



Women and Platform Livelihoods:

Lessons from Ghana

July 2022

by the Centre for Social Policy Studies at the University of Ghana
and Caribou Digital, in partnership with the Mastercard Foundation



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

For questions about this report, please contact Nana Akua Anyidoho at anyidoho@ug.edu.gh.

For questions about the overall research, please contact Savita Bailur at savita@cariboudigital.net.

Acknowledgements

This report was written by Nana Akua Anyidoho and Akosua Keseboa Darkwah.

The authors are grateful to Dr. Theresa Nana Mokoah Ackatia-Armah for her contribution to data collection and analysis. Thank you to Mary Chrispina Frimpong, Sylvia Ohene Marfo, Faustina Obeng Adomaa, Andala Yakubu, Akosua Ampofo, and Jemima Safoa for their research assistance. Special thanks to Dr. Jonathan Donner, Hélène Smertnik, and Alina Kaiser at Caribou Digital, and Dr. Robyn Read and Patrick Karanja at the Mastercard Foundation for their assistance and enthusiasm throughout the process. The accompanying videos were created by female platform workers and sellers, and produced and edited by Abubaker Norman and Mia Foster at Story × Design. A final and very special thank you to the forty women who generously shared their time and experiences.

Caribou Digital thanks the following research partners:

- *Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya*—Nasubo Ongoma, Wanjiru Mburu, Dr. Shikoh Gitau, Dr. Mariah Ngutu, Fred Mucha, and Ann Wambui at Qhala Limited, Kenya
- *Platform Livelihoods and Young Women's Economic Empowerment in Nigeria*—Professor Olayinka David-West and Onuoha Raymond at Lagos Business School, Nigeria
- *Gender-forward Business Practices for Digital Platforms: A Supply-side Exploration*—Reneé Hunter at Value for Women

Recommended Citation

Anyidoho, Nana Akua, Akosua Keseboa Darkwah, and Caribou Digital. *Women and Platform Livelihoods: Lessons from Ghana*. Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2022. www.platformlivelihoods.com/gender/ghana

The Centre for Social Policy Studies (CSPS) was established in 1996 at the University of Ghana to influence social policymaking and practice through research, teaching, and advocacy.

Caribou Digital is a research and advisory firm that seeks to change the world by helping organizations build inclusive and ethical digital economies. All Caribou Digital reports are available at cariboudigital.net.

This report was produced by the Centre for Social Policy Studies and Caribou Digital, in partnership with the Mastercard Foundation. The views presented in this paper are those of the authors and do not necessarily represent the views of the Mastercard Foundation.

www.cspes.ug.edu.gh

www.cariboudigital.net

www.platformlivelihoods.com



This work is licensed under the Creative Commons Attribution-NonCommercial-ShareAlike 4.0 International License. To view a copy of this license, visit <http://creativecommons.org/licenses/by-nc-sa/4.0/>.

Readers are encouraged to reproduce material from this project for their own publications, as long as they are not being sold commercially. We request due acknowledgment and, if possible, a copy of the publication. For online use, we ask readers to check for updates and to link to the original resource on the project website.

Table of contents

Acronyms	2
Executive Summary	3
Introduction	6
Young women and platform livelihoods in Ghana	10
Approach to the study	12
Findings	15
Which women participate in platform livelihoods?	15
What motivates women to choose platform work?	17
What helped women on their entry into platform livelihoods?	20
What support do women wish they had received on their initial entry into platform livelihoods?	27
What are the challenges women experience in platform work?	29
What motivates women to keep going, despite the challenges they face?	34
How has COVID-19 impacted women's platform livelihoods?	37
What have women gained through platform work? Is it empowering?	39
What are the costs to women of engaging in platform livelihoods?	45
Overall, do women find platform work valuable?	47
Conclusion	49
Appendix A: List of Experts Interviewed	51
Appendix B: Socio-demographic Characteristics of Platform Workers	52
References	54

Acronyms

CEO	Chief Executive Officer
GEA	Ghana Enterprises Agency
ICT	Information and communications technology
KIC	Kosmos Innovation Centre
MEST	Meltwater Entrepreneurial School of Technology
MSEs	micro- and small enterprises
MVP	minimum viable product
NBSSI	National Board for Small Scale Industries
SAT	Scholastic Aptitude Test
SSNIT	Social Security and National Insurance Trust
SSS	Senior Secondary School
STEM	science, technology, and mathematics

Executive Summary

Ghanaian women have a long history of work outside the home, mainly in the informal retail and agrifood sectors. However, the extent to which Ghanaian women's work is empowering is still an open question—one with particular urgency in a digital age that offers new opportunities for work but that is also changing the content and context of work.

Based on qualitative analysis of data from in-depth interviews with 10 experts and 40 young Ghanaian women (between 18 and 35 years) engaged in the platform livelihoods, this report answers the following questions: What are young women's experiences of working on platforms? How have these experiences been shaped by the COVID-19 pandemic? What are the enabling and constraining factors for meaningful and dignified platform livelihoods that will empower young women in Ghana?

Key Findings

Which women engage in platform livelihoods?: Given the resources and skills needed to participate in platform livelihoods, many women in this line of work live in urban areas and have completed at least secondary education. In particular, those involved in e-commerce are often professionals with day jobs who do platform work on the side, mirroring online what many Ghanaian women do offline.

What motivates women to choose platform work?: Unsurprisingly, money was the major motivation for taking up platform work. However, money meant different things to different women: a main or supplementary source of income, financial independence, or a means of asset acquisition. Another common motivation was the intrinsic satisfaction of engaging in a passion or hobby, or of being challenged to learn and grow in specific ways. The flexibility of platform livelihoods was another attraction, especially for women with young children, and having more time or greater control of time was also considered valuable. However, online traders in particular found that satisfying customer needs impinged quite heavily on their ability to control their time.

What helped women in their entry into platform work?: To enter into platform work, the forms of support women found most useful came from other people. This included moral support from family and friends to take the plunge into platform work. Business support groups and informal mentorship from women already pursuing platform livelihoods were also important.

What support do women wish they had in their initial entry? Women identified a number of skills they lacked initially. In particular, many women in platform sales mentioned marketing and social media use, among others. Further, women engaged in unconventional activities, such as ride-hailing, found that social norms governing expectations about women's occupations were transferred to platform work. These women would have benefited from encouragement from family and others in their close networks to balance out social opposition to their choices.

What are the challenges women experience in platform livelihoods?: Most of the challenges identified came from women involved in platform sales. These included logistics (obtaining supplies and arranging delivery), along with the cost of delivery and electronic payments. Inadequate infrastructure (e.g., consistent internet and electricity supply) continues to be an issue, even for those in urban areas. The presence of online fraud also makes the work of online traders more difficult, as it undermines trust between customers and business owners.

What motivates women to keep going, despite the challenges they face?: In general, women cited the factors that initially motivated them to enter platform work as the same factors that helped them to keep going, despite the challenges they experienced. These include a network of support, income earned, the inherent satisfaction of their work, and the prospect of growing their work or gaining other opportunities in the future.

How has the COVID-19 pandemic impacted women's platform livelihoods?: The pandemic motivated a number of women, mainly in sales, to move into social commerce. Women who had been in platform sales prior to the pandemic and, therefore, had a basis for a before-and-after comparison, pointed to an increase in the use of online services, particularly for retail goods. At the same time, the pandemic has cut into some of this potential for profit by disrupting global supply chains and increasing the cost of imported goods.

What have women gained from platform work? Is it empowering?: Women reported various forms of empowerment from platform work, including the "power to" carry out their decisions. Women reported gaining the technical and life skills to meet their goals, including social skills, time management skills, leadership skills, and financial planning skills. "Power within" was also frequently mentioned; women expressed increased confidence, self-esteem, courage, and resilience, which they attributed to their engagement in platform work.

What are the costs to women of engaging in platform livelihoods? One of the major costs was the stress of meeting work targets or satisfying demanding clients, a reduction in social activities, and, for those who were self-employed in e-commerce, the absence of employment benefits.

Overall, do women find platform work valuable?: Overwhelmingly, yes. For many, it provides an avenue for self-employment (and for income) in an economy where formal jobs are few and far between. Women also value the nonmonetary benefits of platform work, including flexibility and control over their time, as well as opportunities for discovery, growth, and fulfillment.

Key Lessons

The study highlighted some lessons for research and practice in this area.

- There are differences among women with respect to which categories of women can take advantage of which kinds of opportunities for platform work, and also in the challenges faced.
- There is potential for empowerment across different aspects of life, but there is also the possibility of disempowerment and costs to women in pursuing platform livelihoods.

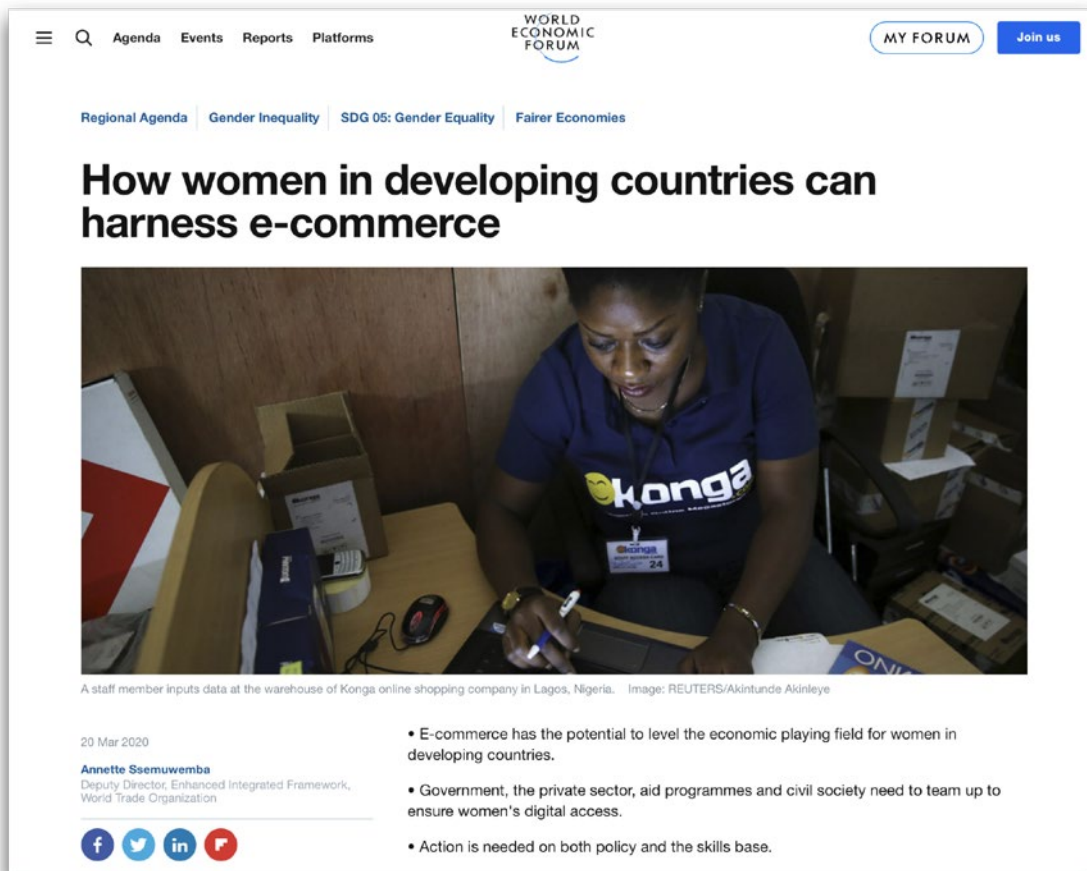
Recommendations

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

Introduction

There has been a dramatic growth in platform livelihoods worldwide over the past decade. Emerging first in the Global North with widespread efficient internet, platform livelihoods have spread across the globe as access to internet, computers, and smartphones has increased worldwide. With the expansion of online methods to access income-earning opportunities, organizations interested in women's empowerment have increased their efforts to train women in digital skills with the aim of enhancing women's chances of making a living online.

▼ Figure 1. World Economic Forum report on the potential of e-commerce for African women



The screenshot shows the top navigation bar of the World Economic Forum website with links for Agenda, Events, Reports, and Platforms. Below the navigation, there are tags for Regional Agenda, Gender Inequality, SDG 05: Gender Equality, and Fairer Economies. The main headline reads "How women in developing countries can harness e-commerce". Below the headline is a photograph of a woman in a blue Konga t-shirt working at a desk in a warehouse. The caption below the photo states: "A staff member inputs data at the warehouse of Konga online shopping company in Lagos, Nigeria. Image: REUTERS/Akintunde Akinleye".

20 Mar 2020

Annette Saemuwemba
Deputy Director, Enhanced Integrated Framework,
World Trade Organization

- E-commerce has the potential to level the economic playing field for women in developing countries.
- Government, the private sector, aid programmes and civil society need to team up to ensure women's digital access.
- Action is needed on both policy and the skills base.

The term “platform livelihoods” refers to the use of digital technologies to engage in one of four activities: working online, as in traditional gig work; selling online, as in e-commerce activities; renting various assets online, such as tractors for farm work; or creating content for sale, as in influencers of various types.¹ Platform livelihoods go beyond just “gig work” to focus on what people do on platforms to support their livelihoods, rather than what platforms provide. These include working for/on platforms (e.g., Glovo food delivery or Upwork freelancing), selling products or services (e-commerce), renting (e.g., Airbnb), and engaging (e.g., influencers, digital marketers, content creators).

For ease of writing, this study uses *platform livelihoods* and *platform work* interchangeably to refer to these categories of livelihood-making.

The population of Ghanaian workers involved in platform livelihoods is rather small compared to other countries on the continent and globally.² At 1.99%, or approximately 600,000 individuals, the participation rate of workers in Ghana in platform livelihoods is much lower than in Kenya (3.36%), Nigeria (7.63%), and the average of 5% in Argentina, Guatemala, and Peru.³ Nonetheless, the infrastructure for platform livelihoods is fairly well established in Ghana; the mobile phone rate is 140%, and internet and social media penetration are 67% and 23%, respectively.⁴ Moreover, telecommunication companies have contributed immensely to the sector’s growth, particularly by providing affordable internet. Online electronic payments are also fairly robust, and usage is growing. The government has established regulatory frameworks to enable innovation in this ecosystem and protection from cybersecurity risks.

