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# Different Shades of Women in Platform Livelihoods:

*Stories of Resilience and Empowerment from Kenya*

July 2022

by Qhala 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](http://www.platformlivelihoods.com).

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## Acknowledgements

This report was written by Nasubo Ongoma, Wanjiru Mburu, and Dr. Shikoh Gitau, with support from Dr. Savita Bailur and Grace Natabaalo from Caribou Digital.

Special thanks to Dr. Mariah Ngutu for contributing to the formative stages of this research, to Fred Mucha and Ann Wambui for research assistance, 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 in Nairobi.

This research depends on the generosity of the dozens of platform workers and sellers who took time to speak with us about their livelihoods, including the WhatsApp group discussions where we could learn from these conversations. Thank you.

Caribou Digital thanks the following research partners:

- *Women and Platform Livelihoods: Lessons from Ghana*—Professor Nana Akua Anyidoho and Professor Akosua Keseboa Darkwah at the Centre for Social Policy Studies, the University of Ghana and Dr. Therese Nana Mokoah Ackatia-Armah (independent researcher)
- *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

Qhala and Caribou Digital. *Different Shades of Women in Platform Livelihoods: Stories of Resilience and Empowerment from Kenya*. Farnham, Surrey, United Kingdom: Caribou Digital Publishing, 2022. [www.platformlivelihoods.com/gender/kenya](http://www.platformlivelihoods.com/gender/kenya)

Qhala Limited is a digital innovation lab whose goal is to catalyze Africa's digital future through research, data, and development of digital technologies.

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](http://cariboudigital.net).

This report was produced by Qhala Limited 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.

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# Acronyms

AU	African Union
IDI	in-depth interview
FGD	focus group discussion
ILO	International Labour Organization
KEPSA	Kenya Private Sector Alliance
KII	key informant interview
KNBS	Kenya National Bureau of Statistics
MSE	micro- and small enterprise
UN	United Nations

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# Executive Summary

This report outlines the context of the Kenyan woman who earns a livelihood through digital platforms: who she is; her interaction with digital platforms; the challenges she faces and how she overcomes them; and how societal norms and family intersect with her work in her quest to earn a livelihood. Women have different lived experiences depending on their family, social, and economic backgrounds. Some have more barriers than others in accessing opportunities. Thus, each woman has a distinct experience of platform livelihoods.

Research has demonstrated that women's economic opportunities online are often constrained by access to devices; lack of digital skills, training, and information; lack of credit facilities; the uneven domestic care burden; societal norms; and lack of opportunities for upskilling and building a competitive online business. The premises of this study echoes the words and analysis of previous gender studies that *"African women can and will survive if they are intrinsically motivated or are taught resilience in the wake of the barriers."*<sup>1</sup>

This study aimed to uncover both barriers and enablers for women finding work or selling online. Three methods were used: 1) WhatsApp group conversations with women-only groups to understand the role of such groups as an enabler for women, especially in the wake of the COVID-19 pandemic; 2) one-on-one interviews with women participants, platforms owners, influencers, and policy experts to gain insight into the experiences of women pursuing platform livelihoods; and 3) focus group discussions with men-only groups and mixed groupings to shed light on the social norms around, perceptions of, and beliefs about women in the platform economy. The report details comparative stories of women from different spectra of success who face social norms, rules, power, and algorithms that determine and shape their choices. Women attribute their successes to crafting their own space, both online and offline, to overcome barriers.

This is not a comparative study between men and women in platform livelihoods, for several reasons. First, historically, societies/communities view men and women differently, where women have more responsibility in managing the family and home. Second, the majority of women in sub-Saharan Africa have their rights largely dictated by the men in their lives (husbands, fathers, male guardians) and at times have to seek permission for their activities. Finally, while there are laws in place to protect women, not all know enough to craft their space or fight back. Centering on individual women, this study examined nine key metrics: age, marital status, location (rural and urban), family outlook and their role in family, literacy skill levels, care work, living with a disability and availability of other support.

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

Key findings include the importance of allies and communities for success in women’s platform livelihoods. Especially for married women, men and family play important roles in retention and career progression. The study found that women approach the principle of inclusive reciprocity that seldom leaves individuals to pave the road to economic growth alone. A final key finding describes how women sometimes push back on rules to survive and thrive, sometimes making rules as they go to overcome barriers and difficulties.

The report concludes with the Gender at Work framework to support recommendations for increasing women’s empowerment at social and institutional levels. Unlike other areas of labor, when it comes to digitally mediated platform livelihoods, men and women’s opinions were very different, but in a positive manner. A majority of women participants found platform livelihoods to be a viable source of income that they would continue to pursue to improve their lives and those of their families. Recommendations for further research include a comparative study on the difference between men and women’s attitudes toward and experiences of platform livelihoods.

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# Introduction

*“When countries respect women rights, promote gender equality, and put women and girls at the centre of their development agenda, their societies and economies thrive, and those benefits extend far into future generations. Indeed, women are the pillar upon which society leans. Women are drivers of family health and welfare; they inculcate values and nurture the young, and they exert a powerful influence on intergenerational outcomes for their children.”*

President Uhuru Kenyatta, Kenyan chapter of Generation Equality Forum at State House, Nairobi, May 2021<sup>2</sup>

A Kenyan woman is a child, sister, wife, mother, caretaker, and provider. Women are not a homogenous group; they have different journeys and opportunities depending on the triple burden of productive, reproductive, and community roles. Their identities exist at diverse intersections that ultimately determine their choice of employment sector and the time they can allocate to their work, choices which affect their earnings. Some work to meet their family’s needs, while also taking on housework and childcare; others manage to pursue an education in tandem with these responsibilities. Education is a key factor determining which women can access economic opportunities. Recognizing the role women play, and developing and enacting laws that protect them, is necessary to enable the growth of any economy.

For the purposes of this research, empowerment is defined as “the process by which those who have been denied the ability to make choices acquire such an ability.”<sup>3</sup> Thus, empowered women are in charge of changes in their lives through a set of alternatives from which they can choose. In Kenya, empowerment for women is skewed, with urban women being more empowered at 40% against 22% of rural women.<sup>4</sup> For most, their involvement in the economy is dependent on household circumstances, for instance, education level, marital status, number of children, and family income level. Therefore, there is a need to understand factors that would enable participation and empowerment in all facets of women’s lives.

Kenya is experiencing a youth bulge; approximately 20% of its population is between the ages of 15 and 24 (higher than the global average of 15.8%), with young women between the ages of 15 and 39 forming approximately 27% of the population.<sup>5</sup> Facing increasing unemployment, many young people have turned to informal work online. A 2019 report from Mercy Corps estimated the online platform economy in Kenya to be worth about US\$109 million, employing 36,573 workers. Based on current investment levels, it is expected to grow by about 32% by 2023 to US\$345 million, employing 93,875 online gig workers.<sup>6</sup> Another recent study by KEPSA puts the number of online gig workers at 1.2 million, or 5% of Kenya’s adult population, showing that the sector is growing.<sup>7</sup>

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2 Office of the President, “Kenya on Course to Achieving Gender Equality, President Kenyatta Says.”

3 Kabeer, “Gender Equality and Women’s Empowerment: A Critical Analysis of the Third Millennium Development Goal,” 13.

4 Kenya National Bureau of Statistics, *Women’s Empowerment in Kenya: Developing a Measure*.

5 African Union Commission, *Africa’s Future: Youth and the Data Defining Their Lives*.

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

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

There is an increasing number of conversations on how platformization (broadly, the use of digital technologies to get work or sell<sup>8</sup>) has increased young women's access to work and markets. The numbers of platform workers could be far higher than those reported, given the informal nature of this work. Studies have found that some freelancers share accounts or subcontract work among family members and friends; the platform database shows only one person doing the work, but in fact multiple workers may be participating.<sup>9</sup>

Digital technology is being touted as the future of work.<sup>10</sup> However, there is increasing literature arguing platforms amplify offline social and economic inequalities and reinforce gender biases.<sup>11</sup> For instance, offline labor patterns, where women do lower-wage work in the service industries (teaching, nursing, domestic help, etc.), sales/retail, and agriculture sectors, are replicated online.<sup>12</sup> Such biases can be based on geographical location or language ability, for native speakers,<sup>13</sup> predefined payment modes,<sup>14</sup> and geography-based earnings.<sup>15</sup> In microwork and freelancing, the majority of workers are young, male, better educated, more affluent, and residing in urban areas. Some studies further detail the differences in access and usage of digital assets (i.e., mobile phones and computers) between different genders.<sup>16</sup> The greatest challenge for women continues to be balancing expectations of economic productivity with social and reproductive responsibilities. A survey of nearly 5,000 platform workers in 15 countries by Rest of World found that female platform workers earn less and are less satisfied than their male counterparts working in the platform economy.<sup>17</sup>

The onset of the COVID-19 pandemic showed how digital platforms enable people, especially women, to work, sell, rent, and create.<sup>18</sup> For instance, Jumia, an Africa-based e-commerce platform, reported that 51% of their registered vendors were women.<sup>19</sup> The April–September 2020 World Bank Business Pulse Survey covering 49 low- and middle-income countries found that more women-run businesses adopted digital platforms for their business as they grappled with mobility restrictions due to lockdowns and increased childcare demands.<sup>20</sup> Unfortunately, the pandemic also negatively affected women, who lost

