Platform Livelihoods and Young Women's Economic Empowerment in Nigeria

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Acronyms

BEC   business email compromise

CBN   Central Bank of Nigeria

DADI   Disability Awareness and Development Initiative

EFInA   enhancing financial innovation and access

GSMA   GSM Association

HMO   health management organization

ICT   information and communications technology

LOWA   Ladies on Wheels Association

MDAs   ministries, departments, and agencies

MSEs   micro- and small enterprises

NBS   National Bureau of Statistics

NCC   Nigerian Communication Commission

NDEPS   National Digital Economy Policy and Strategy

NGP   National Gender Policy

NITDA   National Information Technology Development Agency

NYEAP   Nigeria Youth Employment Action Plan

ONDI   Office for National Digital Innovation

PoD   pay on delivery

PWDs   persons with disabilities

RoW   right of way

SSA   sub-Saharan Africa

Executive Summary

This report presents the experiences of young women working or selling through online platforms in Nigeria. The study addressed the key question: "In what ways does platform work empower women?", addressing sub-questions about experiences, barriers, and enablers for women accessing and executing platform work. The study also assessed the experiences of persons with disabilities (PWDs) and the effects of COVID-19.

Women's economic empowerment is defined as the relative ease with which women have access to platforms and can mobilize them for sustainable socioeconomic capital. In Nigeria, even though they enhance young women's access to digital jobs and income generation, online platforms have had limited results. Government policies remain focused on formal sector development, despite the fact that women dominate key economic sectors such as agriculture, small-scale commerce, and the informal sector—gray areas within which platform livelihoods largely fall.

While the platform experiences presented in this study are not exclusive to women, a number of gender-specific experiences emerged from the research. The first of these is financial exclusion, which in Nigeria disproportionately affects women and extends to online work, particularly women selling on social media platforms who lack sufficient financial access. The second dilemma relates to female location-based workers, like ride-hailing drivers, who are more susceptible to insecurity and harassment. Third, across most platform work categories, social and cultural norms negatively affect women who work on the supply side and take up "male" roles like driving. Additionally, there is evidence of a gender pay gap for women platform workers who lack the skills needed to take on more complex roles. For example, because of cultural biases, women lack requisite STEM skills to take on higher-paying roles like software programming. Finally, women working on global platforms lack digital marketing know-how as it relates to building online profiles. The dearth of such strategies disadvantages women in platform livelihoods.

Key findings from this research include:

- **Context matters.** The environment in which platform livelihoods are conducted, including social norms, technology, and legal frameworks, influences workers' experiences. Social dynamics stem from Nigeria's patriarchal culture, from which women's rights and roles develop. For example, reduced women's rights, like property ownership and independence, may affect a women's access to identity and credit, which may inhibit her acquisition of resources for platform work. Besides energy access and costs, accessibility, affordability, and availability of digital infrastructure and digital skills also affect women's access to platform livelihoods. Other factors like road infrastructure and traffic in cities like Lagos increase insecurity, affecting women ride-hailing drivers and limiting their working hours and earnings. These contextual factors increase the cost of doing business online and may deter women's participation in platform livelihoods.

- **Flexibility is a myth.** The promised flexibility of remote work executed at home is more favorable to women, who can work while managing their domestic affairs. But the readiness of Nigerian employers, government, and businesses limits the remote work opportunities for women, making online platform work mystical. Platforms' governance standards must be transparent. Likewise, platform workers should be professional and of good quality, i.e., skilled, accountable, and responsible. Online platforms embody the myth of flexibility that aligns with entrepreneurism and the quest for higher earnings through side hustles. The inability to structure one's working hours when working across time zones distorts this myth. For women, the ability to structure working hours around family and domestic commitments is a plus. Insecurity risks limiting women's (drivers) working hours.

- **Platform workers want protections.** The growth of online work and gig work is providing access to employment and earnings for many under-employed and unemployed Nigerians. However, these earnings may not be regular or sufficient. The income variability or seasonality of work is another challenge for platform workers, warranting the need for income protections or safety nets, especially for women. The paucity of social safety nets for female gig workers highlights the importance of benefits and protections. Another dimension of protections is related to government policies around equal work opportunities. For example, in the mobility sector, introducing registration fees in one state immediately affects women with lower financial access and may either limit their participation or increase their costs. Others include digital protections as they relate to the enforcement of cyber bullying and other activities, and seller protections for merchants selling through marketplaces. Finally, among women platform workers, peer protection mechanisms like mentoring and support are emergent and important.

- **Presence is not enough.** Global platforms are competitive. Registering or listing on these platforms is not a guarantee of work. Understanding how platforms and their algorithms work and investing the effort to increase product or service visibility—digital marketing and promotion—are essential. This is especially important to women who lack the requisite skills and often under-promote themselves and their capabilities.