The government of Ghana has also developed a number of policies to make platform livelihoods a viable employment option for young people. Key among these is the National ICT for Accelerated Development Policy, which aims to expand the skillset, and consequently the employability, of Ghanaian youth in platform livelihoods. Practical interventions to provide training have been initiated by both state and non-state actors. For example, the government established the Accra Digital Centre to offer training in IT skills to citizens. Private training centers like Meltwater Entrepreneurial School of Technology (MEST) offer software entrepreneurial skills to citizens, while PY Ladies Ghana, Developers in Vogue, and Soronko Solutions have focused primarily on young women’s digital literacy, including coding skills.

1 Qhala and Caribou Digital, *Platform Livelihoods: The Quality of Kenyan Youth’s Digital Experiences in Logistics, E-Commerce, Farming, and the Creative Sectors*.

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

3 Onkokame Schoentgen, and Gillwald, *What is the State of Microwork in Africa?*, 10.

4 World Bank Group, *Ghana Digital Economy Diagnostic Report*, 76, 81.

▼ Figure 2: Initiatives for young women's digital literacy⁵

NATIONAL FEMALE PreTech Training Program
MOBILE APP DEVELOPMENT

In 2025 there will be 18.22 billion mobile devices worldwide. Learn to build your first Mobile app and connect to a world of limitless possibilities.

30th August 2021 - 17th September 2021

Application Link: <https://cutt.ly/pretechmobile>

Deadline: Fri, 20th August, 2021

SORONKO - ROTARY GIRLS CODING PROJECT
COHORT 7.0

Are you 17 to 25 years female SHS Graduate from a disadvantaged background?
 Are you interested in a full scholarship to study digital, coding and essential softskills at Soronko Academy for a great job opportunity?

If YES, we are here for you! Click the attached link to sign up and qualify for this amazing opportunity.

Application Link: bit.ly/Rotary7

15th MAR 2022

10am-1pm
 Tuesdays, Thursdays and Fridays for 3 Weeks
 @SoronkoAcademy

Logos: Young Africa Works, the world bank, International Labour Organization, UN Women, UNICEF, NORTHERN DREBBETS, HOP, AgriCULT, Zong, etc.

These initiatives go a long way to address the underrepresentation of women in platform livelihoods. However, there needs to be more information about the extent to which different categories of girls and women are able to take advantage of this training, the extent of learning of applied skills, and the impact of the training on future prospects.

Online commerce is also growing. Currently, almost one hundred e-commerce platforms are operating in Ghana. A 2021 ILO report on digital labor platforms notes that small businesses in Ghana and across Africa are using social media platforms such as Twitter, Facebook, and Instagram, as well as e-commerce platforms, to sell their products. These businesses also take advantage of established delivery platforms to sell and deliver products to a wider customer base, resulting in higher incomes.⁶

A few international online freelancing companies, such as Upwork, offer job opportunities to women in Ghana, providing them with income-earning opportunities through data tagging and other digital activities.⁷ In addition, the COVID-19 pandemic has accelerated the growth of online transactions, particularly e-commerce and ride-hailing services, as interviewees attest.

5 Images from Soroko Academy.

6 ILO, *World Employment and Social Outlook: Trends 2021*.

7 Woodcock and Graham, *The Gig Economy: A Critical Introduction*; Expert 3.

Given the confluence of these factors, an investigation into the lived experiences of Ghanaian women engaged in platform livelihoods is both timely and important. Despite their participation in the sector, Ghanaian young women's experiences of platform livelihoods and its implications for their lives are under explored. This study examines the extent to which participation in platform livelihoods empowers Ghanaian women, with a focus on young women between 18 and 35 living in urban communities where digital infrastructure is fairly well developed. The study explores the following research questions:

- What are women's experiences working on platforms?
 - How have they changed in the wake of the global COVID-19 pandemic?
 - Above all, what are the enabling and constraining factors for meaningful and dignified work for female platform workers and sellers in Ghana?
-

Young women and platform livelihoods in Ghana

Women in Ghana have a long history of participation in the economy, mainly in informal trade and agriculture, both as workers and owners of enterprises.

Ghana currently has one of the highest rates of female entrepreneurship in the world, according to the Mastercard Index of Women Entrepreneurs.⁸ Therefore, the nature of Ghanaian women's work, including the extent to which it is empowering, has long been of interest to researchers.⁹ However, Ghanaian young women's experiences of platform livelihoods and its implications for their lives remain under explored.

The rate of participation of Ghanaians in platform livelihoods is low. A survey by Research ICT Africa estimates that 2% of Ghana's population is involved in microwork, one of many forms of platform livelihoods.¹⁰ Slightly more women (2.1%) than men (1.9%) are involved in microwork (Figure 2). However, it is not only participation rates that matter, but the type of work that men and women do online. Research shows that men and women tend to engage in different forms of platform livelihoods. Uber is a good example of this phenomenon. The company set up shop in Accra in June 2016 and in 2017 extended operations to Kumasi, Ghana's second largest city.¹¹ By 2018, it had registered over 3,000 driver-partners on its platform.¹² Although the company publicly declared its commitment to recruiting female driver-partners, its driver-partners remain almost exclusively male.¹³

▼ *Figure 3: Participation in microwork by country and gender*¹⁴

Country	Online/ platform work	Male	Female	Gender gap
Ghana	1.99%	1.93%	2.08%	-7%
Kenya	3.36%	2.99%	3.79%	-26%
Mozambique	7.90%	10.81%	3.34%	69%
Nigeria	7.63%	6.26%	10.21%	-63%
Rwanda	3.74%	4.25%	2.64%	37%
South Africa	6.48%	7.45%	5.56%	25%
Tanzania	0.56%	0.22%	1.00%	-355%
Uganda	3.04%	3.27%	2.74%	16%
Senegal	0.54%	0.91%	0%	100%

8 In the 2020 MasterCard Index of Women Entrepreneurs, Ghana was one of the top three economies with the highest percentage of female business owners. BFT Online, "Africa Claims Top Three Spots in Mastercard Index for Highest Concentration of Women Business Owners in the World."

9 Anyidoho, *Street Vendors in Accra, Ghana*; Darkwah and Tsikata, *Home-based Work and Homework in Ghana: An Exploration*.

10 Microwork is a series of small tasks that have been broken out of a larger project and can be completed via the internet by any worker with computer and Internet access. Onkokame, Schoentgen, and Gillwald, *What is the State of Microwork in Africa?*

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

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

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

14 Table from Onkokame, Schoentgen, and Gillwald, *What is the State of Microwork in Africa?*

The scant existing research on platform livelihoods in Africa indicates that young people dominate the sector. While statistics detailing the rate of participation in platform livelihoods among young people in Ghana are lacking, young people are often the target of various initiatives by the state, business owners, and development partners to improve their access to platforms and internet and digital skills. This focus is partly motivated by the higher unemployment rates for young people aged 19 to 35¹⁵ (7.9%) compared to those aged 36 to 64 (2.7%).¹⁶ While statistics are not available for underemployment, these are likely to be higher still. The high rates of under- and unemployment are partly the result of more than three decades of “jobless growth,” which has put the onus on young workers to find or create jobs outside of conventional, formal employment spaces; currently, only 20% of 19- to 35-year-olds are wage workers.¹⁷

With funding from the Mastercard Foundation and Solidaridad, the Springboard Road Show Foundation is running a Coronavirus Recovery and Resilience Program (CoRE).¹⁸ This program equips young people with relevant skills to enable them to survive and thrive in a post-pandemic digital world. Other efforts have gone a step further to support women in setting up online businesses. For instance, the Mastercard Foundation, through its Young Africa Works program, has partnered with the Ghana Enterprise Agency and Lokko House to set up an online retail shop that will enable women-owned and women-led enterprises to promote their products and connect with customers internationally.¹⁹

15 The official chronological definition of young people or youth by the government of Ghana are individuals between the ages of 15 and 35.

16 Ajayi and Anyidoho, “Self-Employment Preferences among University Graduates in Ghana.”

17 Ajayi and Anyidoho, “Self-Employment Preferences among University Graduates in Ghana.”

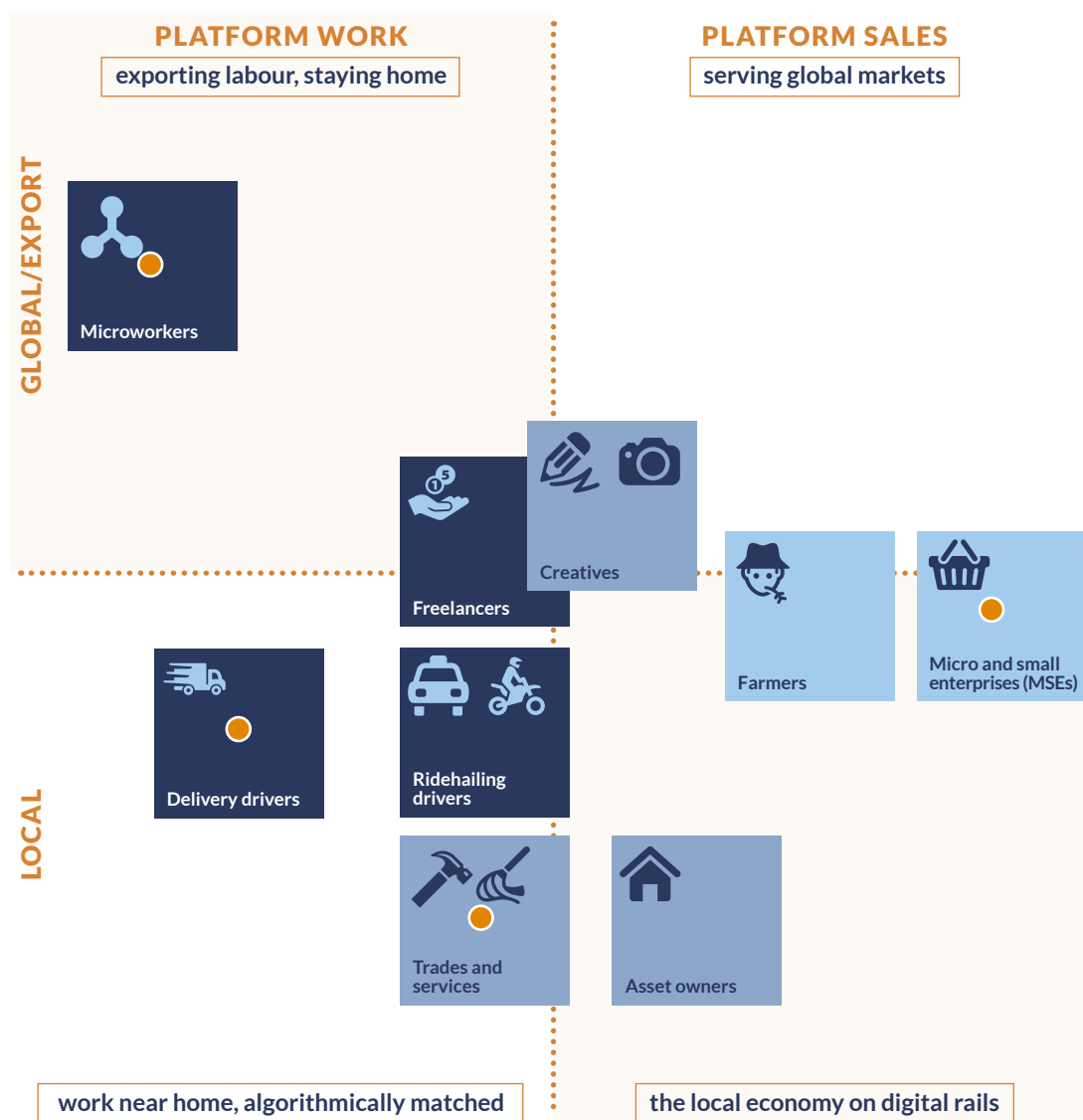
18 “About CoRE,” CoRE Programme.

19 GNA, “Ghanaian Women-owned Enterprises to Benefit from Retail and Online Marketplace.”

Approach to the study

This report is based on qualitative inquiry using data from 8 expert interviews (see Appendix A) and in-depth interviews via Zoom with 40 women (see Appendix B) participating in platform livelihoods in different ways: as drivers for ride-hailing companies, as content creators (either app developers or digital marketers working as freelancers or employees), and as traders in services, self-made items of different sorts, or already manufactured items. (Figure 4 shows the overlap between these categories and those developed by Caribou Digital.)

▼ Figure 4: Platform livelihood typology²⁰

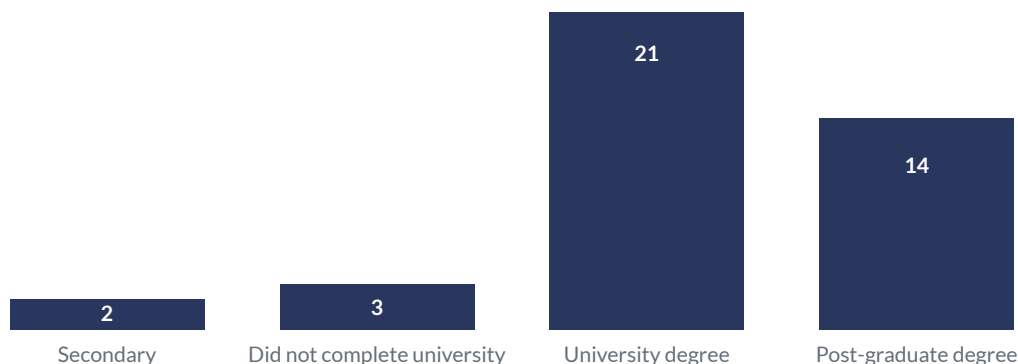


Note: Orange dots represent categories of platform workers in this study.

The experts were selected by virtue of their expertise in different aspects of platform work in Ghana and based on their availability for interviews within the study period. The workers were identified through various means; the research team used personal contacts as well as advertisements on WhatsApp to solicit participants. Further, the snowball sampling technique was employed; members of the research team asked interviewees (both experts and platform workers) to suggest other workers who met the study criteria.

Prior to interviewing the platform workers, Expert 2 suggested that there would be both an urban and educational bias to the sample, “because in Accra, it is easy for women to have access to internet, to smart phones and all that. But when you go outside Accra, the story is a bit different ... Even within Accra you’d probably ... have maybe the educated women [having this access].” This was in fact the case. Despite attempts to gain a diverse sample, the majority of study participants lived in Accra, the capital city. This bias may be the result of snowball sampling, but it also reflects the fact that internet connectivity is much better in Accra than in other Ghanaian cities.