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- 8 Qhala and Caribou Digital, *Platform Livelihoods: The quality of Kenyan youth's digital experiences in logistics, e-commerce, farming, and the creative sectors*.
- 9 Anwar and Graham, "Hidden Transcripts of the Gig Economy: Labour Agency and the New Art of Resistance among African Gig Workers"; Zollmann, "Are New Jobs Good Jobs?"; Caribou Digital, "Hidden Hierarchies."
- 10 Choi, Dutz, and Usman., eds., *The Future of Work in Africa: Harnessing the Potential of Digital Technologies for All*.
- 11 Gupta, "Gendered Gigs: Understanding the Gig Economy in New Delhi from a Gendered Perspective."
- 12 World Bank, "Digital Jobs Can Help Young Women Overcome Constraints in the Workforce says Solutions for Youth Employment Annual Report"; ILO, "These Occupations Are Dominated by Women"; KNBS, *Inequality Trends and Diagnostics in Kenya*.
- 13 Malik, Nicholson, and Heeks, "Understanding the Development Implications of Online Outsourcing: A Study of Digital Labour Platforms in Pakistan"; Ben Muhindi, "Towards Decent Work on Online Labour Platforms: Implications of Working Conditions in Online Freelance Work on the Well-being of Youths in Nairobi County"; Malik et al., "Digital Platform Labour in Pakistan: Institutional Voids and Solidarity Networks."
- 14 Lehdonvirta, "Algorithms That Divide and Unite: Delocalization, Identity, and Collective Action in 'Microwork'; Gray and Suri, *Ghost Work: How to Stop Silicon Valley from Building a New Global Underclass*.
- 15 Anwar and Graham, "Hidden Transcripts of the Gig Economy."
- 16 GSMA, *Connected Women: The Mobile Gender Gap Report 2021*.
- 17 Siddiqi and Zhou, "How the Platform Economy Sets Women Up to Fail."
- 18 Our previous research on Platform Livelihoods defined platform (online) work as more than "gig work." See Caribou Digital, "Reflections on Inclusion and Emerging Platform Livelihoods."
- 19 Data from first quarter of 2019 through the third quarter of 2020. The seller surveys were conducted from May to September 2020. IFC, *Women and E-commerce in Africa*.
- 20 Torres et al. "The Impact of the COVID-19 Pandemic on Women-Led Businesses."



their livelihoods at a higher rate than men due to their employment in hard-hit economic sectors, for instance, the feminized service sectors (domestic work, accommodation, and food). Others grappled with increased unpaid child care and domestic workloads, and many reported domestic violence.<sup>21</sup>

With consistent calls by the UN, AU, and other development bodies for gender equity and narrowing the gender employment gap worldwide, it is important to understand the experiences of young women in Kenya using digital platforms to work, sell, rent, and create.<sup>22</sup> Understanding women's experiences is key to identifying the enablers, barriers, opportunities, and challenges for women as they strive to get platform work during and after the pandemic.

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21 Azcona et al., *From Insights to Action: Gender Equality in the Wake of COVID-19*; UN, "Policy Brief: The Impact of COVID-19 on Women"; Strategy & Women in Work 2021: *The Impact of COVID-19 on Women Who Work, Executive Summary*; Bhalla, "Kenya Orders Probe into Rise in Violence Against Women and Girls during Pandemic"; Nnoko-Mewanu and Muthiani, "I Had Nowhere to Go: Violence Against Women and Girls during COVID-19 Pandemic in Kenya."

22 UN Statistics Division, *Leaving No One Behind: Sustainable Development Goals Report 2016*.

# Background



Natasha, a woman driver, receives a client request on her phone in Nairobi, Kenya. Photo credit: Natasha (driver).

- “[People tell me] Madam, congrats. You are doing work that even most men can’t do.”  
— Brenda, Motorcycle driver

As shown in Qhala and Caribou Digital’s research on Platform Livelihoods, platform (online) work is more than “gig work.”<sup>23</sup> Platform livelihoods are defined as the use of digital technologies to get work, sell, rent, and create.<sup>24</sup> This definition is based on what people do, rather than on what platforms provide. Previous research surfaced the economic opportunities available to young people in the digital economy with notable gendered differences that show the need for more research on gender specifically.

- Digital platforms allow for flexible working times where women can plan their schedules to better juggle reproductive, community, and family responsibilities.

*“From this work you’re your boss, you have employed yourself, you are your own controller of time. Like today, I’m here. Like if I would have been in office, this would not have been possible. But I’m here sharing the information with you. The information which will be helpful even to other people, because I am my own boss. I can go wherever I want whenever I want. That’s the advantage and the beautiful thing about this job.”*

Lucky, Farmer on Mkulima (tomatoes, onions)

23 Qhala and Caribou Digital, *Platform Livelihoods*.

24 Caribou Digital, “Platform Livelihoods Framework.”

- The distribution of roles and responsibilities is set by community standards, social norms, and/or historical injustices; for instance, land ownership has been historically attributed to men. Interestingly, almost all women farmers interviewed practiced agriculture on their family's land; one woman leased land for farming. Creatives and some MSEs mentioned encountering social expectations that their prices would be lower. For instance, Njeri, a female visual artist, articulates how society expects differentiated pricing between male and female artists:

*"I'm a female artist, and most people don't believe that a female can actually be doing art, a good art. So they doubt you at first, they will doubt you because the field is dominated by men."*

**Njeri, Visual artist**

- Women encounter different concepts of professionalism: perceptions about what kinds of jobs or roles women and men are best suited for, and social norms governing how women should behave at work. Some of these traditional norms transfer to online work; this ultimately erodes women's experiences. As such, women have to "wear another hat" or adopt a different persona to thrive in some sectors. For instance, women motorcycle drivers have to overcome initial social barriers to entry and are deemed to be courageous and gutsy to work in the sector.

*"But you see I think it's according to our African culture ... a certain culture there are certain jobs women can't do. Why don't you get surprised when you see a woman driving a classy vehicle? But you get surprised when she rides a motorcycle. It's just a normal mode of transportation. It's a bike. Or rather why don't you get surprised when you see a woman cycles [riding] a bicycle?"*

**Brenda, Motorcycle driver**

- Sexism is particularly prevalent for women working in livelihoods that blend physical interaction and online work, such as ride-hailing.

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

**Milly, Farmer**

As more women take up platform livelihoods, they will have to overcome preexisting barriers to participation, including offline gender patterns, new policies that make it harder to do business, and the effects of the pandemic on earnings and employment. These barriers specifically, and gender dynamics in the platform economy broadly, need to be further researched.

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## Which woman?



Sarah, an Airbnb host, cleans bedding in the home she rents on the platform.  
*Photo courtesy of Sarah*

“Digital channels are actually the lifesaver when it comes to these challenges females face.”  
Lizzie, Freelancer

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## Situate: Who is a Kenyan woman and why is her narrative important?

Many studies have shown how, globally, women’s economic opportunities online are constrained by access to devices, training, and information; lack of credit facilities; the uneven domestic care burden; societal norms; and lack of opportunities to upskill and build a competitive online business.<sup>25</sup> According to KNBS data, young women between the ages of 15 and 34 make up 15% of Kenya’s population.<sup>26</sup> But only about a third of women (36.5%) are employed in the formal sector, highlighting their underrepresentation in the job market.<sup>27</sup>

This research sought to center the Kenyan woman to understand: How do women’s experiences working online differ from those offline? What causes such differences? Does perceived power gained online transfer offline? As the study progressed, the individual experiences of each woman came to the fore, emphasizing that their experiences in platform livelihoods are not homogenous. Some have more barriers than others to accessing opportunities, and this determines their experiences. Uncovering the multifaceted layers of women’s experience defines who the woman is and possible barriers they face. The study looked at nine key metrics: age, marital status, location (rural and urban), family outlook and their role in family, literacy skill levels, care work, living with a disability, and the availability of other support.

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25 Jiménez, “Why Women Aren’t Welcome on the Platform Economy”; UN Secretary-General’s High-Level Panel on Women’s Economic Empowerment 2016, *Leave No One Behind: A Call to Action for Gender Equality and Women’s Economic Empowerment*.

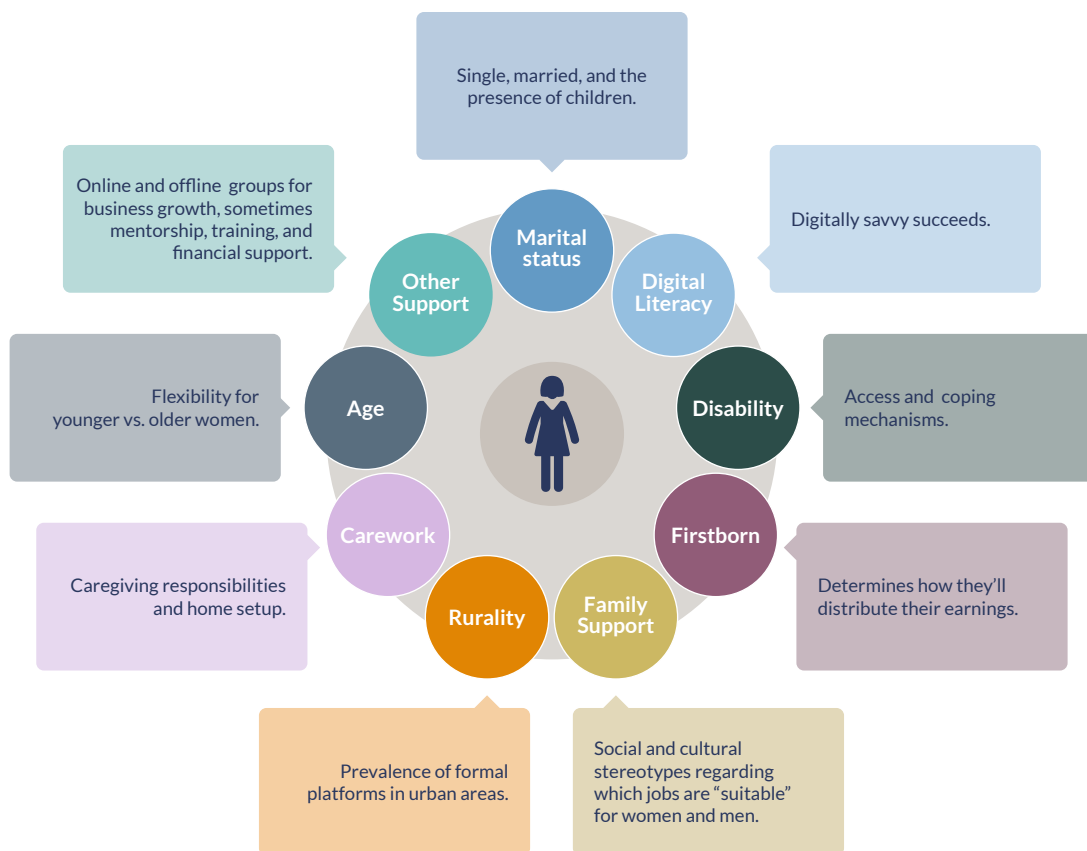
26 KNBS, *2019 Kenya Population and Housing Census Volume III: Distribution of Population by Age, Sex and Administrative Units*.

