent contractors accessing day-to-day income opportunities through dedicated marketplace apps in ways that often resemble a "job" or "employment" but without security. The individuals we spoke to were decidedly mixed in their assessments of the quality of their experiences and their long-term plans. Some were excited about the earning capabilities, particularly compared to previous jobs. But others, and sometimes the same people, reported very long hours, unpredictable instructions, lack of clear paths for advancement, and an array of risks from minor (having to compensate customers for delays or breakage) to substantial (lack of safety gear, no insurance, risk of injury while on the job). These vulnerabilities, and the relentless attention drivers need to pay to the app in order to secure work, suggest that these drivers are in a precarious or vulnerable position relative to the app. Echoing the findings of other studies of drivers around the world in the logistics business,[89] it is clear that algorithms are sitting between the individuals working in this sector and the money they wish to earn.

> *"Save money; buy bikes; hire people to work on those bikes. So you manage the bikes and maybe you can open your own car company because now if you go and you know people, there are others that you can work with offline. So if you get a lot of them you can just open your platform and then you—trust in you."*
> **Ada, 25**

In contrast, the ways in which *micro-entrepreneurs* (MSEs) engage in platform livelihoods may not be quite so clear. There has been plenty of attention to the use of ICTs by MSEs, but relatively little specifically to the use of digital platforms.[90] Yet shopkeepers and other small-scale entrepreneurs do engage with formal marketplace platforms, which puts them in competition with larger sellers, or they use less formal social media channels to pursue "social commerce" via WhatsApp, Instagram, etc. There were different approaches by those who had established retail brick-and-mortar locations from those who began digital-only selling, often during the

89   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Delivery Drivers."

90   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: MSEs."

pandemic, who depended on marketplace platforms as their exclusive channel. Regardless, individuals with MSEs were less likely than those in logistics to feel like the algorithm was defining their lives and acting like a boss. Interviewees were generally enthusiastic about the ways both formal platforms and informal social media channels allowed them to access new customers and serve existing ones. Perhaps this excitement reflects the appeal of being one's own boss, but certainly there was enthusiasm about the changing e-commerce scene.

> *"Selling online I have to keep up with a lot of changes, like the way Instagram is changing. Like you have to keep up to understand, do you need to make reels to make your content more visible to let's say to the customer. Do you need to advertise with an influencer because for example, if I advertise through Instagram and through an influencer, you will see you will get more inquiries from their page, they are expensive but, yes, it's just going with the changes that are coming in, you have to be aware of them."*
> **Cris, 27, Fashion Products**

The *farmers* interviewed are not representative of all Kenyan farmers. They were relatively well-educated, relatively urban, and excited about how these same kinds of channels, be they formal marketplaces or, particularly, social media approaches, help them thrive in upmarket agricultural ventures. These pioneers in a new form of distributed digital or "social agriculture" will be well worth listening to and learning from as agriculture sectors further digitize.[91]

> *"So through consulting a number of friends, I discovered there are online platforms where I could sell my farm produce. And I discovered Mkulima Young. And there is also another one called African digital farming. Those two. I have majored in those two and I've seen it work well with me. And it works so effectively because immediately I posted, three days later, I started getting the feedback. I could get customers from different parts of this country requesting for whatever I had posted."*
> **Lucky, 36, Farmer**

Finally, *creatives* are, in many respects, a unique or edge case,[92] but their experiences with digital platforms are quite instructive given how extraordinary the creative process is. Like other platform workers, visual artists and musicians offer products or services, thus creative workers also have to figure out how to work with algorithms on both domestic and international platforms to survive. In the years ahead, platformization will likely continue even in the creative industries, so these conversations and profiles are greatly appreciated.

> *"What happens is with Skiza Tune, any time the phone rings, they deduct some amount of money and that money comes to you. Per month if there are about 20 people who have downloaded your Skiza tune, every day they get deducted about KES 1 that automatically comes to me. If you get like 100 or more you get more money. With skiza tunes, when someone downloads my Skiza tune some money is immediately deducted every time when they are called, so I get some bit of money."*
> **Samuel, 27, Musician**

91   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Farmers."

92   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Creative Sector."