▼ Figure 5: Level of education of respondents








The majority of participants had completed university education, in fields including languages, medicine, nursing, psychology, sociology, information technology, and actuarial science. Only five women had ended their education at the secondary level, and, of these, three had started university but had dropped out because of financial difficulties (see Appendix B). A 2021 ILO report suggests that individuals working with platforms in “developing” countries are more likely to have higher education than those in “developed” countries (73% compared to 61%) and that the proportion is higher for women in developing countries (80%). The same report also drew 84% of its sample from urban or suburban areas.²¹

In addition, because the research team was interested in the implication of women’s care work and other social obligations, diversity in family situations among the participants was sought (see Figure 6). Twenty-six interviewees were single, and the majority of these had no children. Twelve were currently married, only one without children. Another two were divorced or widowed.

21 ILO, *World Employment and Social Outlook: Trends 2021*.

▼ Figure 6: Family situation of respondents

Single (no children)	24	
Single (children)	2	
Married (no children)	1	
Married (children)	11	
Divorced/widowed (children)	2	

Fieldwork was conducted between July 2021 and November 2021. Each interview, conducted over Zoom or by phone, lasted between 45 minutes and 2 hours. With permission from respondents, each interview was recorded and then transcribed by trained research assistants. Each transcription was edited by senior assistants or by the researchers and compared to the source recording as a form of quality assurance.

The data from expert interviewees was analyzed using Nvivo, while that from the interviews with platform workers was analyzed using Dovetail, for consistency with parallel research data from Kenya and Nigeria. In each case, the transcripts were first analyzed using structural codes, where passages of the transcripts were organized by the research question to which they related. These passages were then subjected to thematic analysis.²²

Additionally, a newspaper review was completed using the online archives of the Daily Graphic, the highest circulating national newspaper, using keywords such as digital, digitization, online, platform work, digital work, apps, mobile money, ride-hailing, ride-sharing, etc.²³ Specific services known in Ghana, including ride-hailing services Bolt and Uber and delivery service Glovo, were also used as search items. The review, conducted between May 2021 and July 2021, covered the previous ten years and was intended to provide background information about both policy and private sector activities relating to platform livelihoods. The resulting 111 items were coded for type of platform livelihood, primary agent mentioned (e.g., government, private business), and action described (e.g., informing about a policy, app, or product; launching of a government initiative, app, or product).

²² See Attride-Stirling, "Thematic Networks: An Analytic Tool for Qualitative Research."

²³ Daily Graphic, Graphic Online.

Findings

Box 1

Adobea: Negotiating gender roles and social norms

Adobea, a 30-year-old mother of one, is an Uber and Bolt driver in Dansoman, a suburb of Accra. She started a degree program but had to drop out when she couldn't afford the fees. During the COVID-19 pandemic, she quit her job as a receptionist at a micro-finance company when the firm started to struggle and could not cover staff salaries. *"So I decided to use the car I was driving to work (which belonged to her husband) as an Uber driver; that would at least fetch some income for the home."*

Adobea's clients are always surprised to find a woman behind the wheel, and some react very badly. She has learnt to adapt:

"When a request comes through, I call the rider, 'Please you requested for Uber or Bolt, I am the one coming to pick you up. Are you ok? Should I come?' Some of the riders will say, 'Oh, it is a woman, wow. I am happy and I am waiting for you.' Some people say, 'I don't want to be scammed.' I remember someone even insulted me, 'When did women start working with Uber as drivers?' These days women have also become scammers and thieves and you have moved that into Uber as well."

Adobea demonstrates this skill at navigating social norms in her marriage. Because she had always been fascinated with driving, she tried to become an Uber driver in 2018. Her husband was adamant, *"No, my wife is not going to be a taxi driver or Uber driver and drive people around."* She said he was probably afraid that people would think he wasn't able to take care of his wife. But when she left her job and the financial burden became too much for him to shoulder, he relented. She still has to deal with the prejudices of friends, families, clients, and church members, but she is happy to have fulfilled her lifelong dream of being a driver. And the money is good too, or at least better than at her last job.

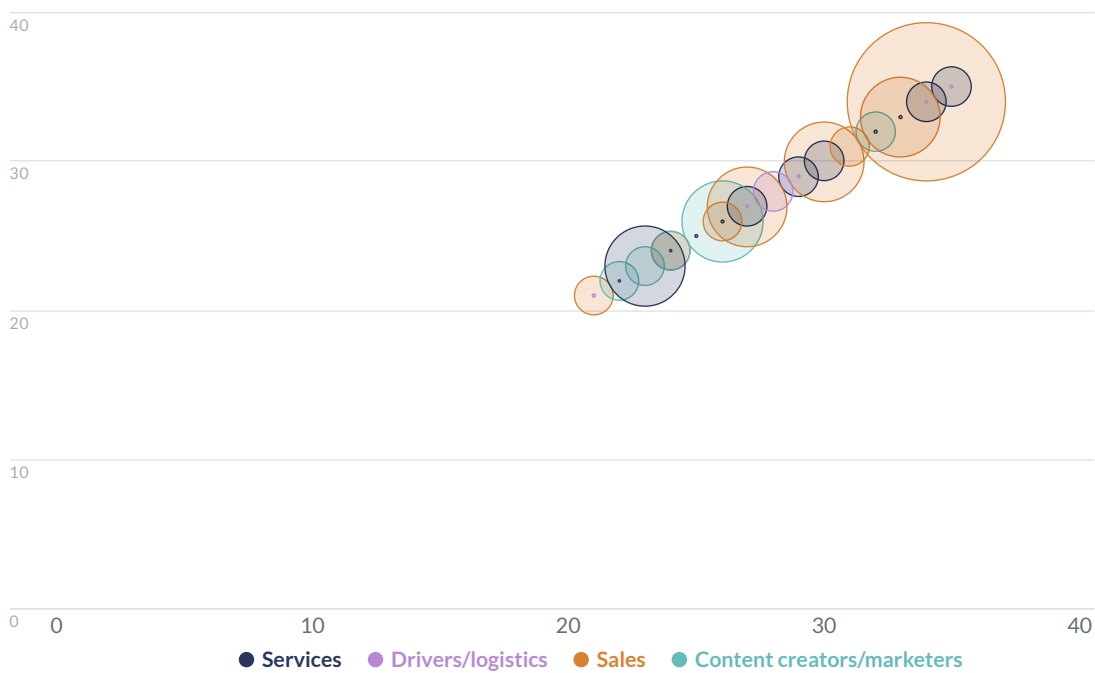
Which women participate in platform livelihoods?

The sample for this study, being non-randomly composed, is not representative of all young women in platform work in Ghana. Therefore, no generalizations about the demographic composition of young female platform workers can be made from this data. This indicates that, despite concerted efforts to get a diverse group of women across different forms of platform livelihoods, women in e-commerce (providing both goods and services) were the easiest to find, whereas it was very difficult to find drivers with ride-hailing services such as Uber and Bolt (see Figure 7). This fact, and interviews with experts with a broad view of the field, indicates that there is better representation of women in platform livelihoods that are more consistent with women's traditional work in Ghana, particularly trading (Box 1).

The urban bias of platform workers is assumed, as is their generally high level of education. Again, while this study's non-random sample cannot confirm this, expert interviews suggested that this would be the case, given the resources (internet, electricity) and skills needed for platform livelihoods.

There also appeared to be an association between age and type of platform work. Figure 7 shows the four categories of workers in the sample, with the circles scaled to the number of women in each category and the x-axis representing age. Content creators tended to be younger. While those in sales were of different ages, the largest cluster was at the older end of the age range (18–35 years). Service providers, however, were somewhat evenly distributed across ages.

▼ *Figure 7: Age and size of sub-sample in each category of platform work*



What motivates women to choose platform work?



Money (income, financial independence, assets)

Unsurprisingly, the reason women most commonly gave for taking up platform livelihoods was earning money. More than half of respondents gave this as a motivation. However, what this money represented was different across this subgroup. For half of the respondents, platform livelihoods were a source of income, both primary and supplementary. A number of the women specifically referenced the financial independence that earning money would give them.

Adobea, a Bolt driver, illustrates this perspective:

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

Adobea, Driver

A few of the respondents, including Cecelia, who sells beauty products online, saw money as a means to acquire assets:

“I actually wanted to acquire some assets. Yes, I wanted to acquire some assets like get a phone, be comfortable, I just wanted to be comfortable, comfortable in life. So that is how come I now have my own [rented] place where I live.”

Cecelia, Seller (beauty products)

Other women mentioned the need for work as a reason for their engagement in platform work, which one can assume is related to the desire for money or income.



Intrinsic satisfaction (passion, intellectual growth, and challenge)

Second only to money as a motivation was the intrinsic satisfaction that came with doing platform work. For a third of participants, platforms made it possible to engage in an activity that was a passion or a hobby. Elikem, an event planner who finds clients through Instagram, Facebook, and WhatsApp, explained it this way:

“Personally, I like organising things. I like the partying, the events and all that. So I realise I find joy and happiness doing all it for free; like doing it without charging anyone. Just tell me what you want and I would try and come up with something. So that was what I was doing [since earning my] degree in 2012 ... I didn’t really take it serious [sic] but moving forward, I realized this also could be another source of income. So I started putting plans and ideas in mind to get the company a logo, name and all that.”

Elikem, Event planner

Mavis, a digital marketer, similarly sought work that would allow her to follow her interests:

“I like doing creative things. So, after I finished or when I was finishing college, I was just wondering what kind of jobs will allow me to do those things—my interest in psychology—and allow me to be creative. Yeah, so I thought of digital marketing. I heard a bit about it so I did more research on it. So that is how I ended up here.”

Mavis, Digital marketer

Another intrinsic motivation for platform livelihoods was opportunities for exploration, intellectual growth, and challenge. Norley, a user interface designer, and Theodora, who provides administrative services for an online platform, explained their work choices in these ways:

“I wanted to explore the area of data science where I currently work.... Yeah, so when I did the training programme which covered data science, that was where I got the inspiration to go into that.”

Norley, UI designer

“Every time I am entering a particular field of work, I am concerned about growth; it is very important for me. For me it is bigger than the money. What I was expecting was that at the end of the ... within a particular timeframe of my work, I should be able to see that I had grown in that skillset when I was speaking in front of the camera or being more confident about scheduling Google invites regardless of the time zones [laughs]. This still remains the biggest hurdle.”

Theodora, Online administrator



Taking advantage of the market

A quarter of the sample expressed awareness of the income-earning opportunities that advances in technology offered and were poised to take advantage of these by solving a problem, addressing a need, or simply taking advantage of an already-identified market.

Taking advantage of all that technology has to offer was not limited to those in the sciences. Those engaged in commerce or trade, historically female activities in Ghana that appear in written records from as far back as the 1800s, cited similar motives.²⁴ Fast forward to the twenty-first century, and Ghanaian women are taking advantage of the global market that online platforms provide. Belinda, who sells agricultural produce online, said “[The online platform] gives me a very big market ... I can virtually be reaching the entire world from my portal instead of a physical shop in one corner.”

24 Daniell, “On the Ethnography of Akkrah and Adampe, Gold Coast, Western Africa.”

Denise is an example of somebody combining scientific innovation with the traditional activity of commerce to meet a need or to “*solve a problem*,” as she put it. With a master’s degree in chemical engineering, Denise said she could clearly see the need for organic hair products for Black hair in a tropical environment. So, she set about developing and selling such products on Instagram and through WhatsApp. In describing her motivations for a platform livelihood, she says:

“Well, I need to be able to solve a problem, and I am seeing the problem continuously and so, umm, I just sat back to do more research into formulation, which is easy for me to do, I mean with my background in chemical engineering; yeah, product formulation, design and all those things. It is quite simple and easy for me to quickly put it up and so I decided to try and do it. And I was seeing the results and so I decided to move the cosmetology service from using the synthetics, which is all over the market—you know that is what everybody uses and that is what I was using—so I decided to make my own product and use my own product at my shop. So the product I use, about 70% to 80% of it is produced by me.”

Denise, Maker and seller (haircare)



Control over time

Another major attraction of platform livelihoods is that they allow women to have more control over their time. Many respondents—whether single, married, or with children—had family obligations that competed with work. Having either more time or more flexibility for domestic and care work was important. Iris, who runs an online hair grooming service and cares for her two-year-old daughter, explained her decision to undertake platform work: “*Ok, for starters I basically wanted to do something remotely. I did not want to go into an office because I had dreams of home schooling.*” However, control over time was not always related to family responsibilities. June, a 31-year-old single woman who sells electronic products online, valued control over her time in terms of her independence and comfort: “*I do things at my own pace ... I work at my own pace, and I am not pressured.*”



Convenience

Related to the question of control over time was the convenience and ease of entry of platform livelihoods. Patricia works as a nurse in a public hospital and sells mothercare products and medical supplies on Facebook and Instagram. Her choice to enter platform sales was largely because of the ease with which she could combine the tedium of her nursing job with platform sales in her off hours. In her words:

“Sometimes on normal days it’s hectic but it is comfortable too. It is comfortable. Imagine me just sitting down and probably texting and making sales from the comfort of my home. I choose comfort and it is easily accessible. Like, I don’t have to stress too much; all I need is my audience. Post group stuff, get people to comment and then me getting their goods to them.”

Patricia, Seller (mothercare products)

Linked to the ease of platform livelihoods are relatively cheap entry costs. Belinda, who runs an online agricultural produce shop, says, “Working online, I will say the other thing that influenced me was that it was cheaper than owning a physical store. Because all I needed was data and I get to Facebook, Instagram, Twitter or wherever and create a page for it and that’s it.”



A stepping stone to other opportunities

For other women, a platform livelihood was not an end in itself but a means to obtain other work opportunities, either on- or offline. The women doing technology-related tasks, both as freelancers and employees, discussed their interest in their current jobs because of the learning opportunities these jobs provided and their desire to move on as soon as they felt that they had mastered a particular skill or gained enough experience to handle more challenging tasks. Robin, a programmer, explained:

“Later in future, I will ... divert to cyber security where I wouldn’t code but I know what coding is about and what people have coded and I will look [over it] and secure it ... For now I’m still gathering my coding skills and as time goes on, I will shift to that. So let me give myself one or two years from now, I will see myself moving to application security.”