27 KNBS, *Economic Survey 2020*.

Thus, the structure of the study specifically identified and included the experiences of a variety of women. Although the country has a larger rural population (68%),<sup>28</sup> the majority who use digital platforms are found in urban areas. Notwithstanding, there is also a rapid expansion of digital technologies expanding into the rural areas.

A woman's choice of job may be bound by social and cultural stereotypes and barriers. For instance, married women may rely on their husband's approved choices, while single women may need family approval. Women with caregiving responsibilities need to set favorable working times and arrange childcare in order to work. Women who are the firstborn child bear the responsibility of financially supporting their family, which eventually affects how they redistribute their earnings. Access to digital technology and literacy skills is a key differentiator, as the digitally savvy succeed more. Finally, women living with disabilities face more difficulties in accessing and using digital technologies; they often require assistance from friends and family in order to run their businesses online.

▼ *Centering the woman: Nine key metrics to consider*



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# Methodology

Qhala carried out a qualitative research study with more than 300 female platform workers. The study aimed to answer the following questions:

- 1 How do platforms empower/disempower young women in Kenya?
- 2 Who are the women working in the platform economy and what are their experiences?
- 3 What are the enablers/barriers to women doing platform work?
- 4 What policies should be introduced so that women can participate equally in platform livelihoods?

Primary research was conducted across ten counties in Kenya: Nairobi, Kisumu, Kajiado, Eldoret (urban), Kiambu, Nakuru (urban with rural clusters), Machakos, Murang'a, Taita, and Taveta (rural). The following research methods were employed:

- **Ten expert interviews with platform builders, development partners, and government officials.** (See Appendix C for more details on participating experts and interview questions.)

**Goal** To understand the industry setting, especially their experience recruiting women using digital platforms, the challenges faced in recruiting and retaining women on platforms, and how to overcome them.

- **Five “flash conversations” on WhatsApp with women who trade, rent, work, or create online.** Researchers were admitted to women-only online community groups, selected a topic, and moderated a discussion. Flash conversations were carried out on two WhatsApp groups, “Nyayo Moms” and “Girl Squad,” each with at least 200 women. Girl Squad is a community of women who came together to learn and support one another during the pandemic in lieu of offline meetups. Nyayo Moms includes women from the Nyayo Estate, the second largest housing estate in Africa with over 7,000 apartments. Nyayo Moms has online marketplaces on social media that facilitate trade and conversations within the community and the surrounding areas. The WhatsApp conversations were scheduled every week, with the group’s chat setting only activated a few hours before the start of the session.

**Goal** To analyze what happens “live” in women’s community groups and the role of community support in women’s participation in platform livelihoods.

- **Forty in-depth interviews conducted via Google Meet or phone call with female platform workers in four sectors: logistics, MSE (micro and small enterprise), asset management, and freelance work.**

**Goal** To understand and document the lived experience of female workers as they earn a livelihood using digital platforms, particularly how they interact/interface with digital platforms throughout their day.

- **Four focus group discussions (FGDs) with 7 female and 13 male platform workers were carried out via Google Meet calls: 2 men-only and 2 mixed.** The purpose of the FGDs was to understand underlying social norms that would have influenced some of the interviewees' responses. The research team ensured that those interviewed are familiar with each other or each other's work to ensure that participants felt comfortable actively engaging in the discussions.  
**Goal** To understand men's experiences as compared to women platform workers.
- **Three participatory video stories to highlight individual stories of women in the freelancing, asset management, and MSE sectors.** Three women, Loise, Sharon, and Jackline, were compensated and provided a phone and equipment to voluntarily film their daily experiences over a week as platform workers.  
**Goal** To dig deeper into the lived experiences of the selected female workers and hear their stories in their own voices.

All research ethics were adhered to (see Appendix C). Respondents were informed of the purpose of the research and any questions were fully addressed. Verbal consent was also taken before recording of interviews. A US\$20 incentive was given to each participant in one-on-one interviews and FGDs. The most engaged (based on chat count) people in the WhatsApp flash conversations were given either mobile recharge units or a token (books, chocolate, *leso/khanga*<sup>29</sup>).

Interviews were conducted in both English and Kiswahili, depending on the language the respondent was comfortable using. For interviews conducted in Kiswahili, all data was translated into English and transcribed verbatim. The names of all respondents, except for those who made videos, have been changed to maintain confidentiality. Dovetail qualitative software was used for coding themes and analysis.

This study focused on four key sectors. For a deeper analysis on the sectors and nuanced gender analysis among sectors, read the Phase 1 and Phase 2 reports.<sup>30</sup> Below, we outline some themes that emerged from this research.

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29 Printed cotton fabric/shawl.

30 Qhala and Caribou Digital, *Platform Livelihoods*.

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# Different Shades



*“My TL [timeline] is my TL, the algorithm has tailored it to me. So clearly, even if I wanted a man to experience my experience, they never will because their TL is their TL.”*

**Muthoni, Influencer, Expert Interview**

Social norms, rules, power, algorithms—these determine and shape women’s livelihood choices. These conversations with women revealed a stark difference between those who succeed and those who struggle. Women attributed their successes to crafting their own space, both online and offline, to overcome barriers.

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## Two sides of the same coin: Partners and obstructors

Digital technology provides new avenues for women’s economic empowerment. However, the road to empowerment requires women to have men as allies or partners to actualize this goal and contribute to greater gender equality. In this case, men are dominant figures in the life of Kenyan women, whether spouses or fathers, uncles or brothers. Men’s support plays an important role in boosting women’s retention and career progression.<sup>31</sup> For instance, Jane, who runs an MSE, explained how her partner’s motivation and support encouraged her in her work:

*“My husband supported me financially, he gave me capital to start the businesses. He also helps me pay rent and restock when the sales are low.”*

**Jane, MSE (shoes), One-on-one-interview**

*“My boyfriend is the one who helped me get the motorbike. I think I only contributed like KES20,000 (US\$200) and he gave me a hundred thousand and I got a motorbike for KES120,000 (US\$1200). I had told him that I would like to be more of a delivery person than trying to carry people on the bike ‘cause I had heard a lot of people saying that people who have motorbikes are earning better than people who have their cars on the online taxi app. So I really needed to confirm it for myself and I confirmed that it is the same, yet the motorbike is so cheap.”*

**Sharon, Motorbike driver, One-on-one interview**

*“Actually my husband helps me with the work that I normally do, the freelance writing or sometimes when I’m busy he can do other things that might take my time so that I can concentrate on writing.”*

**Doreen, Freelancer, One-on-one interview**

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31 Brussevich et al., *Gender, Technology, and the Future of Work*.



It is evident that spouse/partner empowerment is crucial to ensure women tap into their capabilities in the platform economy, which consequently promotes their households' social and economic development.<sup>32</sup> But less than half of women interviewed mentioned that the financial and moral support they received from their partners helped them to thrive in their economic pursuits.

Gender norms, which are deeply rooted in patriarchal homesteads, often disengage women from the emerging ecosystem of digital work. A 2021 study in Mwanza, Tanzania, found that men respond with violence to women's empowerment in an attempt to maintain patriarchal control.<sup>33</sup> Further, research on empowerment for women in Kenya stated that the least empowered women were married. Researchers encountered married women who had to seek permission from their spouses without which they would not do the work.

*"My husband was not into this job, I had to convince him that I really wanted it. The main reason for his refusal was that I was going to carry men and they would touch me anyhow."*

Sally, Motorcycle driver, One-on-one interview

In 2019 research by think tank ODI, women in the digital economy articulated that they could not work effectively due to demanding household responsibilities.<sup>34</sup> Similarly, interviewees described grappling with additional tasks, such as childcare, household chores, spousal demands, and security at work, as they seek and pursue work opportunities. Most juggled these responsibilities, planning and coordinating their work schedules with them in mind. Others obtained external help from family or domestic workers to help them manage their schedules.

*"... you find the husband complains, you don't have time for your family, you find you have a deadline to submit your article, you have been doing it the whole day and maybe the night comes and you are not yet through, maybe it was a complicated article, since no client wants plagiarized work, it must be very unique, you find by the time you are going to bed, its 12 AM or 1, so you don't even have time to bond with your family, so those are the challenges if you find there is no understanding in the house, the marriage may break cause by the time you are done you are too exhausted, during the weekend is maybe when you get time to rest but you can't bond because you just want to relax and sleep, sometimes even the house chores become hard, so you have to look for "mama fua" [cleaner] 'cause the writing works makes your back very tired."*

Ethel, Freelancer, One-on-one interview

*"I wake up at 6, do house chores and baby chores until 10 then I go to the saloon and work a little for one hour before I head to the road for like 1 hour. I then go back to the house, cook for the baby, go back to the salon again until 6 in the evening where I go back to the house to cook for the baby."*

Lucy, Motorcycle driver, One-on-one interview

32 Definition from Bukht and Heeks, "Defining, Conceptualising and Measuring the Digital Economy," 12. Part of the economic output derived solely or primarily from the application of digital technologies with a business model based on digital goods or services.

33 Logan, "The Cost of Change."

34 Hunt and Samman, "Women in the Gig Economy: Paid Work, Care and Flexibility in Kenya and South Africa."

*“Okay I normally wake up, mostly let’s say 6:00 AM. I prepare my husband for work and then, I start doing house cleaning. After that, around 9am there is a certain daycare where I take my kid and then after that I go to the shop and then stay for a while with the lady and then, after that, let’s say, I do a lot of things in between 9:00 AM to the time I go to bed at around 9:30 PM.”*

**Jane, MSE (shoes), One-on-one interview**

*“They [riders] are also very fragmented and not organized and we call that industry chaotic because you have to drive in traffic, you have to do it by yourself, you have to drive at night or long hours. Now, even if you shift and you say that there are women who have gone beyond worrying too much about what the society thinks about them, they have children that they need to feed and they go to what they do you still find and the research is showing in the US that that women will operate those vehicles in riding hailing when the children are not at home and they are in school that’s when women are able to do that kind of work and then when the children come back from school, they are they waiting for the children.”*

**Antony Mwangi, Bolt, Expert interview**

To overcome gender-based occupational segregation, women reiterated the need for support from spouses and family. In cases where support was not accorded, women solely made decisions about their career paths out of desires to make a livelihood and face the consequences later. Despite resistance, some persisted.