Across these four sectors, there are more differences than similarities. But the introduction of a platform as a matchmaker is the primary commonality among sectors. In each case, individuals sitting in Nairobi, or Menlo Park, or Beijing are encoding new rules, algorithms, business models, and interfaces which can both connect and disrupt individuals' connections with their suppliers, peers, and, particularly, their customers. Individual workers and sellers have had to take on new skills, new competencies, and new digital sensibilities in order to survive in platformitizing markets.

Some important issues remain unexplored by the qualitative approaches taken in this report. First, the scale of these sectors in Kenya and beyond remains difficult to accurately assess. We recommend future research to better understand the percentage of Kenya's workforce that is platformitized, particularly using methods that could account for hidden hierarchies,[93] multi-homing (using two or more platforms at once), and fractional work.[94] Second, and just as importantly, there are open questions about the pathways in and out of platform livelihoods. This is related to, but bigger than, upskilling and growth.[95] Specifically, what were people doing before, and what might they go on to do afterwards? These trajectories will be key in assessing the quality of platform livelihoods relative to alternatives and as elements of a person's lifetime progression of work. To explore this, more research assessing people's feelings about platform livelihoods is necessary: do they feel that their move into them has been a step up, in earnings or in dignity, a step down, or simply a step sideways? The disruptions caused by COVID-19 make any comparisons from 2019 to 2020 difficult and unreliable. Third, and perhaps most importantly, the qualitative approaches used to assess platform livelihood experiences in this report should be complemented with quantitative approaches to assess worker and seller earnings relative to their peers who are not using platforms, and relative to prior employment.

Platform workers and sellers assess the quality of their experiences more broadly than on income alone.

While there is no doubt that many of the individuals interviewed made choices about their work based on potential income, our open-ended research questions, informed by the literature review,[96] indicated the multiplicity of experience factors at play. As to economic factors, income, market access, and flexibility often were trade-offs for platform workers. As to subjective factors, logistics drivers seemed to experience more challenges in being managed by an algorithm and a tight set of rules, in contrast to the enthusiasm expressed by creatives, MSE entrepreneurs, and farmers. In terms of human development factors, safety and learning opportunities vary widely across sectors; logistics involves minimal opportunities for advancement, while the sales sectors involve more opportunity. This disparity may be a reflection of where the bulk of the research has been pushing the

93   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Hidden Hierarchies."

94   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Fractional Work."

95   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Upskilling and Growth."

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

ILO's experience elements, towards evaluating gig work versus formal employers, instead of creating an opportunity to evaluate entrepreneurial experiences. But that is, itself, reflective of how the digital development community might contrast experiences across different sectors.

Workers' and sellers' engagements with platforms are multifaceted.

This study revealed how varied and combinatorial platform practices are. This is partly because both they and platforms are so varied—Google and Facebook in particular have found their ways to attract users for all manner of social and economic activities. But even smaller dedicated platform marketplaces, like Jumia or Sendy, require multiple skills. It is not the case that people need to learn how to use one platform well, so that one platform can serve as the exclusive gateway or channel for that person's labor or sales. Instead, people need to find a broad set of digital capabilities in order to engage with multiple platforms in unique ways. In some ways this is no different than how you as a reader may interact with platforms in your own daily life. But for the policy and development communities, it is important not to pigeonhole people as simply drivers or social commerce sellers. Many people are a little bit of one and a little bit of another all at the same time.

The variety of ways in which individuals across these four sectors utilize platforms to earn a living is itself important. For example, it is unsurprising that drivers could log on to logistics apps to get matched with tasks. But we also heard from a few people buying online advertisements from Facebook or Google, or promoting content on YouTube. Others used international marketplaces like Etsy to sell clothes or art, and many used the everyday personal versions of Facebook, Google, Instagram, WhatsApp, and Twitter to engage in "social commerce"—blending the personal and the professional, engaging naturally and dynamically with customers in Kenya and beyond. This happened in every sector: social transport, social commerce, social creativity and creative promotion, and even social agriculture. Thus social should be seen not as a stand-alone and distinct part of the economy, but as a new part of the repertoire of many platform workers and sellers.We call this broad array of skills and approaches "platform practices."