- **Platforms mimic the real world.** Digital platforms do not exist in isolation. They imitate real-world values, norms, and behaviors. Nigeria's male-dominated society aligns with her patriarchal roots, especially as it relates to gender, and platforms mimic these behaviors because of existing systemic barriers. Female ride-hailing drivers face a deep-set bias about gender roles that disadvantages them, sometimes leading to cancelled rides. In addition, discriminations and biases about Nigeria and Nigerians like business email compromise (BEC) scams affect platform workers' ability to work on foreign platforms. Given these antecedents, mindfulness in building platforms is important, such as acknowledging women's rights to identification and property to serve as collateral.

- **Persons with disabilities face challenges on platforms.** Persons with disabilities (PWDs) must first overcome traditional challenges, such as late-stage education and social development, prior to navigating digital challenges in accessing the digital economy. These perceptions and poor accessibility design considerations limit their access to online work opportunities.

The COVID-19 pandemic catalyzed Nigeria's digital transformation across diverse sectors, including e-commerce, the delivery economy, and remote online work. In addition, the pandemic reduced access to work, affecting the livelihoods of female ride-hailing drivers, traditional sellers, and women without access to digital financial services.

Scaling the impact of online work will require the collective actions of ecosystem stakeholders, including digital platforms, government agencies, development institutions, the private sector, and civil society coalitions for sustainable impact. These efforts will require individual and systemic, formal and informal changes across four interrelated dimensions, namely: 1) awareness/consciousness, 2) resources, 3) policies, and 4) social norms.

Online platform work offers viable alternatives to address Nigeria's unemployment challenges and improve the livelihoods of young Nigerian women. Enabling this requires the understanding of the imperatives of the digital economy and the transformational changes across the public and private sectors. These findings align with the World Bank's *Nigeria Digital Economy Diagnostic Report* that recognizes the importance of digital infrastructure, digital platforms, digital entrepreneurship, and digital skills to advancing Nigeria's digital economy. In the public sector, the following policy recommendations can address these changes.

First, implementing digital policies like the Nigeria National Broadband Plan (2020–2025) committing to minimum network capacity of 25Mbps and 10Mbps for urban and rural locations, respectively, will address right of way (RoW) pricing across the States. Second, the National Digital Economy Policy and Strategy (NDEPS) (2020–2030) seeks to "attract and grow digital jobs across all sectors of Nigeria's economy." Third, the NDEPS imperative to domesticate digital enterprises through the National Startup Bill will increase the supply of digital solutions while COVID-19's acceleration of the future of work will avail virtual and global work opportunities. Fourth, enforcing the provisions in the 2015 Cybercrime Act, alongside the ability to identify and trace online persons will improve online behaviors and trust that will enable Nigerian's use online services confidently.

Fourth, Nigeria's labor legislation and policies are based on traditional full-time, location-based work. Thus, the changing nature of work will require modern laws that, for example, enhance worker agency and policy frameworks for regulating online work by sector. Fifth, the Nigerian state should pay more attention to building her national brand. The impact of being known as a country where BEC scams originate reduces the digital work opportunities for most of her unemployed and underemployed citizenry.

Sixth, the benefits of online work can support de-urbanization from populated cities like Lagos and enable Nigerians to live traffic-free. Such an approach will require the State and local government to provide the digital infrastructure and other inducements to reduce urban migration and attract young digital workers. For example, some European economies are using these digital nomad strategies and visa schemes to repopulate their cities.

Finally, specifically to specific to PWDs, accessibility standards and regulations for inclusiveness under international conventions and best practices are necessary. For young women, specialized interventions to build digital skills and entrepreneurs will enhance their participation. Achieving these will require the swift action of the Federal Ministry of Women's Affairs and Social Development to implement the strategies in the National Gender Policy (NGP) and other strategies that advance women's inclusion, like the Central Bank's Framework for Advancing Women's Financial Inclusion.

Complementing the public sector changes are private and development sectors interventions ranging from supporting the design and sustainability of online work platforms to enhancing women's skills and capabilities to take work in higher-paying roles and advocating online work for women. These include:

- Embedding digital wallets into platform offerings and having the platform serve a gateway to other digital financial services. This will address women's financial inclusion and Nigeria's 8% gender gap. Building the awareness and knowledge of platform designers about gender-equality is another design imperative.

- Providing capacity building to strengthen indigenous platform design and development in topical areas like platform design, strategy, and governance.

- Funding support to keep the lights on and provide access to talent and engineering capabilities.