*“I would say not particularly like for instance, let’s just narrow it down to my parents, they were not happy at all with my decision, at all they were like you are still young, you do not understand anything to do with business we are your parents we are telling you know securing a well-paying job like in the education sector like being a teacher, I did agricultural extension education so I would have been an extensional officer or a teacher but the option of being a teacher was right there on the table so they kept telling me getting a payslip there is a security with your life, you won’t be struggling a lot and life would be easier and at the end of the month you have something in your pocket but they could not understand why I was pursuing the business path, they were like we took you to school and for you to joke around, now you think business is something to do, you know the way parents behave . They would not want you to do something that is of high risk.”*

**Peris, Asset sharing and MSE (fashion), One-on-one Interview**

*“... my parents were kind of disappointed. They’re like you have a degree and you’re selling things online. They make me feel like I wasted myself in school...At least now they can understand this is my heart, this is what I do, and they respect that.”*

**Eddah, MSE, One-on-one interview**

These stories reveal how a support system is key to ignite or douse careers. To empower women in the digital economy, the community needs to support them to believe in themselves. Two particular stories emphasize the role of partners in women's experiences of platform livelihoods. Though the women were in similar situations, they faced different outcomes as a result of their family support; one spouse was an ignitor and the other obstructed her livelihood.

**Box 1****Maggie**

Maggie is a 30-year-old taxi driver from Nakuru. Maggie is married with one child. She began this work in 2019 after losing her job as a driver for a tour company. Her husband encouraged her to look for work and later offered his logbook as collateral for her to acquire her vehicle. She was pregnant during the pandemic, but she did not stop working, continuing to drive her taxi until eight months into the pregnancy.

**(One-on-one interview)**

**Box 2****Daisy**

Daisy is a 35-year-old motorcycle driver from Nairobi. Daisy is married with three children. She began this work in 2017, after being off employment for a few years. She had a discussion with her husband on the necessity of getting work, stating that "people cannot survive on one income." Daisy presented a list of job options and after much deliberation, they settled on motorbike riding due to the low barriers of entry. *"Because you only need a motorbike and a phone which can be a smart phone, when you register with the app companies after you are trained they create an account for you and in the app when it's on you are assured of customers."*

In 2020, she became pregnant and stopped working. Later, she resumed work after she weaned her child. Soon after Daisy was interviewed for this research, the researchers asked her to be part of the self-shot video project, which she agreed to do. Unfortunately, midway her husband strongly objected to her taking part and later disallowed her from participating. He eventually sold off her work assets (motorbike and phone), rendering her jobless.<sup>35</sup>

Maggie's support system is her husband. Despite the patriarchal nature of Kenyan culture, Maggie's husband supported her in pursuing a platform livelihood. However, sometimes this support isn't offered by men; sometimes women have to go an extra mile to convince their partners or other family members before they can take on platform work. In Daisy's case, after months of joblessness and a spousal income that could not support the family, she requested permission to do platform work.

35 The researchers had regular contact with her after the incident to ensure her well-being.

Women must seek permission to start working and continually reassure their family of the work's value. A failure to do so leads some to stop pursuing platform livelihoods. Additionally, some family members try to lure women away from online work and convince them to pursue traditional offline jobs instead.

*"My dad especially doesn't understand how I had to quit an office job to come and stay at home, he thinks I should be in an office, and doesn't understand that I won't be getting the same amount I am getting right now. No, I think he just gave up because I refused to stop doing what I am doing. But if I was to quit and get an office job somewhere I am earning maybe KES20,000 (US\$170) I think his perception about me would change."*

**Paula, Online writer, One-on-one interview**

Power over and control of women's assets is an ongoing conversation. Until 2013, women in Kenya were not allowed to inherit land.<sup>36</sup> Several studies have reported women's feelings of helplessness when it comes to buying and owning assets.<sup>37</sup>

Previous research by Qhala and Caribou Digital showed women in the agriculture sector carried out farming either on family-owned land (some on their husband's land and others in collaboration with their mothers) or on leased land (only one woman did this).<sup>38</sup> Men in the agricultural sector hold more bargaining power over what they can grow on the land than women. In the MSE sector, where no assets are required, the majority of women do not seek permission to work; some started this work while pursuing other interests, others started without capital or stock. This echoes research detailing the thriving lives of women in business and the support systems they build as they carry out their work.<sup>39</sup>

*"I started selling household items in 2014 when I was still in campus. With time I started importing and selling from home. Then I eventually opened a shop in town but I still sell online to date."*

**Phyllis, Online seller, Flash conversation**

*"How I started this, I didn't have any money like when one prepares to start a business so what I did, I went to Eastleigh and did my research. The fabric, their cost, then I came back and started posting them before I opened my page just to see the views of the people."*

**Anto, MSE (curtains), One-on-one interview**

Support is necessary to start and grow women's businesses. Without it, many livelihoods like Daisy's (Box 2) may be lost. This work revealed that power (the ability to make choices) is not linear for most women; there are levels women have to overcome to make decisions.

36 Government of Kenya, Matrimonial Property Act.

37 Gafaar, *Women's Land and Property Rights in Kenya*; Farouky and Jolly, "WhatsApp Story: A Day in the Life of Three Working Women."

38 Qhala and Caribou Digital, *Platform Livelihoods*.

39 Kinyanjui, *Women and the Informal Economy in Urban Africa*.

## Rules are meant to be broken: “you need a thick skin”

- “So it is not for the faint-hearted. Have to be persistent and just have a thick skin and work hard.”  
Saida, MSE

Breaking and making rules is one key differentiator among women in platform livelihoods. These could be cultural rules tied to social norms or platform rules governing online work and trade. Societal expectations of women’s role in different sectors determines which types of work opportunities are available to women. Some sectors—sales/retail, agriculture, and service—are heavily dominated by women, which they attribute to historical job distribution.<sup>40</sup> Regardless of their employment status, women face societal expectations that they should be nurturing and men should provide for their families and be decision-makers.<sup>41</sup>

“The whole patriarchal mindset where for men we are deemed as those who are meant to take charge for women they are deemed as those who are meant to take care, you know, like I give you take care of this for me it’s my job to ensure I create the environment to take care for you”  
Male Participant, FGD (men only)

“In writing gigs, there are more women ... Coz of patience and even in selling things online. Men will only sell cars, electronics, shoes and rarely clothes but women will sell everything.”  
Female Participant, WhatsApp flash conversation

- “In virtual assistance women do better as well.”  
Female Participant, WhatsApp flash conversation

Formal digital platforms allow businesses to list goods and services with the promise of bringing in buyers/clients and handling payment and product delivery.<sup>42</sup> However, they control the client backend, and sellers find it difficult to earn customer loyalty and communicate post-sale. Although these platforms, like Jumia, are full of protocols that guide client-worker relationships, women have continuously sought to establish new rules by creating marketplaces in unconventional places. This results in sellers crafting their own markets other than relying solely on formal platforms, as evidenced by the prevalence of social media platforms such as Facebook, Instagram, and WhatsApp. For instance, those who use Airbnb services to rent out their apartment also advertise on social media platforms to hunt for customers wherever they may be, reaching contacts both within and outside their own networks.

40 World Bank, “Digital Jobs Can Help Young Women Overcome Constraints in the Workforce says Solutions for Youth Employment Annual Report.”

41 Blackstone, “Gender Roles and Society.”

42 Digital platforms designed as marketplaces that facilitate buying and selling of specific products with a well-defined fulfillment. Caribou Digital, “What Does it Feel Like to Be an Online Seller in Kenya?”

“Apart from Airbnb, I also market my houses on Facebook. I also market on booking.com.”

Esther, Asset sharing, One-on-one interview

“I do the Airbnb business which is basically a bed and breakfast you offer to a customer, let’s say to my clients, I have clients who come occasionally and new clients also because I normally use digital platforms, I normally use Instagram mostly then Jiji and Facebook.”

Sylvia, MSE, One-on-one interview

“You can just create a card, just a couple cards of what you’re offering, your rates, your location, and you can post maybe on WhatsApp so that your friends can see you can post on Facebook, Instagram. You need to think out of the box.”

Ann, Asset sharing, One-on-one interview

Another entrepreneur who runs a furniture business mentioned that she sells only on social media. She does not have a website; instead, she takes pictures of the furniture and sends them to clients through WhatsApp. In response, interested clients send her money via M-Pesa before she dispatches the furniture. This is similar to women who favored social commerce over formal platforms like Jumia or SkyGarden. Participants explained that they preferred advertising and selling their products on social media platforms because they value the easy interaction with their target clients. They view social media as a market avenue with clients who are in need of their products.

“I started a WhatsApp group myself and posted on my status.”

Irene, MSE (clothes), One-on-one interview

“Okay, whenever there is a new stock, I normally post via my account. Let’s say when there is a new stock in the shop ... that’s when I mostly post.”

Jane, MSE (clothes), One-on-one interview

“... at least we have a market as people are seeing what we do is of quality and it has its lessons.”

Rachel, Freelancer, One-on-one interview

If entrepreneurs do not have many followers, they opt to use influencer accounts with high follower counts to advertise and popularize their products. Although digital platforms present themselves as places where all workers have equal access to available opportunities, existing platforms clearly favor online “superstars” with numerous followers or high ratings. Thus, emerging platform workers sometimes ignore available ways of advertising like Facebook Ads and instead opt to pay social media influencers with large followings to help them reach more people and maximize their earning potential.

*"I am working on my Instagram. Ju right now I don't have many followers. I have around 200. So I was thinking of maybe using celebrity advertising to get more clients.... They (celebrities) post for you, you pay like a thousand and on that, you might get so many impressions, like you can get so many customers from there. So I was thinking of the same, paying for the advert then I see how it will go."*

Betty, Online writer, One-on-one interview

In addition to changing the rules set by digital platforms, participants described grappling with cultural rules that hinder their work. Research shows how social norms in many cultures restrict women from working in specific sectors.<sup>43</sup> Women are seen as a homogeneous group and expected to behave in a specific manner. These expectations hamper women in the digital economy from working effectively, and therefore affect their overall income. Thus, women opt to circumvent existing cultural rules to earn a decent income and provide for their families. For example, Sarah, who developed a passion for motorbikes, decided to venture into the business despite being discouraged by her family (Box 3).