Similarly, interviews demonstrated evidence for the idea, encountered in the literature review,[97] that people are often fractional users of any given platform. Perhaps this is particularly the case in Kenya, where "side hustles" are commonplace. But the idea of the side hustle complicates policy, as there is not a singular employer–employee relationship, or a captive channel, which can be completely regulated or governed. Similarly, in some cases people work for or employ other people within their platform businesses. This will make a real assessment of the number of people involved in platform livelihoods in Kenya or beyond considerably more difficult. We widely observed evidence of complexities and blurring of fractional work[98] as people marshaled their own resources, whether support from friends and family, support from otherwise invisible employees and helpers, or combinations of

97   Caribou Digital and Qhala.

98   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Fractional Work."

online and offline hustle, to make a living. It is rarely as simple as one profile on one platform as the totality of someone's digital livelihood—underneath and behind that platform profile lie interconnected resources, trade-offs, obligations, and opportunities.


Many workers described their reliance on homegrown infrastructure to fill in what is missing in the platforms: using car boots, renting shelves or lockers, aggregating orders, or having a specific day specified for delivery. These are adaptations and innovations made by individual sellers and workers in order to best interact with and get the most value from the system. This kind of improvisation echoes the theme of contestation[99] described in the literature review. In the case of sellers this is not necessarily adversarial, but rather more entrepreneurial and adaptive.

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99   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Contestation."

Reflections on inclusion

This final section revisits and synthesizes themes present throughout all four sectors—the broad question of inclusion. In other words, while it is one thing to document what is happening with digital platforms in Kenya, it's another to focus on questions of what should be happening—how to make platform livelihoods work well for all Kenyans. This requires particular scrutiny of issues like youth, rurality, gender, and disability. Each of these areas is of interest to the Mastercard Foundation, which supported this work, and to the broader community of policymakers, philanthropic institutions, and companies interested in building a more inclusive society. In both invitations to interview participants and the questions composing every interview, we worked to foreground these issues of inclusion throughout the study.

THEME: INCLUSION
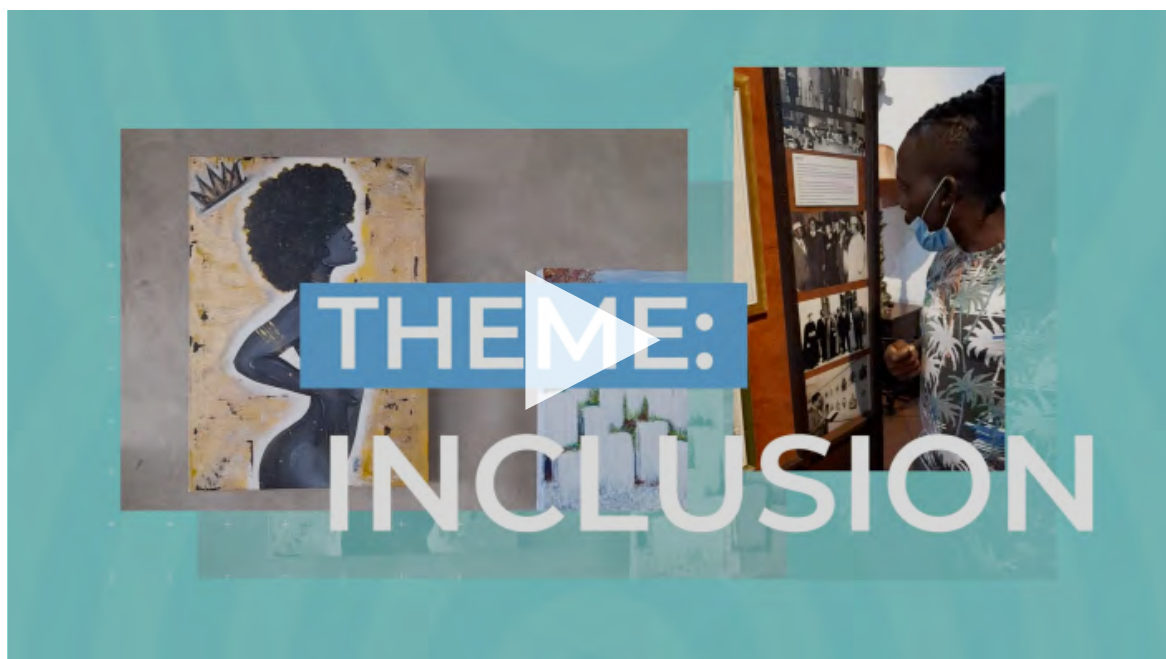
Youth

Almost everyone we spoke to was young, and no one suggested that their youth was a barrier to engaging in platform livelihoods. Conversely, enthusiasm, openness to change, and relative levels of comfort with digital technologies were apparent across all sectors. Clearly, the further intertwining of platform livelihoods into the Kenyan economy will most closely involve the young.