Robin, Programmer

Others were eventually going to work offline. Samia works in a government office by day and as a Bolt driver at night. She had plans to drive a bus in the future and was driving sedan cars to gain experience for that dream job. She explained:

“Making my money and, yeah, a better job comes, or I get a better job offer, I [will] just let it go—I [will] move on. Another expectation too was, in line with the opportunity to drive, to get a bigger bus, probably metro mass, Ayalolo buses. If I am to get an opportunity like that, why not, I will go for the training and get those cars to drive.”

Samia, Bolt driver

What helped women on their entry into platform livelihoods?

Notably, despite the association of online activity with depersonalization and isolation, factors that enabled women to participate in platform livelihoods overwhelmingly came from other people, both on- and offline. People provided encouragement; informally showed them the ropes or more formally provided them with training; connected them to opportunities; and helped them acquire finances or materials for their work. Additionally, some enablers were more frequently associated with particular sources. For instance, encouragement often came from family, friends, and other personal relationships. The

informal forms of learning—particularly for those in commerce—often came from other women in similar enterprises, including through online communities, while formal training was delivered by organizations.



Encouragement and moral support

For the majority of research participants, family members and friends demonstrated their support in a variety of ways. Moral support and encouragement are key, both for the initial choice to pursue platform livelihoods and efforts to help them grow their businesses.

Ruby, who trades in household appliances, got support from both her husband and neighbor.

“I have a neighbour who works at Electroland and she made that offer to one neighbour and me that if we could sell, she could give us a discount. So she gave us the price list of what they have at Electroland, with the pictures. So I go online, try to find the item, if they are running a promo, I show it on my status. And then when someone wants an item, I get it for the person and get a discount. So that is how it started. And then my husband was doing his PhD also in China so when he saw it, he was like, ‘Okay, then I could also send you some goods.’ So it moved from electrical appliances to other home appliances. So blenders, food processors and those things. Someone even sends me shoes.”

Ruby, Seller (household appliances)

Some of the young women, particularly those engaged in social commerce, spoke about encouragement from friends.

“I have had help from individuals, platforms and groups. I don’t think I can finish mentioning it all today. So there are always these old school groups from secondary to JHS [Junior High School] groups on WhatsApp and they have also helped a lot. When I advertise my business, my colleagues will patronise and they refer me to their colleagues and all that. And it makes the business run very well.”

Belinda, Runs agritech startup



Informal mentorship

Winifred, who trades in kitchenware, is a second-generation trader. Her mother also sells kitchenware, but in a brick-and-mortar shop. Like many other women traders, Winifred was shown the ropes by her relative who worked in the same business.²⁵

“... my mom has been selling this kitchen stuff a long time so she had the channels of getting the things. I knew suppliers and things because I used to go to town to get some things for her.”

Winifred, Seller (kitchenware)

25 Clark, *Onions Are My Husband: Survival and Accumulation by West African Market Women*; Darkwah, “Trading Goes Global: Ghanaian Market Women in an Era of Globalization.”

Araba, who sells seafood online, mentioned her friend, a medical doctor who was also in the business of selling seafood online and showed her how to start the business on a shoestring budget.

“We live in a small apartment and there is barely space for anything. So everything had to be at the right place all the time else it will be in somebody’s way, so I was wondering where I would keep my freezer, you know. And then I could not get the freezer immediately, so I was pretty concerned about that. And this doctor told me that she literally started with nothing and so I got orders and started selling fresh seafood we could package straight from Cape Coast, keep it frozen in these Styrofoam boxes and then send it directly to the client so that the food didn’t go through the whole over thawing, you know. And I didn’t need capital to start; people were going to pay for my supplies immediately so I [didn’t] worry about that.”

Araba, Seller (seafood)

Rita, a 25-year-old who sells hair fascinators and floral arrangements, similarly spoke about support from other entrepreneurs:

“The aspects where I get to meet other women and a couple of them are also entrepreneurs, I get to see what they do. I learn from what they do ... I’ve learned from how she handles her online business ... We get each other’s Instagram handles and all that, and then I see what they are doing and how they are doing it and, if I have a question, some of them wouldn’t hide it from me how they are doing something. And it’s fulfilling, it’s a great feeling knowing that some women are supporting their fellow women.”

Rita, Maker and seller (hair accessories)

While the sellers quoted above received traditional forms of support (in person from more experienced female relatives or friends), others benefited from similar support through online networks. Some of these networks are structured for this purpose, as described by Caroline, a furniture maker who advertises her products on Facebook and WhatsApp:

“Okay, I joined this platform [of] entrepreneurs on WhatsApp as well as Telegram so all of us downloaded Clubhouse on Playstore, so that is where, every Thursday evening, that is where the entrepreneurs meet to have a roundtable experience. So every week, they have two entrepreneurs, you will talk about your business and where you have gotten to and then they will give you advice. So if you are able to join that day you can listen to advice and then use it if you think it is helpful to you.”

Caroline, Furniture maker and vendor



Formal training

Another major form of support, reported by almost half of the respondents, was formal training from a range of sources. The Ghana Enterprises Agency (GEA), formerly the National Board for Small Scale Industries, is a government agency founded in 1981 to provide support to the nation's micro-, small, and medium-sized enterprises. Among other things, GEA provides entrepreneurs with training that enables them to grow their businesses. Caroline, who makes customized furniture, was very grateful to the GEA for helping her with digitizing components of her business:

"So we had training from AA Holdings. In Accra, I had training from Build Accounting. We had training from Oze people, we had training from Digi store, we had training from Blue Pay. Yes, so all those people who are building apps for entrepreneurs to grow their business online, they invited them, and then they trained us and some are building websites for others depending on the kind of digitalisation that suits your business."

Caroline, Furniture maker and vendor

Besides government-provided training, companies offer forms of training to young entrepreneurs, including some of the women who participated in this study. One such company is Kosmos Energy, which offers entrepreneurs in Ghana, Mauritania, Senegal, and Côte d'Ivoire training to develop and scale up their agri-business ideas through its Kosmos Innovation Centre (KIC) Agritech Challenge.

"Kosmos Innovation Center is a corporate social investment programme by Kosmos Energy which trains and invests and incubates entrepreneurs in Ghana who are mostly working in the agricultural value [chain] ... So there are 16 startups that Kosmos Innovation Centre has incubated [since 2016], 11 of which have received seed funding from Kosmos Innovation Center. Every year Kosmos Innovation Center gives US\$50,000 thousand to two companies and so there are other companies who've been funded by the programme who received other amounts of money. So through this agritech challenge there are different individuals who come together, they are trained to be entrepreneurs in the agric space, they form business teams and then over the course of ten months, they work on a business solution, an innovative business solution for the agri space. Before that, there's a lot of ideation; coming up with a business concept, testing it, piloting it, building their MVP, Minimum Viable Product, etc."

Expert 5

While Kosmos does not specifically target women, some of the startups it has supported have female co-founders (e.g., Trotro Tractor) or female CEOs (e.g., Galani and Profish). Although only two companies receive the ultimate prize of seed funding each year, non-winners such as Belinda, a former Uber driver who runs an agritech startup, may still benefit from the training opportunity. While Belinda did not win, she credits the challenge with inspiring her online business selling agricultural produce.

Meltwater Entrepreneurial School of Technology (MEST) is another institution that offers training and seed funds for startups. Headquartered in Accra since 2008, MEST targets the entire African continent. Research participants who had received training from MEST spoke highly of it. Beauty, an app developer, spoke enthusiastically about her time at MEST:

“I joined the MEST programme and it was awesome ... They took time to explain everything, to explain all concepts. They will assign mentors, the people too are always there to help, the tutor is always there available to help, so it was just awesome. That was my turning point ... I got all those skills and training from the MEST programme and it really helped me a lot.”

Beauty, App developer

There are a number of women in Ghana involved in science, technology, engineering and mathematics (STEM), who have set up organizations to improve Ghanaian women’s access to technology. Regina Honu set up Soronko Solutions in 2014 to provide women with digital skills training. To date, Soronko Solutions has trained over 20,000 women.²⁶ Similarly, Ivy Barley created Developers in Vogue to offer African women training, mentoring, and job opportunities in the tech industry. This program has opened doors for many women. Reena, who works in digital marketing, received training from Developers in Vogue. She explains:

“I had the opportunity—there was a programme for women at Developers in Vogue where they train women who are interested in tech like maybe digital marketing, graphic designing and all that. I got the opportunity to go there to have my digital marketing course which was a certificate course for a short period. And from there I had a job with ... technology where I am [work] currently as a digital sales expert.”

Reena, Digital marketer

Other young women had availed themselves of training opportunities provided internationally. Marian underwent training with Udacity, a for-profit online educational organization that grew out of classes offered by Stanford University. In 2017, Udacity teamed up with Google to offer the Women Techmakers Udacity Scholarship. Marian, a software developer who already knew how to code, took advantage of the training opportunities that this scholarship provided. She explained, *“And the training that I had was the—I think [in] 2018, I applied for [the scholarship] to take a front-end developer degree on the Udacity platform. So that was the main training I had.”* She added, *“Subsequently I have had training with Microsoft ... which were paid for by Zlitch technologies at the time.”*

Some training opportunities are targeted specifically at university students. Yayra, a software engineer with Turntable, describes training she received at university while studying actuarial science and information technology:

26 Ms. Honu was interviewed as an expert for this study.

“So there’s this organisation called Global Code.²⁷ And they organised boot camps, coding boot camps every year at different universities in Ghana ... I knew about it when I was in my final year but I didn’t join the boot camp during that year, that is 2018. So during my national service period²⁸ I was a teaching assistant at my department and so, during that time, I joined ... it was a three-week boot camp for students on campus, not necessarily from the Department of Computer Science but engineering students, arts students, anyone interested in learning programming.”

Yayra, Software engineer

Yayra went on to discuss what she and other women in technology fields are doing for university students:

“As a group at Turntable, as a group, we believe in giving back to the society. So aside from training fresh recruits in the company, we also organise mentorship programmes. So we just finished our spring mentorship programme which ... had a lot of participants from the university level, different universities in Ghana, and we had tutors. So we the employees were the tutors training them in different technology, different programming languages and different fields of tech such as data science, yeah. So aside that we really are giving back to the society. That’s one thing I’m proud of and yes [we do it] for free.”

Yayra, Software engineer

Training and internship opportunities were also targeted at students in secondary school. Theodora, who works as an online administrator, credits the Ghana Think Foundation for her interest in platform livelihoods. In her words:

“Right from secondary school, there was this group—they are called Ghana Think Foundation—they organise this thing called the Junior Bar Camp Internship Programme. The Junior Bar Camp Internship Programme is what sent me to Impact Hub Accra, way back in 2015, even before I got into university. That was a huge thing for me ... The Impact Hub Accra ... they have just been helpful throughout.”

Theodora, Online administrator

Some of the training opportunities that respondents took advantage of were online, including from YouTube. Grette, a medical doctor who makes shea butter-based products for sale online, said,

“Let me say that for the learning process itself I had to do most of it online like Googling, checking YouTube, watching how to do this and do that. So that is my main source of learning. But then when I attend a training and they open my eyes to something that I didn’t know, then I now go and then look for more information on that.”

Grette, Maker and seller (shea butter products)

27 “Home,” Global Code.

28 This is one year of mandatory national service undertaken after university.



Material assistance

Another major form of support participants noted was financial and other material assistance, often from family and friends. For the two women who needed startup capital, friends and family came to the rescue. Cecelia's friend gave her the initial startup capital of GH¢50 (approximately US\$8.50) to start her online beauty supply business. Elsie, who runs a yogurt business while attending university, received a loan of GH¢100 (approximately US\$17) from her mother, which she paid back in two months.

In terms of equipment, Theodora basically needs a laptop and high-speed internet for her job as an online administrator. Her father had provided both.

"My dad bought my laptop when I was in the university, and then I managed to convince him to get an MTN Turbonet [WiFi router] because of my brother. My brother was applying for SATs and wanted to study abroad so I managed to convince my father to get the MTN Turbonet for my brother but, personally, I just knew it was going to be for me."

Theodora, Online administrator

Box 2

Araba: Offline social relationships matter for online work

One of the most salient themes of the interviews is the importance of social relationships in helping women navigate platform livelihoods.

Araba, 34 years old and married with two kids, took the advice of people around her to enter into platform work, and she's happy she did. Araba says that her platform work selling fish and muffins through WhatsApp and Instagram has made her more confident and has helped her family to be more financially stable. This would not have happened without the encouragement of her husband and friends.

"I thought of [name of company] and my husband and another friend [also encouraged me] ... now a friend, but then a client of my husband. [She] heard about [the company] and pushed me to start advertising. Even before I bought my first fish, she would push me to put it on platforms, tell people about the business ... She is a doctor as well and she sells fish. She is the one who really gave me the impetus to start."

What support do women wish they had received on their initial entry into platform livelihoods?

Specific skills related to digital platform work

Respondents acknowledged that there were some skills they lacked which would have been helpful in the early days of their businesses. High on that list was digital marketing skills. Cecelia, who makes customized furniture for sale, said:

“I will say the skill of selling because I have come to realise that selling is not just talking to people and them buying, but then it is psychology, you have to understand how the people think when you are selling to them. Once you get that you will be able to sell to them much easier. So that is one skill I needed. Yes, even in the digital space because you have to learn how to sell.”

Cecelia, Furniture maker and seller

Other women pointed out the need for social media skills. Ruby, who trades in household appliances, admits her early mistakes in this area:

“I tried creating an Instagram and Facebook account [but] I couldn’t even manage it. I was just posting the pictures, how to post them, describe them— I had the internet though, but that skill I didn’t have and I had to rely on someone to do it and at that time they were family, not someone who will do it and you will pay. And you know how these things go ... And like I said, I think I lost the zeal somewhere on the way [along the line] so I couldn’t go there to update any of the pages or even—Mmm, so, yes so I think maybe if I had that skill, communication design skills like ... description of items, that sort of thing, it would have helped. I think if I had it maybe things would have been different than ... they are [now].”

Ruby, Seller (household appliances)

Women who work as programmers and app developers wished they had been introduced to the use of computers and technology earlier than the university level. Robin, a programmer, recounted being a real novice at the start of her university education, not having any idea how to use a computer or how to use Microsoft Word. If she had, *“the confusion would have been a bit less,”* she said. Similarly, Beauty, an app developer, wished the opportunities that Developers in Vogue offered young women in university were available to them when they are much younger. She said of herself:

“I didn’t know anything about it [the tech field] till level 300 [third year in university] ... If it [had been] introduced at an earlier stage maybe in SSS [Senior Secondary School] or something so that we can even create more interest in the tech field. Because people don’t really know anything about it.”