### Box 3

#### Sarah

Sarah is a 31-year-old motorcycle driver on the outskirts of Nairobi. Her day starts at 4:30 AM, when she picks up regular customers for work. She says that being a woman in this sector is a hurdle she has chosen to overcome. Sarah narrates that her decision to join this sector was met with stiff resistance, both from parents and siblings. After graduating with a bachelor's in broadcast journalism from a local university, she was unable to secure a formal job related to her field of study. She later resorted to freelancing as an academic writer. Due to the demanding nature of the freelancing sector that can include long hours and isolation from family, she decided to instead pursue her interest in motorbikes. She decided to tell her mother of her future plans: go to a driving school, and then start ferrying people. Sarah says that it took about eight months for her mother to accept Sarah's desire to enroll in driving school. Even after completing her studies, she was unable to access her own motorbike for business. After a year, her mother agreed to buy her a motorcycle, on hire purchase terms, on the condition that Sarah makes a daily remission of US\$3, something she did daily for the next seven months. She says that this sector is not welcoming for women, but with a thick skin, she is able to compete.

**Source: Phone interview with Sarah, August 2021**

Similarly, Ann, an Airbnb host, was discouraged from starting an online business due to her young age. To navigate social media, most women need a thick skin to overcome the challenges of online harassment. However, Ann identified ways of working while protecting herself from online bullying by using a different account from her own. This helps her separate her personal and professional identities in the face of online bullying.

*“Even on social media people don’t bully men. You believe like they bully women.... So I prefer to use pseudo accounts. Because people can bully you.”*

**Ann, Asset sharing, One-on-one interview**

Some women establish policies or rules in addition to those put in place by platforms, because they feel that platforms favor clients in dispute resolution. Some institute other dispute resolution mechanisms to ensure they keep clients and increase their chances of getting a referral. Two Airbnb hosts indicated that they created an agreement form that potential guests must sign before occupying the property. Noncompliance with those rules may lead to legal action from the host. This strategy, they say, has significantly reduced cases of damage to the property.

*“At the moment I’m using something like an agreement form. Whereby you fill in the details and if you don’t comply with that agreement, then I forward your case to the police.”*

**Leah, Asset sharing, One-on-one interview**

*“I have an agreement which my clients always sign. Like the agreement has some rules and what rules not to break. Maybe if you break utensils, you should replace them.”*

**Esther, Asset sharing, One-on-one interview**

Despite well-defined rules and regulations set by platforms, women have gone a step further to protect themselves and their property without platform’s knowledge or intervention. According to Dr. Bahri, women in the digital economy need to build career resilience to thrive at work.<sup>44</sup> She identified five practices, from research conducted during the 2018 recession, that enable women to thrive in their careers:

- 1 Build community networks to learn how they can succeed in their job.
- 2 Engage in a broad and diverse set of things as part of their job.
- 3 Do business differently from other workers.
- 4 Build confidence in their work regardless of the existing challenges.
- 5 Develop a reflective practice that creates space and time for women to evaluate their job and draw insights.<sup>45</sup>

In addition to these practices, this research shed light on the importance of the digital platforms to provide training on how digital workers can proactively craft their work on the platform to ensure they 1) ensure income security and 2) access protection from malicious clients.<sup>46</sup>

44 Mulcahy, “Women in the Gig Economy: Dr. Nayla Bahri on How to Build Career Resilience.”

45 Bahri, “How Business Professionals Recover from the Experience of Layoff.”

46 Caribou Digital, *Platform-led Upskilling Report*.



## It takes a village to succeed.

A digital community is a group of people with the same ideas, beliefs, and interests who rely on digital technology to communicate, network, and disseminate information.<sup>47</sup> With the rise of the digital economy, online workers have formed communities and groups to support each other and rally toward common goals.

Several types of digital communities were identified based on participants' responses. For example, women in logistics and ride-hailing have community groups of men and women who either use the same app or operate the same space. These groups provide access to opportunities, funding, and other resources that women require to advance their businesses or careers.

*"I can say my friends have pushed me, they have supported me and also gave referrals, actually referred many people, I couldn't do that without them."*

Irene, Asset sharing, One-on-one interview

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

Participant, FGD (mixed)

In focus group discussions, male participants characterized women-only groups as more organized than groups with higher male membership. Most women reported that they tend to share more information and support each other, behaviors that differ from those of male workers, according to various accounts. Participants in mixed groups behave similarly: women were more proactive and adherent to group rules than men.

*"My opinion about communities, well I think women groups or communities I would say are more progressive than men, the ones that I know and I have been are more socially oriented, so when it comes to probably achieving some goals, women tend to be more focused on what exactly they want to achieve."*

Male Participant, FGD (men only)

In these communities, women are their "sister keepers," ensuring they support each other to overcome the myriad challenges they face in the digital economy. Unlike men, who often adopt an individualist approach to the digital economy that encourages self-reliance, women tend to take up the *utu ubuntu*<sup>48</sup> ("humanness" "solidarity") economic model that encourages them to share their work experiences and engage in crowdfunding, pooling their

47 Bond, "What Is an Online Community?"

48 *Utu ubuntu* rests on the principle that all human beings are interconnected and interdependent. Kinyanjui, *African Markets Utu Ubuntu*.

income to raise capital for their economic ventures.<sup>49</sup> Women understand they cannot work alone in the digital economy, so they often adopt a principle of reciprocity that weaves them into a net of shared knowledge, social, and economic units. The sisterhood model is inclusive and seldom leaves individuals to pave the road to economic growth alone.

Consequently, these sisterhood communities help women find social capital as they work online. In the asset-sharing sector, women often refer clients to others in the virtual groups on WhatsApp or Facebook, especially when they are overbooked.

*"We literally help each other because sometimes I have over bookings. I have more inquiries than what houses I have. So I tend to like to share them, like giving the customers to another person who has an Airbnb."*

Esther, Asset sharing, One-on-one interview

*"If you have people like that you might find one a bigger network than yours, so they may post and ask if anyone has a space available, if your house was empty that day then you have a guest, it was a way of connecting people together aside from the app, cause sometimes on the app it dries, but you may find someone with offline connections."*

Ruth, Asset sharing, One-on-one interview

*"In the groups is where you find clients, where you hunt for clients, you find some clients post work there," they write. I need freelance writers for this niche, so you apply, you send your portfolio and they check it, if they like it then they give you work."*

Ethel, Freelancer, One-on-one interview

#### Box 4

##### Esther

Esther, 24 years old, lives in Nairobi and is currently studying for a bachelor's degree in hospitality and tourism. Esther first heard about Airbnb in 2015 from her hospitality class, and there began her passion of opening one. However, it was not easy for Esther to start because she needed a significant amount of capital. She eventually approached her parents for support, but it took at least two years of convincing for them to agree to support her financially; her parents took out a loan of about US\$1500 from a sacco (savings group).

Her parents' reluctance stems from a lack of understanding of Airbnb and how Esther can earn income on it. According to Esther, her parents thought that the money was going to be lost. Esther kept assuring them that her business would grow, and she would be able to refund the loan. To date, her parents still do not understand how she is able to give back the money or how things work.

These findings show that digital communities are essential in enabling workers to succeed in the digital economy. These groups give workers security and protection, and encourage collaborative innovation, thus allowing them to better respond to their clients' needs. Overall, these findings delineate the importance of unionizing the digital economy to protect the rights of workers. Although this area of research is nascent, the push for digital economy unionization is bearing fruits in developed countries like the United Kingdom and Spain that recognize gig workers as employees, thus giving them corresponding rights, such as a minimum wage, right to paid holidays, and pension schemes.<sup>50</sup>

## Survival of the fittest: Flexibility is not a priority.

*"With men, you hear people say a man is defined by his sweat ... but for a woman they still believe there is some work they are supposed to do a little and leave the rest to the men."*

**Winnie, MSE (fashion), One-on-one interview**

*"If it gets stable and give me money but you know money will never be enough, if it gives me good money and I find the money not enough for my needs then I still have to look for other ways to look for money"*

**Rachel, Freelancer, One-on-one interview**

On any given day, engaging in the digital economy is an uphill battle for women. The gender digital gap, coupled with restricted access to capital, has hindered women from reaching their potential in this sector. Despite these challenges, women are resilient, and the majority run more than one "hustle" (business). In addition, some have to juggle family responsibilities, which significantly reduces time for themselves. It is evident that, given more time, these women would work to grow their business to ensure they are economically stable. Many respondents spoke about balancing their family life and their multiple hustles:

*"I wake up at 6, do house chores and baby chores until 10 then I go to the saloon and work a little for one hour before I head to the road for like 1 hour. I then go back to the house, cook for the baby, go back to the salon again until 6 in the evening where I go back to the house to cook for the baby."*

**Jackline, Motorcycle driver, One-on-one interview**

*"You have to have multiple streams of income and there's money there and I am going to need that money to get into my account every week."*

**Jenks, Transcriber, One-on-one interview**

Women can take up several hustles to protect themselves from relying on a single employer.<sup>51</sup> Women are not merely online to “*earn something*” (the bare minimum) but to make the most of platforms. This is exhibited in how they distribute their earnings and choose sectors and platforms. For some, this will involve combining offline and online hustles.

*“That time I was working in the bank and they said there were possibilities of people being laid off because of corona so I said with my savings I can start a business that I love in case they lay off people so that I won’t die of depression and I have a family, and I have issues to take care of and I used the opportunity and started the business since it’s something that had been in my mind for long, I started and it has picked and we are moving.”*

**Kate, MSE, One-on-one interview**

*“But since COVID started, you see how the hotels started closing down, so people started going to Airbnb even where you like. People just decided to go there to party because there were no clubs, people were not going out, especially young people.”*

**Ann, Asset sharing, One-on-one interview**

*“If it is in terms of finances like for example, now in the Airbnb, maybe you’re not getting more customers like before. So you tend to shift a little bit to the other business. You give it your all on the other side until this other one recovers”*

**Leah, Asset sharing, One-on-one interview**

Participants also view digital platforms as launch pads for greater ideas and opportunities to broaden their career horizons. With limited knowledge of the platforms, women learn how to use them—sometimes without their spouses or family knowing—to ensure they have an extra means of income. Respondents reported that they did not trust the system and preferred to spread their risks to ensure they have constant access to income.