With minimal barriers to entry, many youth are turning to the platforms as a way to tackle rising unemployment. Most, however, stated challenges in lacking resources, mostly financial, to upskill and grow their businesses.

Gender

We were careful to interview at least 50% women in each of the sectors, with the exception of logistics, in which women are still underrepresented. And yet, upon reflection, our study design may have only begun to unpack and address the challenges and opportunities that platform livelihoods present for women. It is possible that our samples show survivorship bias, and that by only speaking to relatively successful female drivers, artists, shopkeepers, and farmers, we are not finding the barriers to platform livelihoods that particularly affect women.

Nevertheless, even these successful participants described some of the *long-standing dynamics of gender*[100] in each of the four sectors. Issues of sexism, navigating the assumptions of "this is a man's job" and a need to adopt a stereotypical male attitude towards being a business owner were raised. In logistics, female drivers were scarce. However, it does seem to be the case that young Kenyan women are successfully navigating social commerce and even social agriculture.[101] But it is also possible that instead of new barriers to be confronted, there are variants on broader social constructions of livelihoods which are manifesting in platform spaces. As we said in the literature review,[102] it is "important to make distinctions between the gendering of work and the gendering of platform livelihoods."

Thus there are things that platforms themselves can do to foreground women and encourage them in marketplaces. For example, in logistics, where a gendered divide persists, platforms can focus first on including women who have been left behind through campaigns and empowerment programs that encourage more women to join platforms and start earning.

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100   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Gender."

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

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

In 2021, we are conducting a multi-country follow-up study[103] specifically on gender to expand on these themes, applying Gender at Work's expansive lens on women's empowerment[104] to this newer area of platform livelihoods, digging deeper into issues like the second shift[105] (caring for the home and family) and the complexities (perhaps even myth) of flexibility which might be more specifically related to platform work.

Rurality

Digital innovation and the cultivation of platform practices is still *mostly urban, and mostly for younger people who are more tech-savvy*. This does not mean that the paths they forge, the practices they develop, and the accompanying changes to overall markets and sectors will not eventually spread further into rural areas. But we are not suggesting that any of these four sectors, as of yet, have completely removed long-standing discrepancies between rural and urban. It may be up to a variety of actors, not just the platforms themselves, to aggregate and learn how to make these systems more approachable and usable for people living in rural areas.[106]

Digital platforms are not a cure-all for problems facing rural Kenyans. For example, logistics companies struggle to serve rural areas; digital jobs are easier to find in urban areas; bandwidth constraints challenge would-be rural freelancers; and most of the MSE activity we found still revolved around urban areas.

And yet, one of the themes emerging from these studies is how, in some promising cases, the digital erodes the separation of urban and rural economies, intertwining them in new ways. This may be especially the case in the farming sector, where production and marketing is done from rural or semi-urban areas to supply urban areas. All farmers had their farms outside urban areas with markets in the urban areas. With minimal formal platform penetration in rural areas, social commerce is common, with creative and emergent approaches bundling orders to cover logistical costs.

Disability

We also tried to speak to people with disabilities involved in each sector. People mentioned being able to participate equally, despite various limitations: "*with online, people first judge you by your work, not how you look.*" Some sectors like logistics are, however, limited based on the nature of the work. While platforms are levelers, disabled gig workers mentioned the need for additional resources to be able to compete. For instance, deaf people may hire interpreters, while persons with limited mobility may need resources that provide help with logistics. Others may focus on other areas in the value chain, e.g., production and marketing, and depend on family members for delivery.

103   Caribou Digital, Qhala, University of Ghana, Lagos Business School, and Value for Women, "How Can We Make Platform Livelihoods Better for Young Women, Especially during and after COVID-19?"

104   Cornwall, "Women's Empowerment."

105   Hochschild and Machung, The Second Shift.

106   Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Rurality."