▼ *Platform livelihoods stakeholders and interventions*

PLATFORM OPERATORS

- National representation and onboarding strategies
- Platform governance: clear, fair, and transparent
- Seller protections and dispute resolution mechanisms
- Data analysis and profiling
- Inclusive platform design – gender, disability
- Embedded finance options
- Improved delivery logistics providers and customer service orientation

EMPLOYERS: PRIVATE SECTORS & GOVERNMENT

- Platform work preparedness
- Protections like earnings insurance
- Gender equality awareness

PLATFORM WORKERS

- Skilled, accountable, and responsible
- Marketing/promotional strategies

DEVELOPMENT SECTOR

- Grants to support inclusive platform design and governance
- Grants to support platform worker development and onboarding

POLICYMAKERS

- Engender national and sub-national policies
- Cyber bullying enforcement
- Women's financial inclusion
- Remote labor policies
- Implementation of digital policies and strategies
- Enhance digital infrastructure

Introduction

This project sought to understand the experiences of young women pursuing platform livelihoods in Nigeria.

The study addressed the key question: "In what ways does platform work empower women?" Additionally, several sub-questions exploring experiences, barriers, and enablers for women in accessing and executing platform work, and the impact of COVID-19, were assessed, specifically:

- What enables and limits women adopting tech/platforms for their livelihoods?

- What factors (business size, location, etc.) influence the adoption and/or use of digital platforms by women for their livelihoods?

- What benefits do women experience when working on digital platforms (focusing specifically on enabling women users)?

- To what extent do platform livelihoods impact women specifically when considering competing demands between work, home, and care, among others?

  - How has COVID-19 created further barriers or opportunities?

  - How do tech platforms enable women to be resilient in the face of change?

  - How do the above questions impact women living with disabilities?

Digital (online) platforms

Digital platforms are internet-based businesses that create value by enabling interactions between producers of products and services and those who buy or consume them. For example, the digital platform Uber facilitates rides between drivers who own/rent the assets (car or motorbike) and riders with mobility needs.

In Nigeria, the growth in internet usage, cloud computing, and digital-savvy youth entrepreneurship are key drivers of digital platform adoption, facilitating user access, digital product development, and digital entrepreneurship. Platform research in Nigeria dates to 2016 with the Center for Global Enterprise's (CGE) global platform project to understand the implications of the emerging platform economy. CGE conducted a survey study of platforms operating in sub-Saharan Africa (SSA), identifying geographies, economic segments, and business models. Marketplace platforms were more dominant across economic segments, followed by workplace and classifieds.[1]

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

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

The Nigerian context

On the western coast of Africa, Nigeria is SSA's most populous nation (c. 200 million people) and largest economy, with a gross domestic product (GDP) exceeding US$400 million. Nigeria, a former British colony, received her independence on October 1, 1960. Since then, Nigeria's transition to a stable democratic government has been fraught with challenges, resulting in periods of military rule.

Politically, Nigeria is composed of a presidential federation of 36 autonomous states. The Federal Government's National Development Plan 2021–25 seeks to make Nigeria globally competitive by investing in its people.[2] The plan recognizes the importance of information and communications technology (ICT) as a key enabler for a successful business environment and massive youth employment. Therefore, the plan proposes developing entrepreneurship initiatives, policies, and programs that consider each state's needs. Federal agencies that support technology include:

- National Information Technology Development Agency (NITDA): the implementing agency of Nigeria's Information Technology Policy. NITDA coordinates IT development, ensuring that IT resources are readily available to government agencies and parastatals.

- Office for National Digital Innovation (ONDI): a new dedicated subsidiary combining the Office for the Innovation and Entrepreneurship (OIIE) and Office for Nigerian Content Development in ICT (ONC). Guided by implementing the National Digital Economy Policy and Strategy (NDEPS), ONDI will promote innovation and entrepreneurship in Nigeria's digital ecosystem, creating talent and enhancing capabilities.

- Small and Medium Enterprises Development Agency of Nigeria (SMEDAN): supports micro- and small enterprises (MSEs), prioritizing rural industrialization, poverty, and new job creation. SMEDAN connects MSEs with internal and external sources of finance and technology.

2   Federal Ministry of Finance, *Budget and National Planning, National Development Plan (NDP) 2021–2025.*

A platform worker.   *Photo credit: Blessing Kure*

Gender development in Nigeria

Nigeria's journey towards building a gender-equal society began in 2000, when the Federal Government adopted the National Policy on Women, providing for affirmative action to increase the representation of women in the legislative and executive arms of the government to 30%.

In 2006, the Federal Ministry of Women's Affairs and Social Development launched a National Gender Policy (NGP) "to achieve a just and gender equitable society and economy where women and men contribute their optimal quota to development at all levels of governance and [with] control over and benefit from all development interventions."[3] The NGP includes 7 policy goals and 16 priority areas, as highlighted in Figures 1 and 2.