*“So now I’m working on three apps. Glovo, Bolt, and Sendy, but Glovo is the one that I’m working so much because the Bolt one has cut the customers.”*

**Jackline, Motorcycle driver, One-on-one interview**

*“I really don’t know other platforms ... but well I am open to anything new as long as it’s bringing me money.”*

**Esther, Asset sharing, One-on-one interview**

For women in the digital economy, flexibility is not the first priority. As long as the work can be done, they take up multiple hustles to create something close to a full-time job. This resonates with literature that shows that African women have continued to face not only widespread poverty, but also heavy labor burdens.<sup>52</sup> These women described rest as laziness. They must often juggle work responsibilities, kids, and household chores.

51 McMillan Cottom, “What the Pandemic Means for Women in the Hustle Economy.”

52 Njuki, “Addressing the Double Burden of Work for Rural Women.”

*"I would plan myself, I would wake up at 5, I wash the clothes, I clean the house and at 8 I would leave the house and I would come back at 7 to take care of the kids"*

Janet, Motorbike driver, One-on-one interview

Digital technology offers some advantages to help run the business. A majority of women participants, especially those in platform sales (MSEs, Airbnb), spoke about scheduling time to check messages and automating responses. Women also recognize the opportunities and restrictions afforded by different platforms.

*"On Facebook, WhatsApp and Instagram, I have that automated message where when a customer texts me, they kind of get all the detailed information on how to go about the ordering process. And then I can get back to them in a few. So Twitter limits us on that. So if there's something I would want them to change."*

Patricia, MSE (food), One-on-one interview

*"I wake up at 5, pray, go through my social media platforms checking messages, respond to any, 'cause I have an account on Facebook, then go through if there is anybody who tried to reach out through messages, then call my shop in Nairobi make sure everything is okay ... There are parcels that people have ordered I do that myself, If don't find anyone to do that for me. I make sure everything is okay. Receiving calls, making calls, social media internet until 5, but still up to 10 in the evening we can still respond to messages online"*

Winnie, MSE (bags), One-on-one interview

Most women mentioned they may not have time for everything, so they resort to local daycare in low-resource communities to ensure safety of their children as they maximize their time at work. It is evident that the digital economy does not consider the welfare of workers' children, leaving them vulnerable and posing particular risks to the early brain development that lays the foundation for all future learning.<sup>53</sup> Women have to work around the clock, squeezing some work in between picking up and dropping off their children at daycare.

*"Okay I normally wake up, mostly let's say 6 AM. I prepare my husband for work and then, I start doing house cleaning. After that, around 9am there is a certain daycare where I take my kid and then after that I go to the shop and then stay for a while with the lady and then, after that, let's say, I do a lot of things in between 9:00 AM to the time I go to bed at around 9:30 PM."*

Jane, MSE (shoes), One-on-one interview

**Box 5****Paula**

Paula is a 30-year-old BA graduate in psychology. She lives in Nakuru and is a single mother to a 4-year-old child. She quit her former employment due to poor pay, after which a friend introduced her to online academic writing.

As a single mother, Paula struggled. She was the only one around to take care of her newborn who needed constant attention. As a result, her earnings fell drastically as she was not able to devote the same number of hours as she did before having her newborn.

She was forced to move back home, where she stayed until her child was a bit older. Although her parents supported her during this time, her father still does not understand why she left an office job to stay at home. Her dad is yet to embrace her line of work as he thinks office work is more appropriate.

“it was difficult (when I had just given birth) I used to make like KES10–20,000 (US\$85–170) and you have to wake at around 2 or 3 AM, when you have a new-born you don’t get enough sleep, so it is much difficult to wake up to look for jobs so I wasn’t making much, and I was forced to go back home and when she got a bit older that’s when I moved out”

**Source: Phone interview with Paula, August 2021**

To succeed in the digital economy, women have to develop a thick skin or else drop out of business and become dependent on their spouse or family. Paula’s story (Box 5) and other similar cases emphasize the need for digital platforms to rethink the security of their workers—especially women—by providing healthcare benefits and paid leave (parental and sick leave) that allow parents to care for their children.

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# What women want: Dignity, safety, and respect

The informal nature of the digital economy, which places workers outside the purview of traditional employment, often renders them vulnerable. As demonstrated by this research, women are more susceptible to sexual harassment and violence at work. They are often seen as the weaker sex, and both clients and their male counterparts at work often harass and demoralize them. Women pointed out that violence and harassment negatively affect their ability to work. Sometimes they have to pretend to be men to be treated differently. Despite these challenges, women often find a way to achieve their business goals.

*“There are people, especially a man will look down on you because you’re a woman, especially if you’re doing better than them. They tend to demoralize you.”*

**Leah, Asset sharing, One-on-one interview**

*“That man was so abusive and then ... some men like to make women feel inferior because even according to the way he was talking, he was trying to show me that you’re nobody. This is just a minor house in Roysambu. I have a house in Kilimani.”*

**Esther, Asset sharing, One-on-one interview**

*“Because at times maybe a client comes and they switch their interests now maybe they want to know you more apart from the business. So to me, I just made things clear. That we are here and the interaction we can have for host and client relationship ... But you just say it nicely because you don’t need to be arrogant or rude about it.”*

**Ellen, Asset sharing, One-on-one interview**

In terms of safety at work, women mentioned that digital platforms do not protect them, so they have to ensure they keep themselves safe. For instance, those working online tend to use pseudo accounts or limit their personal details to avoid trolling. In case of motorbike drivers, women opt to work during the day and on familiar routes to avoid sexual harassment. In the Airbnb business, women sharing lodging with their clients often choose to stay with friends or family members to avoid sexual harassment from their clients. On the other hand, women do request clients’ personal details and documents to ensure safety of their property.

*“... go back to work at around 2:00 PM up until 9. It is late now and there are security issues. I don’t get past that time. I prefer working during the day.”*

**Sarah, Motorbike driver, One-on-one interview**

*“Because sometimes people will be like, this is just a child what will she tell us. So I prefer to use pseudo accounts. Because people can bully you.”*

**Ann, Asset sharing, One-on-one interview**

Women demand respect at work. This is critical, especially when they lose their income in the process of protecting themselves. Some clients, particularly men, use the future payment of the product or service bought as a bait to sexually harass women workers. In other cases, male clients harass women workers, seeing them as weaker sex, thus leading to a loss of income.

*“Okay there is a lady I know she used to work online and also have a side business of selling shoes, so a man came and paid less and refused to pay the rest. But the lady was adamant and could not give the man what he wanted, so the man told her, if she wants the whole payment, she has to follow him, and because the lady was desperate she did. What she experienced was unimaginable, she went for payment and found no money, instead the man took advantage of her because he saw she was helpless by throwing her inside the car and after the act, he dumped her.”*

**Phoebe, Freelancer, One-on-one interview**

*“But she because she slipped and fall down with the food, taking the food to the person to the client, he showed him the gun and told her how long do you take to deliver ... the next day when she reported the matter, she was working with me at Jumia. You know Jumia never followed up that case.”*

**Jackline, Motorcycle driver, One-on-one interview**

Moreover, respondents expressed frustrations with accessing payment from platforms such as PayPal. This could be improved by platforms implementing payment gateways or using M-Pesa for faster payment processing.

*“I think if they would change probably and have a till number or a way which people would pay through M-Pesa, that would be the best because sometimes like now for me I have an issue with my PayPal account for the past one month. I’m not in a position to withdraw it. The system has “hanged”, the customer service is poor. Yeah, if there is a way they will fix another mode of payment like M-Pesa, I think most countries, even people from the State send money via M-Pesa because it’s a—M-Pesa is compatible with world remit, send wave. I think they would incorporate that would be the best thing.”*

**Esther, Asset sharing, One-on-one interview**

When asked how they handle these challenges, all women mentioned that they expect the platforms to listen to their complaints especially regarding sexual harassment and safety concerns. However, most platforms have not established complaint and investigation procedures. Consequently, this discourages workers from complaining, for fear of losing more work.

*“You find another one who is harsh and lashes at you saying, ‘Am I the one who forced you to be on the app?’ and they say the customer is always right and you just have to talk to the customer to cool them down until they go. You cannot start arguing with the customer while on the motorcycle, the customer may report you to the office and maybe he/she is the one on the wrong.”*

**Juliet, Motorcycle driver, One-on-one interview**



A report by the International Labour Organization (ILO) argues that policymakers and platform companies should play a central role in ensuring high-quality work, including improving economic security, supporting unpaid work, giving workers more control over schedules, ensuring their safety, and basing policy and practice on worker preferences—which also requires fostering collective action.<sup>54</sup> The findings of this research support the ILO’s sentiments, demonstrating the need for digital platform companies to frame appropriate remote-working rules for their employees that will improve women’s dignity at work. Additionally, companies must be willing to collect employee perspectives on the organization, its culture, leadership, behaviors, programs, experiences, and barriers to dignity. Understanding the current state ensures organizations can assess gaps between where they are and where they want to go, and measure their progress toward a more dignified digital economy.

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54 ILO, *Empowering Women at Work: Company Policies and Practices for Gender Equality*.

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# Conclusion

When conducting gender-related work, power should remain central to analysis: empowerment in the relationship between the women under study and their immediate context, and a global lens of empowerment, a lens that have been defined, refined, and curated by many scholars over many decades. Some highlight the importance of conducting a comparative analysis of men and women; although this particular study was not comparative, putting the lens on men is equally important in a gender study, especially given the role men play as allies in supporting women's careers. There are differences that arise in how women and men approach digital work, and these are key to understanding and bringing more women onto digital platforms.