Beauty, App developer

Two other women wished they had general business knowledge. Patricia, who sells mothercare items online, said:

“I would have loved to take some marketing and business courses which I have never taken before. So I would have loved to do those courses at least to make me understand the business world more. But this has been just using my mind and the things I have at hand to manoeuvre my way. I haven’t sat in any business lecture before.”

Patricia, Seller (mothercare items)

“...looking back, anyone who would have taught me how to do business would have been beneficial [to me].”

Rita, Maker and seller (hair accessories)

Support for nonconventional activities

Motivation to participate in a platform livelihood did not necessarily mean that women had needed support from family and friends, especially when they chose work that did not adhere to traditional gender roles. The three women in particular who had taken on jobs perceived as masculine experienced pushback from family and friends. These women had to actively work to get family members and friends on their side. Caroline describes the reactions she receives making furniture for sale online: *“A lot of people, because they are like the work involved—there is carpentry in it, there is welding in it, there is tailoring in it—so people are like ‘A woman and you are able to do carpentry? A woman and you are able to do welding?’”*

The two women drivers also faced social pressure to change their line of work. Adobea’s opposition came from her spouse and friends, as well as strangers she would pick up on trips.

“Oh, mostly friends, and even somebody that I saw as my mother in church (I call her mother in my church), she said ‘No, a woman cannot be a taxi driver.’ And some of the passengers I pick also say ‘How come a woman is a taxi driver? Why? Your husband cannot take care of you?’ and others will say, ‘Oh no, this not a job for a woman. Leave your husband if he cannot cater for you.’ And I was like, ‘Will the [other] person provide for me 100%? I also need to fend for myself’ ... Through it all I have decided to do it and my husband has realised that I will still do it no matter whatever he says. So he doesn’t bother about it anymore.”

Adobea, Driver

Samia had similar experiences. Like Adobea, she persisted to the point where her husband no longer attempts to dissuade her. Samia did the same with her parents and immediate family, who expressed concerns about her choice to drive for money.

“‘Ehhh, you are female, you have gone to drive, what if you pick a bad person, driving is for men.’ Those are the kind of things they said to me. They weren’t so convinced but [laughs] I have to make money, so when you say that, I will ask you, ‘So will you give me money, give me this amount every day or every month?’ They couldn’t so they let me go [left me alone].”

Samia, Driver

What are the challenges women experience in platform work?

Participants described many challenges that they have encountered in their work. For those engaged in platform sales in particular, these stemmed from the general difficulties of doing e-commerce in an emerging economy, difficulties that disproportionately affect women because they are overrepresented in that area of work.²⁹

Logistics

Half of the women recounted various challenges around logistics, specifically delivery, payment, supplies, and inputs such as electricity and internet.

The women who work in platform sales rely on independent delivery persons (usually young men on motorbikes) to get their items to clients. These delivery persons operate independent of the women's businesses and sometimes have a schedule that is not in sync with that of the platform seller. This can produce tensions between buyers and sellers. Winifred, who trades in kitchenware, was one of eight women who mentioned the challenge of delivery:

"Sometimes, the delivery is stressful ... Sometimes, when people order items, they want it immediately and you have no control over the delivery. So the person comes for it in the morning and they have other deliveries to do ... And you know you've given it out so the customer is supposed to get it within an hour or two, but then it takes a long time. That is the most stressful part, getting the items delivered."

Winifred, Seller (kitchenware)

While most of the complaints about delivery centered on timing, the issue of delivery cost was also raised.

"There was that problem of people paying exorbitant prices for delivery and also delivery taking longer; sometimes 2-3 days before customers get the delivery. So we were thinking about at least a one-hour delivery period and also very affordable delivery. I don't think that if you order GH¢10 [US\$1.30] worth of tomatoes, you should pay for GH¢40 [US\$5.10] for the delivery."

Belinda, Runs agritech startup

On a positive note, developers in the tech space have worked to address these logistics challenges using technology. Maadjoa, who makes clothes to sell on Facebook and WhatsApp, explains one such technological solution to the problem of poor address systems and the timing of deliveries. This address system recognizes the lack of internet accessibility all over the city, as well as the cost involved. It thus allows individuals to find addresses offline. In other words, this is Google Maps unwired.

Maadjoa explains:

“During the COVID lockdown, though, we found a solution. It’s called SnooCODE.³⁰ And SnooCODE is a digital addressing system. And what occasioned it was that many of our customers, because of the lock down, were now in their homes, not in their offices and typically the offices are at an easier location to find than people’s homes. And so, using SnooCODE we got people to give us their digital addresses and also still using the SnooCODE solution, they were able to optimise each day’s deliveries and to a large extent plan and say we will be at, let’s say, we will be at Adabraka doing four deliveries between 10:00 and 11:00. And so the customer knows that between 10:00 and 11:00 they can expect their package.”

Maadjoa, Maker and seller (clothes)

Four women mentioned the challenge of obtaining supplies as a feature of doing business in Ghana. There are few manufacturing plants in Ghana, thus the majority of what is consumed in the country is imported in either its raw or manufactured state. Individuals who enter into manufacturing, therefore, contend with high raw material costs, which ultimately affects profit margins. Rita, who makes fascinators for sale, explained:

“As I was saying, it’s about the prices of materials on our local market. Well, I’m an SME. I have not made it big yet so I don’t have the building, office building or something, so I’m doing everything from home. Yes, and the materials out there are expensive; we don’t have production companies here in Ghana. Those in the market are sourced from outside Ghana ... the prices are outrageous for materials, and then when you come home, you do your design or whatever. And then you price it. The customer comes in and wants you to reduce [the price]. And it’s very discouraging ... Mostly, you end up not really getting value for the products.”

Rita, Maker and seller (hair accessories)

A few other women mentioned the high costs of electronic payments as a challenge. Maadjoa, who makes clothes for sale, notes, *“MoMo [Mobile Money] has served us well. The number one issue will be, as regards umm charges. So customers complaining about charges. And recently we have moved to the MoMo Pay Solutions, which means that the charges are minimal.”* However, there are current discussions in parliament about the introduction of an electronic levy of an additional 1.75% on all charges, which might discourage the use of online payment platforms if passed into law.³¹ In that situation, MoMo Pay Solutions will not be enough to encourage the use of online transfers. Maadjoa’s predictions are right. Even the possibility of the E-levy led to a 3.8% decline in transactions over the period of one month.³²

30 According to its site, “a SnooCODE is a unique 6 or 7-digit alphanumeric code which allows quick and accurate address saving, sharing and navigation, even when there’s no Internet or cellular access” (emphasis in original). For more information, see “About,” SnooCODE.

31 “Parliament to Consider Approval of E-levy Bill Today,” MyJoy Online; GNA, “Minority Remains Resolute Against the E-levy—Haruna Iddrisu.” The E-levy was passed on March 29, 2022; the rate is 1.50%. Rédaction Africanews, “Ghana Parliament Approves Controversial E-levy Bill.”

32 Yeboah, “Value of MoMo Transactions Drop by GH¢3bn ahead of E-levy Passage.”

Yet another challenge observed by our interviewees is the instability of internet and electricity supply.

“Another challenge would be network down times where a customer has paid and we haven’t received the alert and there is that back and forth happening. And sometimes too the inability to reach someone on the service provider’s end to resolve the problem becomes a challenge.”

Maadjoa, Maker and seller (clothes)

“Erm, I think the only challenge will be the fact that internet could sometimes be a problem, and constant electricity especially if you don’t have a generator. Those are the major challenges that could affect the work. Sometimes you are working and then [the] lights would be turned off, so, it is a bit challenging in that regard.”

Marian, Programmer

Elsie, who makes yogurt for sale, had a fairly unique challenge; she was the only one who was producing a consumable item, one that required approval from the Food and Drugs Authority of Ghana (FDA). She had, however, not yet applied to the FDA and recounted how that sometimes presented difficulties for her:

“Yes, I was saying the registration part of the business. That was one of my major challenges because there were times when I take it round, when someone orders or something, when the person sees the product, the person goes like, ‘Have you registered it?’ And then I just have to say something or just say no [and] they will start giving me a lot of talk.... Registering the product has been one of the difficult things for me and up till now I still haven’t registered the product, considering the procedures that I will have to go through.”

Elsie, Maker and seller (yogurt)

Finding and growing clientele

Half of the respondents spoke to the challenge of finding, keeping, and increasing customers online, which requires certain technical knowledge of how to operate online and, more importantly, marketing skills and innovation.

Araba observed, *“Building a following has been more difficult than I thought it would be on social media”*; it required continuous innovations in marketing strategies, which was difficult for some of the women to keep up with.

“To catch their attention, to keep them coming back, you know, for the food. I find that I have to keep inventing new recipes and doctoring the old ones, you know, to keep people’s interest up. So it is almost like I always have to design a new product every other month or so that will wow somebody and will have them refer me to someone else and all that. So it has been pretty tough breaking into the market.”

Araba, Seller (seafood)

“There is pressure to be creative constantly. There is this book that I read that had this sort of joke that for an artist or a writer, you can be creative anytime you want; you can take time off work, you can relax; when you are inspired, you write. But if you work in an agency, you have to be creative on Wednesday at 3:00 PM. And, yeah—just always having ideas on hand is a lot of pressure on you.”

Aku, Digital marketer

Difficulties with clients (and the specter of online fraud)

More than half of the women involved in social commerce spoke of difficulties transacting business with persons online, singling out demanding and defaulting clients and the possibility and reality of scammers.

Four women mentioned the psychological toll of dealing with “demanding” clients. A further nine participants mentioned defaulting clients as their major challenge. June, who sells electronics via social media, described one such incident:

“I might have money and a customer will be like, ‘Oh I want this item tomorrow’ and because I don’t want to miss on timely delivery, I might want to get the item now and when the customer calls me, I rush, pack, then I can meet the expectation of the customer. But I will call the customer and the customer will not pick up. So the item is with me, and I have to look for another customer and my cash is locked [up]. So, these are the things that shock us as we do the business.”

June, Seller (electronics)

Jane, who sells fabrics via social media, described a similar scenario:

“Err, you see, sometimes, since some of them buy on credit, taking the money, you will have to be very careful with your approach. People are around you, you are at work with them ... sometimes they forget. Other people too they don’t forget but they pretend that they have forgotten so you just have to remind them. So in reminding them, if you don’t take care, you will step on somebody’s toes and then the person will get offended. So I devised a jovial way of reminding them, yes, but yet still some of them, they still have a problem with it.”

Jane, Seller (fabrics)

Online scammers also made for a difficult environment in which to do online business, as reported by four women. Often, those working in platform sales have to take on risks to engender trust in online transactions.

“And then there are some people who are outside Accra have also been scammed already or they know somebody who has been scammed so they are afraid— So I try to find a way around it, but it is always a risk on my part, and on their part as well ... So a lot of people say, ‘I want to see the thing before I will pay, like I don’t feel comfortable buying something I haven’t seen because I don’t know what the person will bring me or even if they will show up,’ and so definitely the public perception has skewed more to the positive but I think we need to deal with the issues around fraud and payment processing etc. to be able to eradicate that.”

Winifred, Seller (kitchenware)

Although online traders more commonly face the challenge of actual or perceived scammers, other types of workers encountered this obstacle as well. Jessica, a content creator for an online company, recounted how the fear of scammers almost prevented her from applying for her current job.

“There was this issue about fraud, internet fraud. As time goes, maybe you have a lot of job opportunities and later you will realize that it’s a scam. You just needed to [write down] some sensitive details and they will probably use it against you later on. So when this opportunity was opened again people were asking, Ah, am I sure this is not scam? Am I sure my phone was not stolen?... So initially when the opportunity came, I also had that same perception.”

Jessica, Content creator

While none of the 40 women interviewed had been the victim of scams, the experts who have offered training to thousands of women over the last decade admitted that these scams did exist. Expert 3 described an incident in which she intervened to prevent a young woman from being taken in by online fraudsters claiming to be giving out scholarships for young women in tech. She observed:

“Women, they are a vulnerable group no matter whatever space you operate in, so what that means is that you have fraudsters, you have tricksters, you have people that try and scam them and you have people that like to exploit them.”

Expert 3

Other challenges

Some respondents discussed the challenge of obtaining funding in the Ghanaian economy. Interest rates in Ghana are very high, making it nearly impossible for small businesses to count on banks for financial support. As Belinda, the agritech entrepreneur related, *“It would be so easy to access grants or, say, very flexible credit terms like in the developed world, so that our companies can also be 100 years and all that, so that we don’t fade out in the first five years, and we can really be seen out there competing with them.”*

For those producing items for online sales, finding workers was also a challenge. Adoma, who makes clothes for sale online, noted, *“I don’t have that much help, meaning more apprentices and other things, and of late I think it’s difficult to have the youth wanting to come into this line of work [sewing].”*

Finally, the sociocultural norms that make social reproduction largely women's responsibility make it especially difficult for women to work from home where they are also expected to shoulder the majority of domestic or care work. This is a challenge for all women, not only those with children. Theodora, a 23-year-old single woman living with her parents, discussed distractions from her family members because of their difficulty understanding the concept of remote work:

"My mom is right here [in the room] but I can say confidently that she doesn't get the concept of remote working. [laughing] ... The very first day I got my job, I was talking to my boss, on the very first day, and my mom walked into my room and I said 'Mom, I am on a call.' She doesn't understand why I should sit by my laptop and say I am working. For her, it doesn't click.... Trust me, I have been on a Zoom call and I have been asked to go and buy tomatoes or onions [laughs] ... Sometimes I have to go to Impact Hub Accra to work."

Theodora, Online administrator

What motivates women to keep going, despite the challenges they face?

Many of the motivations to persist in platform work reflected the initial motivation of women on entry.

A third of participants referenced future career goals. Adobea, the Bolt driver, said,

"I am planning to improve it, like get money, buy cars, and run a transport business with ladies only. A girls' transport business. I have something like that in mind ... I intend to run a transport business in the future even if I am no longer in this line of work and I would like to work with only females."

Adobea, Driver

Others talked about their network of support. For Hannah, who sells hair products, this is a small group of people

"... [who] give you more ideas about how the business is run, what you need to do, how to win on the ground, stuff like that. So, I think they've been very beneficial if you have any questions if you have any challenges, you just ask, there is somebody available to help."