COVID-19

And, of course, we completed this work during the COVID-19 pandemic. Our one-on-one interviews were conducted while masked in well-ventilated rooms; eventually, we shifted to remote interviews. 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 the role of platforms, showing the increased digital transformation. As discussed in the sector studies, and in another storytelling project,[107] platform workers and sellers experienced different paths during the crisis. Those in logistics fared better as the logistic platforms established themselves as essential service providers and delivery agents; more people were making online orders that required at-home delivery. While they initially received support from platforms with PPE, more vulnerabilities were exposed, especially around health and security and the lack of social protection and benefits. Within MSEs, demand in some shops dropped; in others, the switch to online shopping was an opportunity to deepen and expand online presences. Some were able to quickly pivot by observing what the market needed, especially around home supplies. For those importing, getting product supply was a challenge, and this slowed down business. When curfew and movement cessation were implemented, delivering orders became difficult. Farming saw a great shift during COVID-19, with a new breed of online and social farmers. Others, especially part-time farmers, struggled to oversee their farms especially during the lockdown, cessation of movement, and border closures. Others lost their business-to-business markets due to closure of schools, restaurants, and hotels. Due to increased home deliveries and most people being at home, food demand and supply was high. On the other hand, order fulfillment was a challenge. Creatives 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. Offline gigs for musicians were affected by limits on public gathering, while visual artists saw low sales in art, as most consider art a luxury item unnecessary or inaccessible during the COVID-19 crisis. Our sister study[108] on COVID-19 resilience goes into more detail on some of these issues.

107   Caribou Digital and Story × Design, "COVID-19 Video Storytelling – Platform Livelihoods."

108   Caribou Digital and Story × Design.

Conclusion

In one respect, this study is the intermediate point in a four-part series. We started with a literature review which identified twelve distinct elements of the quality of experience of platform work, nine distinct sectors, and a variety of platform practices. This study uses that framework to present the experiences of four of these sectors, offering conclusions in each of the stand-alone chapters about how the digital development community might wish to address the role of platforms in that sector. Looking ahead, we will be conducting interviews in the other four sectors in Kenya, and will likely pursue some comparative work by exploring platform livelihoods in another country in sub-Saharan Africa.

In these later exercises, we will further explore the complexities of gender in platform work, and will focus on assessing actual income levels, even against the background of the destruction of COVID-19.

In the meantime, these four studies and the experiences of the young people involved in each of these sectors 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. We heard considerable distinctions in the quality of experience between logistics (gig work) and some of the entrepreneurial elements of e-commerce, farming, and the creative sector.

Without quantitative assessments of how widespread these livelihoods are, or what the income pathways associated with them may be, it is difficult to suggest definitively that they are "good" or "bad" for Kenya, but they are certainly salient. COVID-19 has accelerated e-commerce in many segments, and the continuing spread of social media and smartphones among Kenya's young population is setting the stage for growing participation in the platform economy.

On the one hand, Kenya should look to conversations happening elsewhere about regulatory interventions to improve social protections or the social contract between workers and platforms. On the other hand, Kenya needs to evaluate its own particular stance towards each of these platform livelihoods, in order to develop the solutions that make the most sense for Kenya. Regardless, and as Kenya moves between the two poles of participating in a broader changing global digital approach to livelihoods and crafting its own solution and stance, this work helps demonstrate how there is not a one-size-fits-all approach to regulating or catalyzing the platform economy. These different sectors do offer different qualities of experiences, and appeal to and can satisfy different parts of the population. They should be addressed and evaluated differently, approached, nurtured, and regulated in different ways. But at the same time, it's worthwhile to have them as a set, to see underneath how digitization and the increasing role of platforms are indeed changing how people can pursue livelihoods, even far outside the digital sector.

Appendix: Methods

Interviews

For this study, we interviewed 74 youths in two target areas: Nairobi Metropolitan (this includes Nairobi county and the surrounding semi-rural counties including Thika, Kiambu, Kajiado) and other rural counties with a bigger concentration of participants from Nakuru County. Nairobi, being the capital city, has more businesses or people using digital platforms, therefore the bias was to interview more businesses from there. Nakuru is the third largest town in Kenya, an urban town with rural clusters that practice agriculture. Although most of the agricultural production is carried out in the rural areas, the farmers who use digital channels are mostly in urban or semi-urban areas. Some of the reasons for this are the proximity to markets, low digital skills by farmers in rural areas, and middlemen who buy directly from farmers. Most are aggregators and do not offer market linkages between farmers and buyers. For the MSEs located in rural areas, there is aggregation of demand and relying on bulk-order delivery to manage logistics as they source products from urban areas.