Women were aware and used their skills aptly online, providing “the feminine touch” in the sale of products and services, and were comfortable with their work. While some of the endeavors did pose risks, many women found platform livelihoods to be a viable source of income that they would continue pursuing to improve their lives and those of their families.

Access to resources and information about platforms livelihoods is deeply intertwined with digital access. Kenya is one of the most connected countries in Africa, with over 80% mobile phone penetration, and over 40% smartphone penetration.<sup>55</sup> Thus, many people in semi-urban areas can access the internet through mobile phones. However, assets such as motor vehicles and motorcycles are acquired through sharing that sometimes are available only to select people, thus limiting access.

Women have constructed systems that circumvent access challenges through both formal and informal networks and systems to enable them to work online. They share work accounts, mobile phones, internet access, and even vehicles. Using local and informal savings groups, women contribute to each other's well-being, buying assets and access to resources to empower each other.

While some digital platform work can be unsafe for women, some women have created security rings and constant check-ins to ensure each other's security. As one participant mentioned, in ride-hailing, some of the measures to protect women could be women-only pick-up points. Some local platforms have instituted similar measures, such as Bolt's SOS buttons.<sup>56</sup>

*“In town we don't have a specific stage, so the government should organise and build us our own stage as female riders so that we don't mix with men, because where I am the only female and challenges are many and some even want me by force and when I refuse their advances they abuse and hate you for no reason and you can't carry a customer before them and there is nothing you can do since he is a man and you are a woman but if we have our own stage as women we will know how to organize ourselves.”*

**Juliet, Motorcycle driver, One-on-one interview**

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55 O'Dea, “Number of Mobile Cellular Subscriptions per 100 Inhabitants in Kenya from 2000 to 2020.”

56 Liina, “Using the SOS Button.”

A major issue examined in this research is the additional burden of caregiving and traditional women's roles (as African women themselves, the research team was often met with surprised looks). For many women, the much-lauded "flexibility" offered by the platform work is not for relaxation; rather, it was for taking more work. Women saw platform livelihoods as providing them more time to do more things, including their caregiving work, which is not perceived as a burden. Thus, the research team realized that the lens through which they viewed women in this context has been largely skewed towards literature around manual labor that puts the women at a disadvantage, as it was physically and time-demanding, reducing their quality of life. In the case of the young women interviewed in the study, digital platforms provided them with more hours to their day—they could do more, not less, work. This aspect of platform livelihoods is worth exploring further.

The newness of the digital platforms—and platform livelihoods—means that they remain largely formally unregulated and ungoverned. However, the women depending on them have self-organized to lobby for themselves, both to platforms and governments. Indeed, there are instances where women have been abused in their work or robbed of earnings. There are attempts to govern and regulate the platform economy—many led by women—but this will take time.

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# Appendix A

## Guiding questions

### One-on-one questions

#### Key question: In what ways do platforms empower young women, particularly in the aftermath of COVID-19?

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##### Part I: Introduction/ Ice breaker

- 1 Tell us a little bit about yourself (Name, age, family size, gender, location, marital status, level of education) and the work you do. Take us through a day in your life. How did you start your journey or career as a gig-worker? *Understand what are the barriers to success and enablers. Also who else is involved in ensuring success in their work.*
- 2 Do you see yourself as a platform worker or just a worker? What is the difference?

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##### Part II: Work Status

- 1 How long have you been in the current work? Probe for: How long in the sector? How did you start platform work? Have you changed jobs? How has your experience on the platform been? Have you worked with other digital platforms before this one? Probe for use of social media to earn. *Safety – is there any reason why they wouldn't take work from the platform?* cyber bullying, *sexual harassment, violence on these platforms.* Is there an incident that made you quit one platform and joined another? *Probe for reasons.* Could there be another platform that you intend to join? Which one? How did you know about it? Why would you wish to join it?
- 2 How did you join this platform? Probe on reasons why they joined? *Understand the enablers & pain points, are there any social-cultural issues coming up?* Apart from this platform, what other platforms did you consider joining? Why didn't you join them? Why did you settle for this?
- 3 Before formally joining these platforms, kindly tell me about an incident you had planned to join but you hesitated and joined later. What was the reason? *Find out the concerns they had before joining the platform. What changed? How do they deal with the concerns now?*
- 4 On average, what are your earnings on a good and bad month? *What are their motivators [flexibility, learning, extra income, low entry barriers] and demotivators (probe on earnings-is it enough, if not, what do they do to make ends meet or when there is no work? What does a good day or a bad day in terms of earning look like for you?* Kindly tell me about the payment process. As a young woman working on these platforms, how do you spend your money after payment from these platforms? *If working through someone in Kenya, how would you rate your treatment from the employer? Is it the same as male employees? Delayed payments, derogatory language, arrogance, harassment.*

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### Gender, young women, opportunities, challenges, and participation in the platform economy:

- 1 How does society view you as you carry out the work? *If you were to compare your work life as a woman vs a man, are some things harder/easier for you compared to men, if so, why?* How does your society perceive the work you do? Who are the dominant, men or young women? *Based on the response:* How are you perceived for entering a men's space?
- 2 Have you ever considered working with an anonymous profile so that you do not reveal some information about yourself? If yes, which information? [gender, age] Do you have any examples you can share?
- 3 As a young female platform worker do you find that as you engage in this sector any expectations of young women in Kenyan society and online work (driven by how society views gender roles and relations that define what work young women can (not) do? --are there preconceived notions that young men and young women may hold that may affect a woman working online [ MSE/ Logistics/ Airbnb?]?
- 4 How can emotional work affect platform workers? Is it different for young women than men?
  - a What is the perception of your female friends about this online work that you do?
  - b What is the perception of your male friends about this online work that you do?
  - c How do they perceive men doing the same work as you?
- 5 How would you describe your earnings on these platforms compared to traditional office work? *Probe for gender roles if they are barriers to earnings.* What would you want to be done so that you can be productive?
- 6 What does dignified/ decent and fulfilling work for you look like?
  - a What are the things that facilitate more dignified and fulfilled work? *Provides decent working conditions/ There is equity (fair/impartial/just) in the workplace/ Fair wages Health and safety including PPEs for COVID/ Taxation /Social protection for online workers. Probe for security/ benefits. Whose responsibility is it? What is your sector doing about it?*
  - b Would you describe the platform as a decent work space for young women?
- 7 As a woman working in this sector, who would you say is a successful woman in your sector and why? Suppose your sister wanted to do this work, what would your advice be? *Understand the barriers and enablers to success*
- 8 What is your greatest achievement? Are there any challenges you face in your work and how do you go around them? What is the one thing you would absolutely love to be added to make your work easier? *Is there anything you would like to change on the platform you currently use?*
- 9 Is there anyone who has worked with you to help you achieve your goals at work? *Probe on role of community groups, learning groups, support systems. Is there someone or anything that has been a hindrance to your goals as a platform worker?*
- 10 Some people we've previously talked to have said that flexibility is the good thing about platform work--what do you think? What is the good and bad side about flexibility?

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### Part III: COVID and platform work

- 1 Have there been any significant changes in the work you do because of COVID-19?  
*Probe: how did things change, were things better or worse?*
- 2 How did these changes affect your experiences in the platform economy when you compare it to the period before COVID-19? *Understand what has changed since COVID and coping mechanisms?*

### Sector-specific questions

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#### Logistics

- How does your gender affect the way your customers view you? *Is there a difference between the way men/women are viewed as they work on the platform?*
- Does the platform reveal your gender before you meet your customer? If not, would you like them to? If so, what is the challenge with that? *Would you want to work anonymously so that you do not reveal personal information like age, gender?*
- Please take me through how you joined this platform. What were the challenges? *Are the challenges different now that she is female? Probe on safety, health and security.*
- Some people we've previously talked to have said that this job is mostly for men, how would you describe the sector? Are more women joining or leaving? What could be the reason?
- How do you balance between family and work? *Probe on the number of working hours, if they have children how do they handle child care, if married, family responsibilities?*
- What would you like to do in the next 5 years? *Probe on the role of the platform on the work*

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#### Asset sharing

- Does the platform reveal your gender before you meet your customer? If so, what is the challenge with that? If not, would you like them to? *Would you want to work anonymously so that you do not reveal personal information like age, gender?*
- How would you compare yourself to others that you know in the sector? *Probe whether it varies with age, gender...*
- Please take me through how you joined this platform. What were the challenges? *Are the challenges different now that she is female?*

- Who else do you work with to ensure that the house/apartment/room is well maintained?
- How do you balance between family and work? *Probe on the number of working hours, if they have children how do they handle child care, if married, family responsibilities?*
- What would you like to do in the next 5 years? *Probe on the role of the platform on the work.*
- With the COVID-19 pandemic slowing down travel, what measures did you put in place to ensure that you still had clients at your apartment/room/house?

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### Freelance

- How does your community perceive you after joining the platform? Has it changed?
- Some people we've previously talked to mentioned that most people do not understand what they do, what is your experience on this? Do you people understand what you do? *Probe on how society, including family members' perception of their work...*
- How would you compare yourself to others that you know in the sector? *Probe whether it varies with age, gender, platform type...* Are there other platforms you would consider joining, apart from this one? Why?
- How do you balance between family and work? *Probe on the number of working hours, if they have children how do they handle child care, if married, family responsibilities?*
- What would you like to do in the next 5 years? *Probe on the role of the platform on the work.*

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### MSE

- What is required to join the platform? Are the requirements similar for men?
- As a woman in business, do you think there is a difference between how men and women sell online? *Probe to see if there is a challenge on the practices, type of business, how they are treated, ethics, etc.*
- What has been the trend for the new entrants? How many more men or women have joined since you joined? Why do you think so?
- Have you tried any other platforms? What was your experience on those platforms?
- How would you compare yourself to others that you know in the sector? *Probe whether it varies with age, gender, platform type...* Are there other platforms you would consider joining, apart from this one? Why?
- What community groups are you involved in that help you move your business forward? *Are they online or offline? Ask if there is training and mentorship opportunities for women in business.*

- What would you like to do in the next 5 years? *Probe on the role of the platform on the work.*
- How do you balance between family and work? *Probe on the number of working hours, if they have children how do they handle child care, if married, family responsibilities.*
- Any recommendations or a final comment or question you feel we have not addressed but you would like to share as a young woman working in the platform economy here in Kenya?