Hannah, Seller (hair products)

Another quarter of respondents, among them the women who said they were pursuing a passion or interest, mentioned that positive client feedback spurred them to work through the challenges they faced.

“You know ... I love cooking so when I sell it to somebody and the person comes back to tell me that they used it for this and they take a picture or video of what they are cooking, I become happy.”

Gertrude, Maker and seller (spices)

“I like it when I sell an item to someone and the person comes back with great feedback, like ‘I like this, it is helping me with this. This has solved this problem.’ I really like the reviews I get from people.”

Cecelia, Seller (beauty products)

“Some customers are nice. The way they will even talk to you, even if you will not do it, you will do it; you will feel like you should continue doing it. And to me, some of the customers, in fact, most of my customers do motivate me as well. [Even] if you are not interested in the work, definitely you will develop the love for it.”

Laura, Seller (shoes)

Three women emphasized the uniqueness and relevance of their work as part of their feelings of satisfaction.

“You are unique in that area. You are rare in that area. You’ve added market value to yourself. You look around the industry and where you find yourself, there’s just one of you. ... So you may have other ‘small-small’ things you are doing, but you may want to stay where you are. Of course, if it becomes bigger as we are expecting it to become, you know you can write it in the annals of history that you were also part of this. I mean that sense of fulfilment that you have brought to Africa, you were part of the story.”

Jemima, Runs online library service

“When you look at the future of work, technology is really involved ... technology is definitely impacting every area and in every country. So that really makes me want to stay in there because that just makes me think that I will be given room to make that impact using my skills, and my job will not go extinct.”

Norley, UI designer

“Because I feel that it is in line with my purpose, it is in line with my destiny, and I wouldn’t thrive in any other place.”

Vesta, Online reporter

For some, money was also an important incentive to keep going. For other women, the ease and convenience of the tasks associated particularly with platform sales were an important consideration.

“I don’t know who will do business because of losses. And the money is good, and it keeps coming.”

Patricia, Seller (mothercare items)

“You see, it is simple and easy. If I am okay and I can deliver goods, I just take the pictures, and then just post it, get my data and just post the things online with[out] any stress. And when I take orders, I tell them when I can deliver and I do it. So it is just under control.”

Jane, Seller (fabrics)

“Compared to my previous job, I have much [more] control over my time in this current job and it is very beneficial to me ... The good thing with this particular one is that we book our meetings a day before time. You will never get an impromptu meeting.”

Theodora, Online administrator

A separate interview question about the advantage of platform livelihoods relative to other forms of livelihoods yielded many mentions of flexibility. In other words, though it did not feature as a major initial consideration or motivation for entry into platform work, the flexibility in control of one’s time was ultimately a big factor in women’s choice of jobs. Ruby’s experience of online trade in electronic appliances was illustrative:

“Like I said, I could be home ... uploading pictures, uploading things then people will be like— that same time, even though I was pregnant—I think I had even delivered—I could still nurse my baby. I wouldn’t have to leave her at home and go out there to sell and even then, I will be walking around and someone will ask for it— But I think once it is online, friends, family will say, if someone speaks about needing an item, ‘Oh I saw it on Ruby’s [WhatsApp] status.’ So at least it has given me the opportunity to spend more time with the children and saving a lot of energy, physical energy.”

Ruby, Seller (household appliances)

As Ruby’s quote indicates, the value of flexibility was tied to women’s care and domestic work obligations, a theme Adobea, who drives for Bolt, echoed:

“Okay, I work from Monday to Friday. I rest on Saturdays and Sundays because the child and my ‘boss’ [husband] are both at home. So, I cook, clean the house and [do] other household chores. So it is Monday to Friday. But I am very tired today because I really worked myself out last week ... I can work half day and come home and sleep. If I am [in town] and the sun is scorching and I am tired, I can come home and rest for some time and continue later. It affords me the time to do other things for myself.”

Adobea, Driver

Importantly, the flexibility that women valued was not without its downsides; it often made it difficult for women to create a hard line between work and rest, or between their platform work and domestic and care work. This issue is discussed further below.

How has COVID-19 impacted women's platform livelihoods?

Both research participants and experts agreed that there was a silver lining to COVID-19 in terms of platform livelihoods: the government lockdown and other restrictions encouraged an increase in the use of online services. Expert 4 opined:

"I think COVID has been good for businesses online because it has caused a change in behaviour. Some of these businesses were online but maybe about 10% of their clients were patronising it. When we all went through the lockdown phase, people went online more, people discovered new things online that they were not aware of ... So I feel like it's made, it has fast tracked a lot of the changes that we were hoping to see in people a couple of years from now. At least it has created more awareness now than we expected. So now people are aware— I mean people are doing church online, you know. So people are more aware of the online stuff, the internet, people are now more open to things that traditionally were a certain way ... now they have had to embrace new things and they have seen that, you know, the world has changed so they need to adapt or change as well."

Expert 4

A majority of the women affirmed this view, including Jane, who sells fabrics online:

"So COVID-19 hasn't really affected me in a negative way. It has rather affected me positively; it has encouraged the online business. The person doesn't have to meet you, the person doesn't have to touch it, open the thing, try it on before the person buys it."

Jane, Seller (fabrics)

Grettle, a medical doctor who sells shea butter products, also described an expanded market during the pandemic.

"The fact that I can be in Tamale [in northern Ghana] and still sell to customers in Accra [in southern Ghana], I am sure that was very— People didn't really like online stuff before the pandemic but then when the pandemic came and they had no option than to buy things online, now people are more open to buying things online. So now I can have my business in Tamale and still have customers in Accra."

Grettle, Maker and seller (shea butter products)

Half of the women who were not already in a platform livelihood were motivated to either seek jobs as platform workers or to go into platform sales during the pandemic, as illustrated by Vesta, who sells juices and other food items, and provides space online for young African writers to share their work services:

"I think that it gained prominence during the pandemic because I was home and all, and I was getting much time, I was able to focus on it. It's always been in the pipeline, but I wasn't serious about it."

Vesta, Seller (juices and foods)

Belinda also credited the pandemic with the start of her business:

"So, another thing that inspired our platform was, you know, it was born at a time when we were in the height of the pandemic. It was born around the lockdown [in April 2020] ... Several companies in Ghana were working remotely so we were thinking, how do we serve people? How do we contribute to people minimising the risk of getting COVID, but at the same time having to shop for food produce and all that? So we talked about it, and we came up with this as well."

Belinda, Runs agritech startup

For half of the women interviewed, the pandemic also changed the perceptions of platform livelihoods among family and friends.

"They were always wondering why I would be on my phone all the time, because they are not updated, and they don't know what we know as youth [that we] use this to make money ... But when they started seeing the results that, 'Ei, the lady is actually making money,' that was when they understood. They understood that you can actually make money digitally. You don't have to go to, like go to the market to sell, you don't have to walk around, you don't have to move door to door."

Cecelia, Seller (beauty products)

Because of the very positive way COVID-19 affected the growth of online businesses in Ghana and increased its acceptability as a source of employment, experts were optimistic that this sector would continue to grow in the future. Expert 3 predicted:

"So, I think COVID also really redefined the speed at which platform work was going to take over, and five years' time it's going to be very vibrant. So, I am predicting in five years' time, we will see more young people doing remote work even as a side hustle. So, it's like they can even be working in an organization and also be doing remote work on the side."

Expert 3

However, there was a downside to COVID-19 for those in e-commerce: disruptions in the global supply chain and an exorbitant increase in shipping prices and the cost of goods. Thirteen interviewees pointed this out. Maadjoa, who felt the downside of the pandemic very strongly, describes her experience during the pandemic:

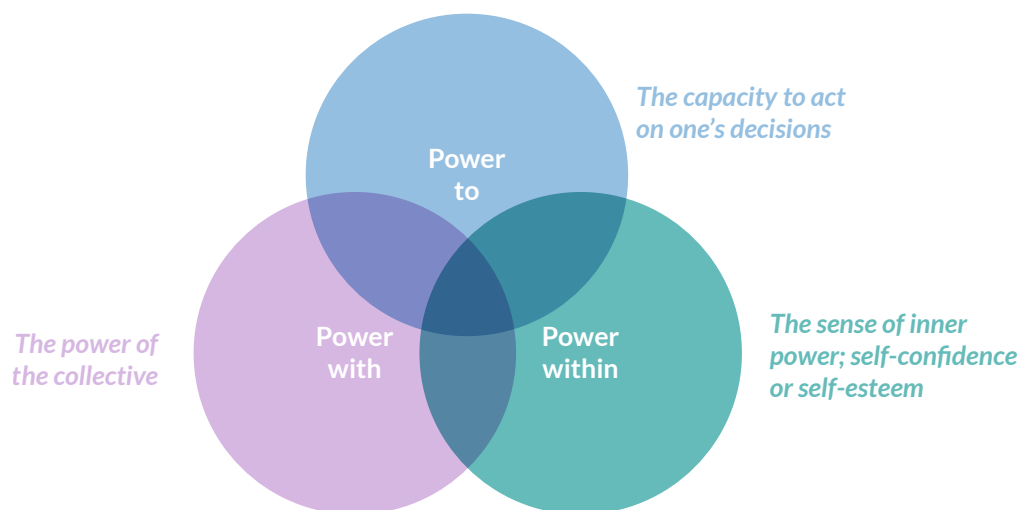
“In terms of the supply chain though, we were really affected because prices skyrocketed. We lost at least one major order because we simply could not bring the material in and it took so long that the customer had to cancel the order. This was one of our biggest orders at the time.”

Maadjoa, Maker and seller (clothes)

What have women gained through platform work? Is it empowering?

For the purposes of exploring how platform livelihoods have changed women’s lives, empowerment is defined as power to, power within, and power with (Figure 8).³³ “Power to” refers to the availability of the resources that make it possible for an individual to act on one’s decisions. “Power within” refers to psycho-emotional capacity such as self-confidence and self-awareness. “Power with” is collective power gained through social relations, especially with other women. Much of the analysis pointed to the first two categories, with little on the idea of “power with” or collective power. This is perhaps unsurprising given the individual nature of much platform work. However, other sections of this report do point to the importance of social networks, validating the presence and importance of power with.

▼ Figure 8: Authors’ construct of the dimensions of empowerment³⁴



33 Rowlands, “Empowerment Examined.”

34 Rowlands, “Empowerment Examined.”

Gaining life and technical skills (“power to”)

In the context of platform livelihoods, “power to” includes those skills that the women have developed that allow them to retain more control over their lives and the decisions they make. Examples of such skills are those related to time management, focus and productivity, financial and other forms of planning, decision-making, and leadership. Women also mentioned improved technical skills as a benefit of their platform work.

A third of respondents mentioned social skills as a major benefit of platform livelihoods. Patricia, who sells mothercare items online, said:

“Yes, it has made me more responsible and more polite, because I don’t know who my next customer will be. And of course, I don’t want to lose a customer because I wasn’t able to comport myself or I wasn’t able to approach the person well. I should be easily approachable. So it has made me work on myself.”

Patricia, Seller (mothercare items)

Some of the women reported that they learned time management skills. Others described having more focus and therefore being more productive. Gertrude, who sells spices, spoke to this:

“You know you have a job to do, and you have another customer to satisfy, so when you close from work, no delay or needless conversations, but just come back and come and do what you have to do. So time management is one of the positive benefits I have.”

Gertrude, Maker and seller (spices)

Some of the respondents described learning the skill of planning, financially and in other ways:

“I really need to plan ... every step of the way ... Because if I don’t document stuff—I spoke to this person and the person needs to pay me in two months’—then I will not even keep track of what I am doing. So, I need to plan.”

June, Seller (electronics)

“So it really helped my budgeting, our budgeting as a family it helped us check our expenditure, it helped us to be more realistic planners when it comes to finances and [the business] ... I can do more than I have ever thought I could do with limited finances now because I can grow my money, I can do things with the money that will grow it, so that I can do the things that I think I will need eventually, such as ... furthering my studies.”

Araba, Seller (seafood)

Women also described learning or improving a number of technical skills related to working online (e.g., how to take good pictures of products and how to market online) and to a specific type of work (e.g., soap making, making videos to advertise content, how to send effective emails).

Above and beyond skills, the major benefit of platform livelihoods was financial resources, which gave women the power to make independent decisions. Close to half of the respondents spoke about their ability to satisfy their needs and wants; others described this power in terms of financial independence. Some spoke about their ability to not only cover expenses but also save. Adoma said, *“I will say my savings have even changed because now I’m able to save more. From the sewing, I’m able to save more.”* The respondents went on, in some cases, to explain what they saved for; Sedem wanted to invest her savings, for instance, while Laura and Cecelia saved to get their own place.

“I am able to use my own money to get my own apartment.”

Laura, Seller (shoes)

“Now I have a comfortable place to stay ... One of the goals that I had was to move out of my parents’ house and then to have my own place and I have been able to do that. And then one goal I also have is to be able to build my own house by 2023 and I will say I am currently [working] on that.”

Cecelia, Seller (beauty products)

Platform livelihoods allowed for savings in two ways. Women were making more money and they were saving on transportation costs. For example, even with her data costs, Jemima, who works at an online library service, estimated that she was saving GH¢600 (US\$75) monthly in fuel by working from home. Helen, an operations manager at an on-demand food app company, also made the point that she was saving *“two-thirds or three-fourths”* of her previous transportation costs, money that she could:

“Go on vacation with, do shopping with ... or [use] for investment purposes.”

Jemima, Runs online library service

Self-growth (“power within”)

Half of the women spoke about gaining more confidence. Others used words synonymous with confidence: “boldness,” “assertiveness,” “courage,” and “resilience.”

“I used to be the shy type, honestly. In fact, when you go on my social media platforms, I don’t look like I’m the shy type but since I started working my confidence level has increased because I have to fix a meeting with a customer. You’re going alone, nobody is there with you. So you have to be on top of your game. You have to build on your confidence level. You need to know what you are up to. So it has helped me to build my confidence level and be outspoken as well, yes.”

Reena, Digital sales

“At first, I used to have this mentality that certain things could be done by only certain people. Or should I say some traits are inborn, one has to be born with those traits. But now I have seen that everything is about learning. If one puts their mind to it and learn, one can also make it.”

Belinda, Runs agritech startup

Related to having an improved self-image, women experienced newfound respect from family and friends, which they described as further enhancing their self-confidence. For some, this gave them more decision-making power at home. Slightly more than half of respondents mentioned this benefit, including Laura:

“Okay, the thing is, when you start and you don’t have anything, [it] is not good. Do you understand? ...You have been called and you don’t have any money to send home. It is like, ‘What were you born into the world to come and do?’ But right now ... they feel like calling you always. They have given you that respect. Have you understood? I am a big woman.”