▼ *Figure 1: NGP policy goals*

Perceptions of Gender	**Operational Framework for Gender Equality**	**Financial Sustainability for Gender Equality Policies and Programs**	**Political Will for Implementation of Gender Equality Politics**
Institutional Framework for Implementing Gender Policies	**Evidence-based Policymaking**	**Gender Mainstreaming**	

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3   Federal Ministry of Women Affairs and Social Development, *National Gender Policy Situation Analysis, Framework*.

▼ *Figure 2: NGP priority areas*

Culture, Family, and Socialization	Gender-based Violence	Gender, Education, and Training	Poverty and Economic Empowerment	Employment and Labor Issues	Agriculture and Rural Development
Environment and Natural Resources	Gender, Health, and Reproductive Services	Gender and HIV/AIDS	Politics and Decision-Making	Gender, Peace, and Conflict Management	Information, Communication, and the Media
	Other forms of Social Inequalities (Vulnerable Groups and Inequalities in Society)	Gender, Physical and Social Services	Legal and Human Rights	National and International Parternship for Development	

Table 1 presents gender-disaggregated data collected by UN Women monitoring gender equality under the 17 United National (UN) Sustainable Development Goals (SDGs).[4] The human development indicators highlight the economic, social, political, and environmental conditions of Nigerian women and girls. Worthy of noting is the high proportion of girls married before the age of 18.

Notwithstanding the NDP's far-reaching policy objectives to improve gender equality, Table 1 presents some evidence of implementation lags. This is exemplified by the March 2022 decision of the National Assembly to reject gender-related amendments to the nation's constitution. The proposed amendments included:

- The right for a Nigerian woman to grant her foreign-born husband Nigerian citizenship. A Nigerian man's foreign-born wife gets automatic citizenship.

- The right for a woman to take indigeneship of her husband's State after five years of marriage.

- 35% appointed positions for women.

- 35% affirmative action for women in party administration and leadership.

- Specific seats to be allocated for women in the National Assembly.

These amendments would enhance the rights and status of women, paving the way for a more gender equal society.[5]

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4   Women Count, "Nigeria."

5   Akpan, "N'assembly Rejects Special Seat for Women—Despite Aisha Buhari's Campaign."

▼ *Table 1: National gender indicators*

ECONOMIC — Description	Value	Female	Male
Employed population below international poverty line. Age 15+		32.2%	34.5%
Unemployment rate. Age 15+		7.5%	9.4%
SOCIAL			
Prevalence of severe food insecurity in the adult population (%)		73.4%	70%
Literacy rate, age 15+		62%	52.7%
Proportion of ever-partnered women and girls subjected to physical and/or sexual violence by a current or former intimate partner in the previous 12 months. Age 15–49	13.2%		
Proportion of women aged 20-24 years who were married or in a union before age 18 (%)			
Before age 15	15.7%		
Before age 18	43.3%		
POLITICAL			
Legal frameworks that promote, enforce, and monitor gender equality (percentage of achievement, 0–100)			
Overarching legal frameworks and public life	81.8%		
Violence against women	30%		
Employment and economic benefits	75%		
Marriage and family	58.3%		
Proportion of seats held by women in national parliaments (% of total number of seats)	3.6%		
Proportion of elected seats held by women in deliberative bodies of local government	9.8%		
Proportion of women in managerial positions	30.3%		
Proportion of women in senior and middle management positions	28.9%		
ENVIRONMENTAL			
Age-standardized mortality rate attributed to household air pollution (deaths per 100,000 population)	226		
Proportion of population using safely managed drinking water services, by urban/rural	22%		
Proportion of population with primary reliance on clean fuels and technology	13%		

▼ *Figure 3: Nigeria's labor statistics, Q4 2020*   *Source: NBS*

Working-age population

122M

Labor force

70M

Fully employed

31M

Underemployed

27M

Work less than 20 hours/week

11M

Don't work

23M
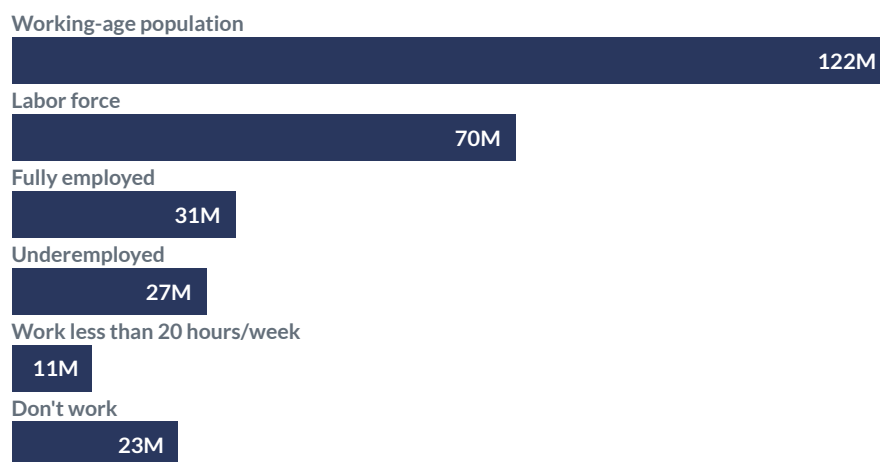
Nigeria's (un)employment landscape

In Nigeria, any person in the labor force who does not work for at least 40 hours a week is underemployed. Figure 3 presents a breakdown of the labor population statistics, with the following descriptors:

• Working-age population: adult Nigerians between the ages of 15 and 64

• Labor force: members of the working age population who are able and willing to work

• Fully employed: worked 40+ hours per week

• Underemployed: worked between 20 and 39 hours per week

Despite a significant amount of human capital and several government interventions to create policies to drive economic activities and consequently create jobs, Nigeria's unemployment rate has more than quadrupled since the last decade, from 3.5% in 2006.[6] According to the Labor Force Statistics released by Nigeria's National Bureau of Statistics (NBS), in the fourth quarter of 2020 Nigeria's unemployment rate was 33.3%, ranking 164 of 182 countries indexed by the Bureau.[7]

For young people (15–34 years), the NBS estimates the unemployment level at 42.5%, the highest across age groups, while other age ranges average 26.1%. Although women make up about 43% of the labor force, women's unemployment is higher than men's, at 35.2% and 31.8% respectively. Rural dwellers had a higher unemployment rate (34.5%) compared to those in urban areas (31.3%).

Employment barriers for young women include traditional domestic responsibilities, lower literacy rates, and lower mobile internet connectivity penetration compared to men. According to 2018 World Bank statistics (their latest figures), literacy among young women in Nigeria was 68.3%, compared to young men at 81.6%.[8] The GSM Association (GSMA) estimated mobile internet usage for women in Nigeria for 2019 to be 38%, in contrast to that for men at 54%.[9]

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6   UN Development Programme, *Nigeria Annual Report 2016*.

7   National Bureau of Statistics, *Labor Force Statistics: Unemployment and Underemployment Report (Q4 2020)*.

8   UNESCO Institute for Statistics, "Literacy Rate, Youth Female, Nigeria."

9   Rowntree and Shanahan, *Connected Women: The Mobile Gender Gap Report 2020*.

Platform work in Nigeria

Women's empowerment in digital platforms is perceived as the relative ease with which women have access to these platforms in mobilizing them for sustainable socio-economic capital. In Nigeria, mobile and internet platforms have enhanced young women's access to digital jobs and income generation.[10]

However, this impact is limited. A key barrier in this domain is government policies' continued focus on the formal sector, as women dominate key economic sectors such as agriculture, small-scale commerce, and the informal sector—gray areas within which platform livelihoods largely fall.[11]

Insight2Impact estimates the total number of active digital platforms within Nigeria at 122 (of which about 80% are homegrown), providing livelihoods to almost 5 million platform workers in the country, with Lagos as a central hub. Figure 4 presents a breakdown of the penetration of digital platforms across economic sectors in Nigeria.

▼ *Figure 4: Sectoral distribution of digital platforms in Nigeria*   *Source: Insight2Impact Database*[12]

■ **Active platforms** ■ Inactive platforms

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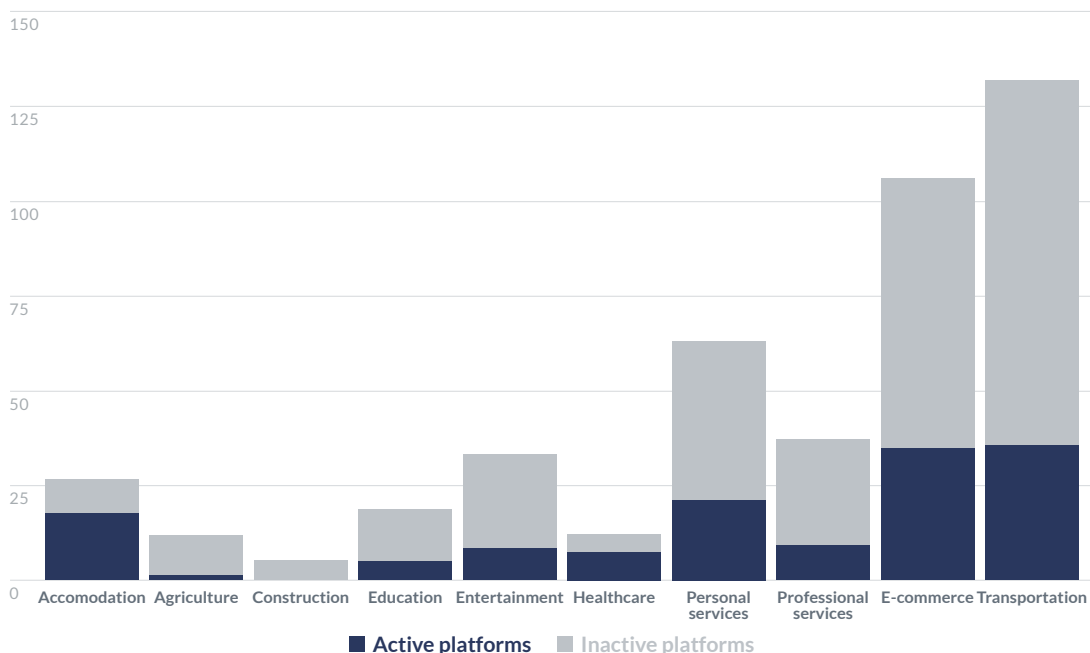
10   Dalberg, *Digital Jobs in Africa: Catalyzing Inclusive Opportunities for Youth*.