This research sought to understand how digital technology is being used to build new value chains that allows youth to earn a livelihood. A persistent question during the field research was: What is the experience of the Kenyan youth as they use platforms to find work and earn a living?

The digital platforms we recruited from included online marketplaces that offer direct market linkages with consumers, organizations' websites that connect companies to markets, and social media channels, e.g. businesses that use Facebook, Instagram, Twitter, and/or WhatsApp to sell their products. Jumia, Sendy, Mkulima Young, and Boomplay are instances of marketplaces that connect buyers and sellers for goods, produce, and services. The sample included a mix of those using either social media, marketplaces, and personal websites to showcase their work and sell products or services.

We sampled for intentional heterogeneity with specific characteristics of the participants focusing on gender, age (18–35 years), and rural/urban areas, and included some people living with disabilities. We used a three-pronged approach: **1)** internal platform connections; **2)** snowballing; **3)** a recruiter who tapped into different segment networks. Being cognizant of the changes brought by COVID-19, which may have led to closure or pivoting of some businesses, as we were recruiting we sought to interview both new entrants as well as established or recently closed businesses.

Below is the breakdown of the recruitment of the participants.

	SECTOR	WOMEN	MEN	AVERAGE AGE
	Farming	7	13	26
	MSE	15	8	27
	Creative	8	11	24
	Logistics	3	9	26

Average age: 26 years | Five persons living with disabilities (1 hearing impairment, 4 physical disabilities)

The interviews were semi-structured, one-on-one interviews at cafes or remotely via phone and video calls. Prospective participants were contacted a day prior to confirm their availability and schedule a meeting time. The research adhered to COVID-19 guidelines to protect the researchers and participants (maintaining at least 1.5 meter distance during in-person interviews; masks and sanitizers were provided for onsite interviews).

At the onset of each interview, the participants were asked to sign a consent form that outlined their agreement to participate in the research. The interviews were recorded, transcribed, analyzed, and coded using a thematic approach on the qualitative research coding platform, Dovetail.

Video Stories

Following the one-on-one interviews, 16 participants were selected to take part in participatory video interviews to share their experience using digital platforms. Participants selected included at least three from each of the four sectors, and two representing people living with disabilities. We shared video guides suggesting themes the participants could highlight on their recordings.

A separate procedure was employed to secure informed consent from each of the video participants. This second process was necessary because submitting a video made it impossible to preserve the anonymity of that participant. We explained this carefully, as well as how the videos were likely to be used. The consent form included their rights as participants, how and where their videos and photos will be used, and the compensation from the project.

Compensation for this exercise was in three ways: **1)** video production tools, including a Samsung A21s smartphone, microphone, selfie stick, tripod, and light. The phone was locked for the period of the project and only unlocked after successful submission of the videos. **2)** Fourteen participants received a US$25 participation fee; two received US$50 and US$60. **3)** Mobile data bundles to be used when submitting the video. This was US$30, which is equivalent to approximately 30GB mobile data.

The selected participants all received consent forms via email or WhatsApp to take part in the research. Video toolkits were later dispatched to the participants and training on how to carry out the interviews was conducted remotely. Finally, all participants submitted the outputs collected on Dropbox folders. All the participants received their compensation via mobile money.

Video production and the coordination of individual participants was managed by Story × Design, a video journalism and design firm based in Nairobi. After the video production, the research team reached out to all the participants and shared all the videos with them on WhatsApp. This was to gauge their comfort with their portrayal in the video and get approval to share the videos publicly. The participants were happy with the videos and the messages embedded in them.

We shared the videos and an early draft of the executive summary with two dozen attendees from the Mastercard Foundation, the research community, the government of Kenya, and various platform companies at a virtual stakeholder consultation. The consultation attendees included representatives from each sector, youth, gender and people living with disability to ensure we got thoughts from all thematic perspectives while still including thoughts on platform livelihood as a whole. The resulting discussions helped inform our conclusions to each sector assessment and in the cross-cutting reflection chapter.

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