Laura, Seller (shoes)

Increased confidence translated to women’s ability to insist on what they want for themselves, even when it violated social conventions.

“Working in a digital platform and being in control of my time and my life has made me more assertive when it comes to decisions by my mom. Because the usual narrative was to go to school, ‘when you finish school, you get married’ and I am like I am not one to settle down. I am not against marriage but I don’t want to also get married and settle down because I believe when you settle down and have kids, it changes a lot of things. As soon as my friends got pregnant, their lives changed and I wasn’t [am not] up for the task so, when I got this job, I am like, I am more assertive on what I want to do. I tell them I want to go to school, and when I am done with school, I will settle down.”

Theodora, Online administrator

Improved social relations

Some women were able to expand their social networks through platform livelihoods, as Theodora’s quote illustrates:

“After I got this job, there is this organisation in Nigeria called O21Tech for Dev, equipping women with skills ... tech skills, hard core tech skills. And what I have realised is that this job has given me the platform to be in partnerships with—not necessarily partnership but even friendships—to have friends in other countries, who are doing similar things, who are raising up these women to be digitally equipped.”

Theodora, Online administrator

Box 3**Jessica: “Power with” and “power to” live and work independently**

After obtaining a degree in computer science, Jessica struggled to get a job. She turned to social commerce, selling fabrics through WhatsApp and Facebook, while she continued to look for work. As a way to apply what she had learned in school, she also volunteered with the Soronko Academy to help teach girls how to code. Through this volunteering experience, she met Regina Honu, founder of the software development company Soronko Solutions, who introduced her to Isahit, a data labeling platform.

Jessica says that her confidence took a hit from the four years when she couldn't find work, but her platform work has boosted her self-esteem. Even after she started work at Isahit, she experienced “imposter syndrome,” she said. But when her coworkers would turn to her for help and she realized that her own productivity rate was high, her perceptions of her abilities changed.

“Now I don't really feel timid when I'm going for an interview. The nervousness, it's still there, but it's not as bad as before. Because I feel I have something to offer so just take your thing and go [you can take it or leave it]. So it has built my self-confidence.”

Her work has also allowed her to rent a place for herself, and to be financially self-reliant.

“I'm able to afford some things I need without actually asking anybody. I've even been able to afford a small room, a single room self-contained [room] for myself.”

Importantly, she has the time for studying to improve her work now that she lives alone.

“I'm able to go online [now] and take a number of courses but at home I would need to do chores. it's not like I'm running away from chores; I still go back and help as and when it's convenient but I realized the time that you fixed to learn, that is the same time that they call you to work at home and you can't ignore [them]; you have to sacrifice your lesson or whatever you are doing and go and attend to their needs. So I've noticed that, since I moved out, I've been more productive. When I was home, I was working around sixteen hours [or less] a month but this month I've gone up to ninety.”

Other themes

Some of the women spoke about a sense of inner fulfillment from engaging in platform work.

“Oh, I feel great because within a short period, I’ve been able to deliver and I think yes I’m happy. I’m proud. I didn’t see myself coming this far but yeah I’ve been able to deliver within a short period and I think it’s a good start.”

Jackie, Database administrator

Denise, the chemical engineer who now makes organic hair products for sale alongside an online hair care service, was representative of the women who have found fulfillment in platform livelihoods:

“I think I have found my feet, in the sense that right after school, it’s like I didn’t get my dream job. I was working at a place where I couldn’t really fit in. Yes, I learnt a lot [or] else it would have been like I have always been searching, I have always been searching but doing this, I think I have found myself ... I believe I have found myself. I have found a purpose I am fulfilling; I’m training young women, I am giving entrepreneurial talks, I am doing something that makes me happy and I am getting money from different, different sources; from the salon, from make-up, from hair products, from trainings, and other stuff so I am happy.”

Denise, Maker and seller (haircare)

A few women spoke about the fulfillment that came with having influence, either on their immediate circle or society at large.

“I will say influence. I didn’t expect to gain influence at all. But I will say that now when I talk, people hear me, people see me, and I didn’t see that coming ... People actually respect me. Okay so like I said, I have this thing where I do help or coach people to start their own businesses. Yes, so they do come to me when they want to start a business or when they have a challenge, whenever they are facing challenges in their business, so I always give them a solution.”

Cecelia, Seller (beauty products)

Those who work in technology talked about their impact in terms of nurturing the next generation of African women in the world of technology. Theodora, for example, spoke about her partnership with an organization in Nigeria, Technology for Development, that is equipping women with “hard core tech skills” and added, *“What this job does for me is that I get first hand opportunity to [do] anything that has got to do with women.”*

What are the costs to women of engaging in platform livelihoods?

In spite of the benefits of platform livelihoods outlined above, respondents were also quick to point out its downsides. A third of the women pointed out that platform work could be quite stressful, with the nature of the stress depending on the type of platform livelihood one had. Another quarter spoke specifically of stretched capacities, which can also be a source of stress.

For Patricia, who traded in mothercare items, dealing with certain types of customers was a source of stress: *“Stress, yes. Sometimes it is very stressful, especially when I get a demanding customer ... He or she wants their goods to be delivered, whether I am ready or not, I have to deliver.”* Sourcing the right item for a customer or trying to attract customers in the first place were difficult situations for others:

“Online business is hard. It’s hard. I once had a page which I deleted. Hmm, I just woke up one morning then I deleted my Instagram pages and my Facebook pages just like that ... The demand to put a perfect caption, edit pictures, it was too much...”

Rita, Maker and seller (hair accessories)

Those working in technology experienced their share of stress. Brenda, an app developer with Hubtel, shared, *“If you’re not able to meet your target, it’s a hot mess. You just have the boss descend on you ... How am I managing it currently? I’m not, it’s not going very well ... I’m just holding on and hoping I don’t have a breakdown ... but it’s tough.”* Sedem, a user interface designer, admitted, *“So I didn’t expect it will have as much pressure ... Sometimes the deadlines are close and it is a creative space [so] you need time to figure out your ideas ... I thought maybe you had all the time in the world to just design, but it is besieged with deadlines.”*

Adobea, the Uber and Bolt driver, also points out the stress that ride-hailing drivers face using a technology in an environment where not all customers do not have the digital literacy to use online maps:

“It can stress you out ... They can send [an] order for the ride and do not pick the exact location and sometimes it is 500 meters away from where they are... So you will drive to the location, and they will say, ‘Oh madam, that is a wrong location so follow the map to where I am.’ ... These things make the work very stressful.”

Adobea, Driver

A third of respondents mentioned experiencing stretched capacities juggling too many things, which contributes to stress. Respondents who work in the technology field complained about the difficulty of ensuring a work-life balance.

“The constantly being on calls, because my bosses are like, I am at home, I am not supposed to be anywhere, I am at home, so we can be—8 PM, 9 PM, 10 PM...You know, they will be like, ‘Ten minutes’ coffee break.’ Ten minutes is not enough for me to—I guess from a health perspective you will also realise that you are sitting behind the desk the whole day ... I have a desk in my room, I can roll over, sit at my desk and at 8 PM, go and take my bath and roll back into bed. I have not really walked 50 steps ... You realise you haven’t moved and that is not good also.”

Akasi, Digital marketer

Even the women who had mentioned the flexibility of platform livelihoods as a big advantage acknowledged that the reality sometimes belies the sense of control over one’s time:

“Sometimes, it is that demanding, and I have to prepare myself for anything. Because maybe somebody I am working with can disappoint me at any time and I will have to quickly find a solution to it. And sometimes, that solution could mean me going to do it and it is taking up my time, time that I think I control.”

Belinda, Runs agritech startup

A fifth of the respondents also pointed to the fact that participating in platform livelihoods meant that they spent too much time looking at a screen, be it a laptop, a tablet, or a phone. Laura says, *“Being on the phone all the time, it is not good. It gives you eye problems; I often have water coming out of my eyes. But, sister, that is what we will eat, we don’t have a say.”*

Those who are self-employed online also face the loss of employment benefits. Marian, a software developer, said:

“Ok, so this particular job, I would say right now I wish I had all other benefits, because I am currently working for a US client, I don’t have national health—like a health insurance in Ghana, I don’t have I mean I cater for my SSNIT [national pension scheme] and other things for myself which I wish I had gotten.”

Marian, Software developer

Finally, about a third of the women regretted the fact that their social life was much less active due to their platform work.

Overall, do women find platform work valuable?

When all is said and done, the overwhelming majority of women interviewed had very positive views on platform livelihoods. More than half spoke about the flexibility it offered them to ensure a healthy work-life balance, which is especially important for women with young children.

"I think it is good in the sense that if you are able to, the flexibility gives fulfilment. A lot of fulfilment. The flexibility to be your own boss and run things at your own time, spend time with your kids and all that gives us fulfilment."

Araba, Seller (seafood)

"Currently, where we find ourselves as working mothers is not easy. And it's not every mother who can afford help, and it's not every mother who has a support system. So when there is opportunity to work online, you know that in the morning, I can quickly send the kids to school, pick them up. Their wellbeing is not a problem, because you are there 24 hours. You are in your home, you are working from your home. There is nothing like, 'I did not get to work on time today, so please go and pick my child for me.' And where you have daughters, you're wondering, 'So this person that my child is with, is she ok, is somebody molesting her', you know?"

Jemima, Runs online library service

"I will say to me it is important and yes, easier. Like I said, I could be home, uploading pictures, uploading things, I could still nurse my baby. I wouldn't have to leave her at home and go out there to sell ... So ... it is important to me, I would say, at least it has given me the opportunity to spend more time with the children ... and saving a lot of energy, physical energy. Yes, so that is it."

Ruby, Seller (household appliances)

Even women without children had clearly pondered the benefits of platform livelihoods for themselves in the future when they became mothers.

"Platform work is good for women ... because in the future if I do have kids, it will be nice to know that there is something I can stay at home and do. I wouldn't be like a 100% stay-home mum but I have an option that allows me to get some hours done ... I am not saying that that is something I want to do but it is nice to know that if there is a worst case, it is something I can fall on. Because the 9-to-5 is not friendly. By the time I am coming back from work, there is so much traffic, I get home pretty late. So, I think it's something I have also thought about; I am still working, I am still being paid as if I am doing the 9-to-5 but it is remote. It is behind my PC, it is accessible, I can take some breaks, I can do what I need to do and come back to my work ... It is quite flexible so I can take a break, cook something for myself, come back and then make up for the hours later on."

Sedem, UI designer

A second major advantage of platform livelihoods, particularly platform sales, is the window it offers for educated women to take up self-employment in an environment where jobs in the formal economy are limited. Rates of unemployment for young university graduates have ranged from 98% (2003)³⁵ to 66% (2008).³⁶

While these statistics are more than a decade old, the structure of Ghana's economy has not fundamentally changed. Trading, as has already been alluded to, is a quintessential female job in Ghanaian society. While the introduction of formal education shifted educated women from trading to professional jobs or jobs in the formal economy, the appeal of trading has not waned. As evident even among this study's sample of 40 women, professional women very comfortably combine their "day jobs" with a side hustle in trade. For educated women who have difficulty finding a job in an economy with limited ability to absorb university graduates, e-commerce is an appealing option as a middle-class version of trade. Besides the marketing skills every trader needs, one needs to be technologically savvy. In addition, trading online gives one access to a much wider market than a physical shop could.

"As a lady sitting home idle. You have finished the university, you don't have anything to do, okay, you are waiting for someone to employ you, and meanwhile you can create something for yourself. Okay, this technology that has come, the only thing you need is to just get the knowledge, as soon as you get the knowledge, you are done. Anything you sell online, they will buy it. Anything."

Laura, Seller (shoes)

Expert 3 had similar thoughts: *"It is really empowering because it provides more opportunities for them to earn extra income and do that comfortably from anywhere."*

However, as Araba explained eloquently, trading was about so much more than just selling goods:

*"I know a lady who prior to starting e-commerce was a house wife and, well, some people thought she was happy but I don't think she was happy. And then when she started selling her products online, she is booming. And just this afternoon I was passing a comment on it that I think she is even more confident in home affairs because she is contributing something else to the home or she is using her talent. She loves plants and now she is growing flowers and selling them and she is looking brighter and she is looking happier, she has a say in things. Not that her husband was suppressing her before but I can tell, I can see that she is bolder about things. She has learnt how to drive, she is moving around, making her deliveries sometimes, visiting her friends when she feels like it, making sure her kids are ok, forcing her family to eat things that she enjoys that they didn't enjoy before. **When she talks about these things I find they are little victories that are going to influence her daughter's perspective of life and how she will be looked at as a woman in a patriarchal system. You want to be free, you have to find your voice, no matter where you are. And sometimes people find it through financial freedom.**"*

Araba, Seller (seafood), emphasis added

35 Baah-Boateng, "Poverty, Informality and Employment," 182.

36 Baah-Boateng, "Employment Generation for Poverty Alleviation."

Conclusion

While only 2% of Ghana's population is currently engaged in platform livelihoods, this sector is expected to grow in the future, a process hastened by the COVID-19 pandemic, which has made platform livelihoods a more acceptable form of employment in Ghanaian society.

Any effort that will improve Ghanaian women's chances of accessing these livelihood options will therefore be very welcome. For these interventions to be successful and useful, however, there are three important considerations to keep in mind.

First, socio-demographic differences among women affect their ability to access platform livelihoods. These differences have been documented in other research that has found that “human development challenges that limit progress offline are simply amplified in the digital world, creating greater inequality between those with the education and skills to get online.”³⁷ It is clear from this study, and from the fact that platform livelihoods require basic literacy, that platform livelihoods are not an option for women with limited education; it takes at the very least the full completion of secondary education to be able to participate in a platform livelihood. Moreover, without tertiary education, one is more likely to be engaged in platform sales but not other platform work, such as app development or user interface design, which require advanced education in science and training in digital skills. To improve women's chances of gaining employment in the content creation component of platform livelihoods, more needs to be done to encourage women at tertiary level to take STEM courses and train in the technology field. For example, science camp for girls that introduces them to the field of science, and women working in it, should be encouraged for girls of younger ages so that they are more likely to take up science subjects at the tertiary level.³⁸

Second, access to digital marketing training should be expanded—not just for women who work as freelancers, but also for women in platforms who need these skills to improve their business. Given the profile of many of the women involved in e-commerce in the research sample—mainly students or professionals with day jobs who do platform sales on the side—such training should be offered on a short-term basis, on weekends, and with content tailored to specific types of work.