11   Enfield, "Gender Roles and Inequalities in the Nigerian Labour Market."

12   Gillwald and Mothobi, *After Access 2018: A Demand-side View of Mobile Internet from 10 African Countries*.

Key growth drivers within the Nigerian platform ecosystem include a large (about 21 million), young (bulk of the working population below the age of 30), and entrepreneurial population, as well as an active ecosystem that incorporates digital startups (estimated up to 700), incubators, and venture capital firms.[13] Lagos, a central hub, accounts for over 25% of the country's GDP and is the commercial capital of the entire West African region. It is also the major landing point of the country's terrestrial internet network infrastructure, giving it a relatively large capacity for broadband connection. There is a higher concentration of digital platform activities in urban and peri-urban areas, while operations in rural locations remain limited due to the digital divide regarding internet access and affordability, and digital literacy and skills, all of which remain lower in rural areas.

According to the Nigerian Communication Commission (NCC), broadband penetration is about 40%, of which about 99.8% is mobile.[14] GSMA's *Mobile Gender Gap Report 2020* estimates a 7% gender gap in mobile phone ownership and reports that 27% of women are aware of the internet's potential, but do not use it because of their limited digital capabilities (see Figure 5).[15]

▼ *Figure 5: Gender gap in mobile phone ownership in select African countries*   *Source: GSMA (2020)*

Gender gap

Country	Male	Female	Gender gap
Algeria	92%	86%	6%
Kenya	91%	86%	5%
Mozambique	56%	46%	17%
Nigeria	89%	83%	7%
Senegal	73%	71%	4%
South Africa	89%	83%	7%
Uganda	84%	69%	17%

% mobile owners ■ **Male** ■ **Female**
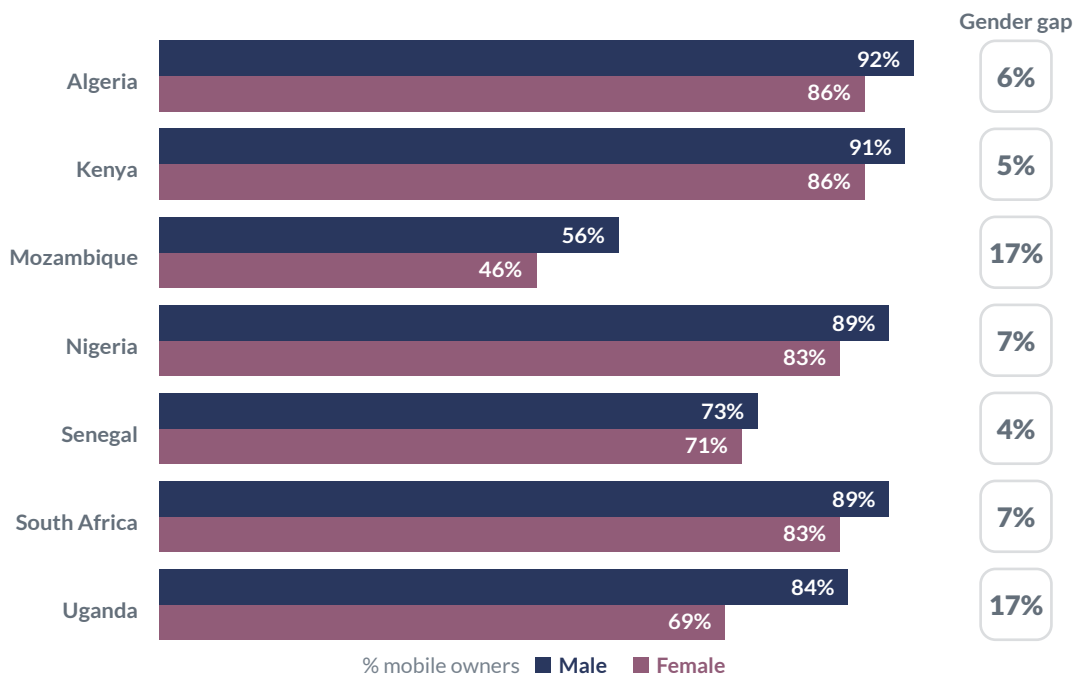
13   Adetunji et al., "Microeconomics of Competitiveness Final Paper."