### Flash conversations guide

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#### Genesis

- How did you get into the platform economy? Have you changed jobs since starting out as a platform worker?
- What prepared you for the work you are currently doing (school, training, online eg YouTube)
- Which platforms do you use to look for work or sell online?
- Do you do this work alone or in collaboration with other people?
- Does the work you do sufficiently cover your expenses and enable you to sustain you to meet your goals?
  - If yes, how much is it?
  - If not, what else do you do to meet your expenses?

#### Platform Experience

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Does this work interfere with your family responsibilities, if so, what measures have you put in place to ensure that you do both?

Do you think men find it easier to get work on the platform? *What challenges do you as a woman face when using digital platforms?*

- How can these challenges be fixed on the platform to make the platforms more inclusive to young women?

What is the one thing you would absolutely love to be added to make your work easier?

Suppose your sister wanted to do this work, what would your advice be?

What is the effect of COVID on your work and how does it affect your life? Probe: Is there more or less work during and post covid? Are you able to work within timelines?

Ask about other platforms as well, beyond Twitter (Instagram, Tik Tok and YouTube)



## Influencers research guide

- 1 Tell us about yourself (Name, age, family size, gender, location, marital status, level of education). Take us through a day in your life from the time you wake up. Tell us more about the work you do?
- 2 Which platforms do you primarily use and why? Do you use Twitter, Instagram, TikTok and YouTube in different ways? How? Probe on the best platforms and why? *Probe on the role of keywords, hashtags in creating viral content.*
- 3 What kinds of hashtags do you use and who do you tag for most attention to your products/services? Is this different on different platforms and why?
- 4 Take us through your journey as an influencer, do you have specific areas you influence on or can it be anything how did you get where you are? *Probe on the role of mentorship, training, skills.*
- 5 What are some of the challenges you face when posting your work on the platform? *Probe on: harassment, getting and working with clients, issues women influencers face as they do work online.* Can you give an example of when this happened? How did you or the person involved deal with it? Would you think it would be different for a man?
- 6 Some people we've talked to suggest that to succeed as a woman on the platform requires that you should find ways to sidestep platforms. What's your take on this? Who are they?
- 7 What are some of the challenges you have experienced as a young woman using digital platforms to sell your products? Do you think men also experience the same challenges?
- 8 What would you like to do in the next 5 years? *Probe on the role of the platform on the work.* Is there anything you would like to change on the platform you currently use? Finally, any advice for women in the platform economy?
- 9 How would you compare yourself to other influencers that you know? *Probe whether it varies with age, gender, platform type...* Is this similar for men?
- 10 As a woman working in this sector, who would you say is a successful woman as an influencer and why? Which channels do these successful women use?
- 11 Do you have any experiences with working in male-associated/dominated work? For example, driving.
- 12 As a young woman do you feel that the platform you work in deters women from joining? How would you describe men's experience?
- 13 Does the platform have specific policies to make it easier for women to enter? *Probe: are there provisions for safety and security cyber bullying, sexual harassment? Look at work life balance, does platform offer own devices, skills and training or remove barriers to accessibility?*
- 14 Do you have a community of online influencers that you share different experiences with? What other roles do these online community groups play?
- 15 What is your advice for women who would like to eventually become influencers?

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# Appendix B

## Platform worker consent form

Researcher's Name(s): \_\_\_\_\_ Contact: \_\_\_\_\_

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### Introduction

This consent may contain words that you do not understand. Please ask the researcher to explain any words or information that you do not clearly understand.

You are being asked to participate in a research study. This research is being conducted to understand how young women experience work as they use digital platforms to meet their livelihoods. When you are invited to participate in research, you have the right to be informed about the study procedures so that you can decide whether you want to consent to participation.

You have the right to know what you will be asked to do so that you can decide whether or not to be in the study. Your participation is voluntary. You do not have to be in the study if you do not want to. If you do not want to continue to be in the study, you may stop at any time without penalty or loss of benefits to which you are otherwise entitled.

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### Why is this study being done?

The purpose of this research is to understand your experience as a young woman getting work or selling through digital platforms. We also seek to understand how this experience varies across different sectors, locations and global vs local platforms. Through this study, we shall document perspectives of young women from different sectors on what decent work means to them. The research also seeks to understand the effect of COVID-19 on your livelihood and how you were able to earn a livelihood during this time.

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### How many people will be in the interview?

We shall interview approximately 70 people in 10 counties in Kenya.

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### What am i being asked to do?

You will be interviewed and asked to take us through a day in your life and your experience when getting work or selling products enabled by digital technology. For instance, you may be asked to tell us about a day in your life, and detail the activities and experiences related to your income opportunity. We will also be recording the interview for data capture purposes. However we will observe confidentiality and anonymity.

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**How long will i be in the study?**

This interview will take approximately 1 hour to complete, however, you can stop participating at any time without penalty.

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**What are the benefits of being in the study?**

Your participation will help add knowledge and also provide information that would aid policy makers to show the reality of digital platform-enabled work in Kenya. The findings will also help facilitate dialogues encouraging key audiences to discuss how to apply the insights to their work.

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**What are the risks of being in the study?**

There are no foreseeable risks in your involvement in the study should you feel at any moment that you want to opt out of the study, you are free to opt out.

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**What are the costs of being in the study?**

There is no cost to you, for being included in this study.

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**Confidentiality**

Information produced by this study will be stored in the investigator's file and identified by a code number only. The code key connecting your name to specific information about you will be kept in a separate, secure location. Information contained in your records may not be given to anyone unaffiliated with the study in a form that could identify you without your written consent, except as required by law.

In addition, if photographs, audiotapes or videotapes were taken during the study that could identify you, then you must give special written permission for their use. In that case, you will be given the opportunity to view or listen, as applicable, to the photographs, audiotapes or videotapes before you give your permission for their use if you so request.

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**Will i be compensated for participating in the study?**

You will be compensated KES 2000 for completion of the duration of the study. The amount will be given to you after the completion of the interview.

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**What are my rights as a participant?**

Participation in this study is voluntary. You do not have to participate in this study.

You will also be informed of any new information discovered during the course of this study that might influence your health, welfare, or willingness to be in this study.

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**Signatures**

I have read this consent form and my questions have been answered. My signature below means that I am willing to be in this study. I know that I can remove myself from the study at any time without any problems.

**Name:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Researcher's Signature:** \_\_\_\_\_

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# Appendix C

## Methods and analysis

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### Sampling and sample size

Purposive sampling was adopted to recruit participants for the in-depth interviews to include consenting women who were aged between 18 and 35 years. A total of 40 in-depth interviews were conducted, the size of the sample was based on the estimated number of people appropriate to ensure data saturation is achieved.

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### Recruitment

We used a three-pronged approach 1) internal platform connections 2) snowballing 3) recruiter who tapped into different segment networks. These were one-on-one remote interviews via phone or video calls. This was dependent on the client's technology prowess. The prospective participants were contacted a day prior to confirm their availability and schedule meeting time. At the onset of each interview, the participants were asked to sign a consent form that outlined their agreement to participate in the research. All the interviews were recorded and transcribed for analysis using a thematic approach on dovetail. The research team created a sampling framework with specific characteristics as outlined below.

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### Expert Participants

Ten experts from the following organizations were interviewed.

- Kictanet
- Kaziremote.com
- Women Work Kenya
- Equity and Social Policy Programme, ODI
- Bolt
- Errands Guy
- Ajira Digital and Youth Employment, Kenya Private Sector Alliance (KEPSA)
- Sendy
- Lynk
- Funkidz

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## Data analysis

The interviews were conducted in either English and Kiswahili. Audio recordings from the interviews were translated and transcribed verbatim into English language for coding and analysis. A general inductive analysis approach informed the identification themes and codes related to women's experiences in the platform economy. Several stages were used in the analysis: familiarization with the data through reading and re-reading transcripts, generation of initial codes using Dovetail, creating themes among the codes and grouping the codes together that have a relationship to one another.

To enhance reliability, inter-rater reliability was used in which more than one member of the research team consistently reviewed each other's work to ensure consistency in interpretation of the data.

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## Ethical consideration

The ethical approval of the study was obtained from the National Commission of Science, Technology and Innovation (NACOSTI) on September 22, 2021.

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## Method triangulation

Several methods were used to obtain the data in this study. To understand platform workers' lived experience and document human voices, the study used in-depth interviews (IDIs) in which platform workers expressed their experiences using digital platforms through interviews with research assistants. This was achieved in two ways: through Google Meet calls when participants had stable internet connection and through phone calls where internet coverage was limited. Additionally, this method was important in understanding the worker's digital day. A digital day tool was developed and randomly applied to some participants to understand how platform workers utilized various platforms in a day to earn a living.

The second method was the use of focus group discussions (FGDs). A total of four FGDs were carried out: two men-only and two mixed. The purpose of the FGDs was to understand underlying social norms that would have influenced some of the interviewees' responses as well as probe subtle nuances in the IDIs. These interviews were also carried out virtually through Google Meet calls. Men-only and mixed focus groups were carried out to get further insights on perceptions and beliefs in the context of women in the platform economy. The research team verified that those interviewed are familiar with each other or each other's work, to ensure that participants feel the sense of openness to actively engaging in the FGDs.

The third method of data collection was the use of flash conversations in which some members of the research team were added to purposefully identified women-only WhatsApp groups. These groups consist of women using social media and other digital platforms to sell. One day every week for six weeks, the researchers in the groups posed various questions to drive the conversations and carried out participant observation, especially workers' behavior in community groups that some women had mentioned in the IDs.

On the other hand, Key Informant Interviews (KIIs) were conducted with industry professionals from the four sectors—delivery, freelance, MSE, and asset sharing. These professionals included, among others, policy experts, academicians, and CEOs of firms in these sectors. This method was particularly useful in understanding the policy opportunities and challenges around the problems facing platform workers.

Lastly, influencer interviews were conducted with influential women social media users who are also platform workers. These helped to understand the challenges women face while using digital platforms. These interviews also shed light on social media strategies used by different groups of women.

All interviews and discussions were conducted virtually, in line with COVID-19 containment guidelines.

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