Third, while women are involved in the content creation component of platform livelihoods, women are taking up e-commerce opportunities in large numbers. This is really a high-tech version of a job that Ghanaian women have done offline for centuries. Market trading is by far the largest occupation for women in Ghana. Nationally, 30% of women in the labor force work as traders, compared to 7% of men.³⁹ It is important that efforts are made to expand opportunities for a wider range of women to participate in all the benefits that platform livelihoods can provide. Otherwise, in the Ghanaian context, offline conditions may be simply recreated online: a situation where a sizable proportion of Ghanaian women continue to work in the informal economy as traders.

37 Onkokame, Schoentgen, and Gillwald, *What is the State of Microwork in Africa?*, 16.

38 Daily Graphic, “Promoting Girls in Science Must be Sustained.”

39 Baah-Boateng and Vanek, *Informal Workers in Ghana: A Statistical Snapshot*, 3.

Finally, it is important to temper the optimism surrounding platform livelihoods with the somber recognition that, while it has the potential to be empowering, there are also aspects of platform livelihoods that can be disempowering/costly to women who choose to participate in them. Efforts should therefore be made to address the disempowering aspects of platform livelihoods even as much is being made of the opportunities that it provides for women. Training in scam detection, for example, would be a useful tool, in addition to policies that ease the burden of care and domestic work for women, such as longer paid maternity leave and affordable childcare.

Appendix A: List of experts interviewed

Name	Designation/Organization
Expert 1	Digital Financial Services Consultant; formerly general manager of Ghana Interbank Payment and Settlement Systems; designed Ecobank's mobile banking and payment platform
Expert 2	Programme Manager, Digital Skills in TVET/e-skills for girls (GIZ Ghana)
Expert 3	CEO of Soronko Solutions, first coding school in West Africa
Expert 4	CTO of IT Consortium, a software company in Ghana
Expert 5	Programmes Director, Meltwater Ghana offering a training program, seed fund and incubator for tech entrepreneurs
Expert 6	Digital Finance professional passionate about the digital economy
Expert 7	Programme Officer, Kosmos Innovation Centre; Director, Ghana Think Foundation; Co-Founder, Barcamp Ghana
Expert 8	Co-founder of MarketExpress, largest online supermarket in Ghana

Appendix B: Socio-demographic characteristics of platform workers

Name	Age	Education	Work Type	Platform(s)	Occupation	Marital Status	Children	Location
Adobea*	30	Secondary	Driver/logistics	Bolt, Uber	Driver	Married	1	Accra
Adoma	24	Master's degree	Sale of manufactured items	WhatsApp, Instagram	Makes clothes for sale	Single	0	Accra
Akasi	25	Bachelor's degree	Creator of apps/content	Social Ghana	Digital marketer	Single	0	Accra
Aku	28	Bachelor's degree	Creator of apps/content	Social Ghana	Digital marketer	Single	0	Accra
Araba*	34	Postgraduate certificate	Sale of manufactured items	Instagram, WhatsApp	Trade in seafood	Married	2	Accra
Beauty	22	Bachelor's degree	Creator of apps/content	n/a	App developer	Single	0	Accra
Belinda	35	Postgraduate certificate	Provides services	Kuanijom.com	Runs agritech startup	Widowed	2	Accra
Brenda	25	Bachelor's degree	Creator of apps/content	Hubtel	App developer	Single	0	Accra
Caroline*	32	Secondary	Sale of manufactured items	Facebook, WhatsApp	Makes customized furniture for sale	Single	1	Asante Akim
Cecelia	23	Secondary	Sale of retail goods	Instagram, WhatsApp	Sells beauty products	Single	0	Accra
Denise	34	Master's degree	Trade in services online	Instagram, WhatsApp	Online hair grooming service	Married	3	
Elikem	29	Master's degree	Trade in services online	Instagram	Event planner	Single	0	Accra
Elsie	21	In university	Sale of manufactured items	Instagram, WhatsApp, Snapchat	Makes yogurt for sale	Single	0	Tema
Gertrude*	27	Master's degree	Sale of manufactured items	Instagram, digistore.com	Makes spices for sale	Single	0	Kumasi
Grettle*	29	Medical degree	Sale of manufactured items	Instagram, WhatsApp, Facebook	Makes organic products for sale	Single	0	Tamale
Hannah	NA	Bachelor's degree	Sale of retail goods	n/a	Sells hair accessories	Married	2	Accra
Helen	30	Master's degree	Providing services	WhatsApp	Operations manager at on-demand food app	Married	0	
Iris	27	Master's degree	Provides services	Instagram, WhatsApp	Hair grooming service	Married	1	Accra
Jackie	24	Bachelor's degree	Creator of apps/content	Developers in Vogue	Database administrator	Single	0	Accra
Jeanette*	33	Bachelor's degree (nursing)	Sale of retail goods	WhatsApp	Sells fabrics	Divorced	0	Accra
Jemima	36	Bachelor's degree (information studies)	Provides services	n/a	Online library service	Married	2	Accra
Jessica	27	Bachelor's degree (computer science)	Creator of apps/content	Isahit.com, Instagram, WhatsApp,	Online content provider	Single	0	Accra
June	31	Bachelor's degree	Sale of retail goods	WhatsApp, Instagram, Facebook	Sells electronics	Single	3	Accra
Laura	27	Bachelor's degree	Sale of retail goods	Instagram, WhatsApp, Facebook	Sells shoes	Single	0	

Name	Age	Education	Work Type	Platform(s)	Occupation	Marital Status	Children	Location
Maadjoa	34	Bachelor's degree	Sale of manufactured items	Wearghana.com, Instagram, Facebook, Twitter	Makes clothes for sale	Single	0	Accra
Marian*	25	Master's degree (computer science)	Creator of apps/content	Andela	Software developer	Single	0	Accra
Mavis	24	Bachelor's degree	Sale of retail goods	Wearghana.com, Instagram, Facebook, Twitter	Digital marketer	Single	0	Accra
Norley	26	Bachelor's degree	Creator of apps/content		User interface designer	Single	0	Accra
Patricia*	30	Nursing degree	Sale of retail goods	Instagram, WhatsApp, Facebook	Sells mothercare items	Married	1	Saltpond
Prudence	34	Master's degree	Sale of manufactured items	WhatsApp	Trade in items made in Ghana	Married	2	Accra
Reena	32	Bachelor's degree	Provides service	Instagram, WhatsApp Facebook, LinkedIn,	Digital sales, makeup artist	Single	0	Accra
Rita*	26	Bachelor's degree	Sale of manufactured items	Instagram, WhatsApp, Facebook	Sells hair accessories	Married	1	Accra
Robin	30	Bachelor's degree	Creator of apps/content	n/a	Programmer	Single	0	Accra
Ruby	33	Master's degree	Sale of retail goods	Instagram, WhatsApp, Facebook	Trade in household appliances	Married	2	Accra
Samia*	28	Bachelor's degree	Driver/logistics	Bolt	Bolt driver	Single	0	
Sedem*	26	Master's degree	Creator of apps/content	Slack, Zoom, Google Meet	User interface designer	Single	0	Accra
Theodora	23	Bachelor's degree	Creator of apps/content	womenidentity.org	Online administrator	Single	0	Accra
Vesta	23	Secondary	Provides services	Digital Times Africa	Online reporter	Single	0	Accra
Winifred	30	Master's degree	Sale of retail goods	Tonaton, Instagram, WhatsApp, Facebook,	Trade in kitchenware	Married	2	Accra
Yayra	25	Bachelor's degree	Creator of apps/content	Turntable	Software engineer	Single	0	Accra

Note: * indicates that online employment is a secondary occupation or work.

References

- “About.” SnooCODE. <https://snoocode.com/about>.
- “About CoRE.” COVID-19 Recovery and Resilience Programme. <https://core.springboard.com.gh/about-core/>.
- “Africa Claims Top Three Spots in Mastercard Index for Highest Concentration of Women Businesses Owners in the World.” *Business & Financial Times*. January 15, 2021. <https://thebftonline.com/2021/01/15/africa-claims-top-three-spots-in-mastercard-index-for-highest-concentration-of-women-businesses-owners-in-the-world/>.
- Ajayi, Kehinde F., and Nana Akua Anyidoho. “Self-Employment Preferences among University Graduates in Ghana: Does Gender Make a Difference?” *Development Policy Review* 40, no. 2 (March 2022): article e12562. <https://doi.org/10.1111/dpr.12562>.
- Anyidoho, Nana Akua. *Street Vendors in Accra, Ghana*. Women in the Informal Economy: Globalizing and Organizing. July 2013. www.wiego.org/sites/default/files/publications/files/IEMS-Accra-Street-Vendors-City-Report.pdf.
- Attride-Stirling, Jennifer. “Thematic Networks: An Analytic Tool for Qualitative Research.” *Qualitative Research* 1, no. 3 (2001): 385–405. <https://doi.org/10.1177/146879410100100307>.
- Baah-Boateng, William. “Employment Generation for Poverty Alleviation.” In *Poverty Reduction Strategies in Action: Perspectives and Lessons from Ghana*, edited by Joe Amoako-Tuffour and Bartholemew Armah, 223–31. Lanham: MD: Lexington Books, 2008.
- . “Poverty, Informality and Employment.” In *The State of the Ghanaian Economy*, 177–200. Accra: Institute of Statistical, Social and Economic Research, 2003.
- Baah-Boateng, William, and Joann Vanek. *Informal Workers in Ghana: A Statistical Snapshot*. WIEGO Statistical Briefs. January 2020. www.wiego.org/sites/default/files/publications/file/WIEGO_Statistical_Brief_N21_0.pdf.
- Bina-Agboda, Kekell. “Uber to Engage 1 Million Female Drivers.” Graphic Online. May 18, 2017. www.graphic.com.gh/news/general-news/uber-to-engage-1-million-female-drivers.html.
- Clark, Gracia. *Onions Are My Husband: Survival and Accumulation by West African Market Women*. Chicago: University of Chicago Press, 1994.
- Caribou Digital and Qhala. *The Experience of Platform Livelihoods in the Global South: A Literature Review*. October 20, 2020. www.platformlivelihoods.com/wp-content/uploads/2020/10/QYDEL-v1.01.pdf.
- Daily Graphic. “Taxi App, Uber, Launches in Ghana.” Graphic Online. June 9, 2016. www.graphic.com.gh/news/general-news/accra-becomes-city-467-next-smart-african-city-to-offer-uber.html.
- . “Uber Partner Drivers in Accra Hits over 3,000.” Graphic Online. January 9, 2018. www.graphic.com.gh/business/business-news/uber-partner-drivers-in-accra-hits-over-3-000.html.
- Daniell, William Freeman. “On the Ethnography of Akkrah and Adampe, Gold Coast, Western Africa.” *Journal of the Ethnological Society* 4 (1856): 1–32.

- Darkwah, Akosua K. "Trading Goes Global: Ghanaian Market Women in an Era of Globalization." *Asian Women* 15 (2002): 31–49.
- Darkwah, Akosua K., and Dzodzi Tsikata. *Home-based Work and Homework in Ghana: An Exploration*. ILO Working Paper 22. January 22, 2021. www.ilo.org/global/publications/working-papers/WCMS_766983/lang--en/index.htm.
- Escudero, Verónica, Janine Berg, Souleima El Achkar Hilal, Richard Horne, Stefan Kühn, Hannah Liepmann, and Clemente Pignatti. *World Employment and Social Outlook: Trends 2021*. International Labour Organization. 2021. https://labordoc.ilo.org/permalink/41ILO_INST/j3q9on/alma995126093502676.
- GNA. "Ghanian Women-owned Enterprises to Benefit from Retail and Online Marketplace." *Business Ghana*. March 30, 2021. www.businessghana.com/site/news/Business/235441/Ghanaian-women-owned-enterprises-to-benefit-from-Retail-and-Online-marketplace
- . "Minority Remains Resolute against the E-levy—Haruna Iddrisu." *MyJoyOnline*. December 21, 2021. www.myjoyonline.com/minority-remains-resolute-against-the-e-levy-haruna-iddrisu/.
- Graphic Online. *Daily Graphic*. www.graphic.com.gh/.
- "Home." Global Code. <https://globalcode.org.uk>.
- Kenu, Daniel. "Uber Extends Services to Kumasi." *Graphic Online*. September 2, 2017. www.graphic.com.gh/business/business-news/uber-extends-services-to-kumasi.html.
- Onkokame, Mothobi, Aude Schoentgen, and Alison Gillwald. *What Is the State of Microwork in Africa? A View from Seven Countries*. Research ICT Africa. September 2018. https://researchictafrica.net/after-access_the-state-of-microwork-in-africa/.
- "Parliament to Consider Approval of E-levy Bill Today." *MyJoyOnline*. December 20, 2021. www.myjoyonline.com/parliament-to-consider-approval-of-e-levy-bill-today/.
- Qhala and Caribou Digital. *Platform Livelihoods: The Quality of Kenyan Youth's Digital Experiences in Logistics, E-commerce, Farming, and the Creative Sectors*. August 2021. www.platformlivelihoods.com/wp-content/uploads/2021/09/QYDEL-Part-1_Final.pdf.
- Rédaction Africanews. "Ghana Parliament Approves Controversial E-levy Bill." *Africa News*. March 29, 2022. www.africanews.com/2022/03/29/ghana-parliament-approves-controversial-tax-bill/.
- Rowlands, Jo. "Empowerment Examined." *Development in Practice* 5, no. 2 (1995): 101–7. <https://doi.org/10.1080/0961452951000157074>.
- Woodcock, Jamie, and Mark Graham. *The Gig Economy: A Critical Introduction*. London: Polity, 2020.
- World Bank Group. *Ghana Digital Economy Diagnostic Report*. Washington, DC: World Bank, 2019. <https://openknowledge.worldbank.org/handle/10986/34366>.
- Yeboah, Obed Attah. "Value of MoMo Transactions Drop by GH¢3bn ahead of E-levy Passage." *Business & Financial Times*. February 1, 2022. <https://thebftonline.com/2022/02/01/value-of-momo-transactions-drop-by-ghc3bn-ahead-of-e-levy-passage/#:~:text=According%20to%20the%20report%2C%20the,a%203.8%20percentage%20points%20decline>.