14   Ministry of Budget and National Planning, *Draft National Social Protection Policy*.

15   Rowntree and Shanahan, *Mobile Gender Gap Report 2020*.

Within the gender development paradigm, transforming unequal socioeconomic power relations between men and women requires strong state interventions.[16] There have been policies promoting women's socioeconomic development, such as the 2016 National Social Protection Policy, which established a gender-sensitive and age-appropriate framework for enhancing women livelihoods; the Nigeria Youth Employment Action Plan (NYEAP), which targets young people between 18 and 35 for employment creation in critical sectors of the economy; and the National Gender Policy, which focuses on mainstreaming women's rights.[17] However, social norms have not significantly shifted from traditional patriarchal values that are less favorable to women, especially regarding livelihoods.

16   Amadi, "Implementation of Nigeria's National Gender Policy, Revisiting the Affirmative Action."

17   Tapscott, *The Digital Economy: Promise and Peril in the Age of Networked Intelligence*; Ministry of Budget and National Planning, *Draft National Social Protection Policy*; Federal Ministry of Women Affairs and Social Development, *National Gender Policy Situation Analysis*.

Method

This qualitative study consisted of 4 focus group discussions and 40 in-depth interviews with women pursuing platform livelihoods as gig workers and/or micro-entrepreneurs (see Figure 6). Additionally, 10 in-depth expert interviews were conducted with ecosystem stakeholders, including civil society, platforms, digital finance providers, regulators, and other private sector actors. Expert interviewees were selected after desk research and based on interviewees' prior experiences. (See Appendix B for a summary table of expert interviewees.) The research team used a snowball approach to identify platform workers through recommendations from platform operators and industry associations. The interview transcripts were analyzed using NVivo and qualitative coding techniques to identify platform experiences and synthesize cross-cutting themes, dynamics, and trends.

▼ *Figure 6: Platform worker sample*

Distribution by category and type

Creatives
20%

Freelancers
20%

MSEs
45%   5%

Ride hailing drivers
10%

■ Sales   ■ Work
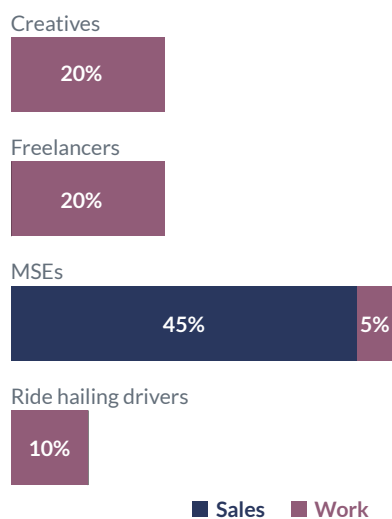
Distribution by education and marital status

Divorced
2.5%

Married
12.5%   7.5%   12.5%

Separated
2.5%

Single
40%   17.5%   5%

■ Bachelors   ■ Masters   ■ Unassigned
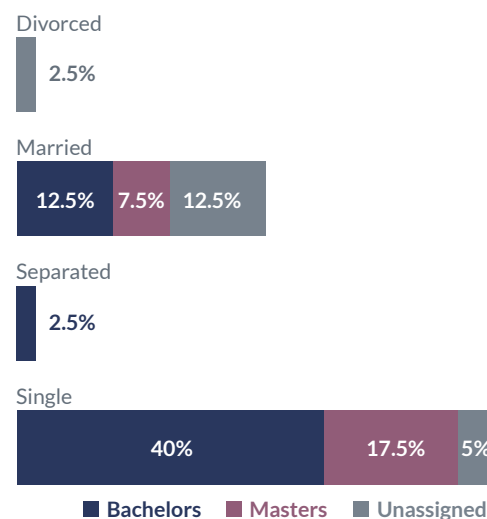
Worker category by age and disability

18–24
18%

25–29
38%

30–35
40%   5%

■ False   ■ True

Primary platform usage

Bolt 10%
Facebook 5%
Fiverr 10%
Instagram 43%
Spotify 3%
Terawork 5%
Twitter 3%
Upwork 5%
WhatsApp 18%
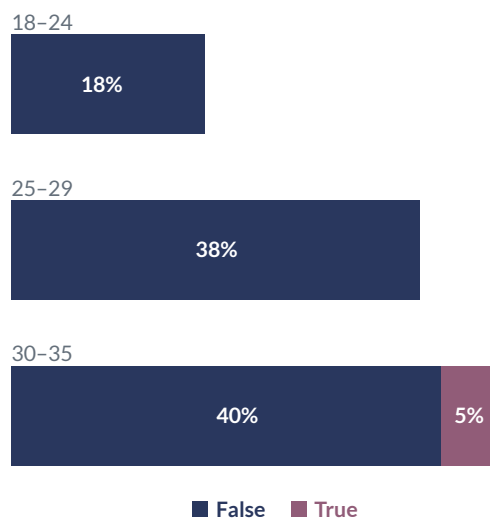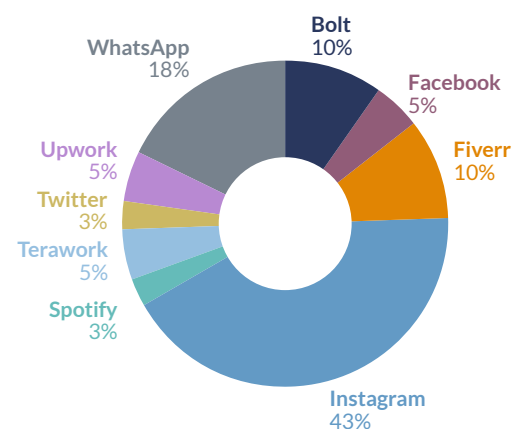
Key themes

Context matters.

The geographical and social environment in which work is conducted influences platform dynamics, hence patriarchal social and cultural norms affect platform work. Similarly, access to electricity and quality telecommunications are fundamental to platform work. This is a heartfelt pain point for all Nigerians, especially platform workers whose costs increase with redundancy solutions like generators and battery inverters for electricity and multiple data providers and subscriptions. According to Mercy I., a graphic designer,

> *"I was access to reliable internet connection. Second, it was constant electricity, so that I could work."*
> **Mercy I., Graphic designer**

Happiness, who runs an MSE selling fashion goods on Instagram, laments the high costs associated with platform work.

> *"I spend close to like 10k [US$24], 5k [US$12], just to have data and really, it's really annoying. So I actually do spend a lot to maintain ground visibility, maintain content, and all that, and that alone is enough to discourage me from doing the work."*
> **Happiness, MSE (fashion)**

The high costs of doing business online significantly reduce women's earnings and can serve as a deterrent for platform livelihoods.

For location-based work like ride-hailing and last-mile delivery, road infrastructure quality can result in secondary issues like traffic and insecurity. Inadequate roads increase the maintenance costs and longevity of a car, an economic difficulty for many platform workers. In the words of Ayoade, driver and labor association executive,

> *"So coupled with the bad road, the expiration of your car will be, you know, will be reduced because we are plying bad roads because most of our routes are not motorable like that, so your car will hear it."*
> **Ayoade, Driver and labor associate executive**

These nuances, for example, limit the hours women can work, especially as related to harassment from riders.

> *"Women have limited strengths and abilities to contest for certain things. You know, when that happens, unless she has a protector that will protect her fully on that particular job."*
> **Ayoade, Driver and labor association executive**

A ride-hailing driver.

Photo credit: Ayobami Lawal

With asset-light platforms like ride-hailing and logistics, access to capital to buy the asset (car or motorcycle) is in short supply, expensive, and requires collateral. These requirements limit women's participation in platform livelihoods, because they are more likely to lack access to finance, identification, and collateral than their male counterparts.

Women are taking up a number of strategies to address these obstacles. For example, the partnership and collective bargaining efforts of the Ladies on Wheels Association (LOWA) is addressing access to credit. According to Sylvia, a LOWA executive:

> *"Ladies on Wheels has been proactive in this regard. They have developed a partnership with SunTrust, a financial institution, to provide cars on hire purchase to their members."*
> **Sylvia, LOWA executive**

Some drivers must work on a contract basis, an arrangement that affects their earnings. Rising car maintenance costs and fuel prices also affect driver earnings when ride-hailing platforms set prices and discounts without consulting drivers. A leader of a ride-hailing association laments the opacity and lack of consultation, likening the practice to setting the price for a plumbing job without knowing the costs of parts and materials.

> *"Now the price mechanism is increased, but it does not yet have any effect The reason is that they did not consult us, because we are the ones that ply the road every day. We can give you a statistic of what is really happen[ing] day by day. But they don't want to hear that. What they want to know is that to look at their own business area."*
> **Ayoade, Driver and labor association executive**

Policy changes in Lagos State and COVID-19 lockdown measures spurred the delivery economy and prompted a new kind of last-mile delivery logistics provider. This nascent and fast-growing industry requires an ecosystem with talented personnel to support it. A focus group discussion with marketplace sellers highlighted exogenous factors in the fulfillment process, and the need for reliable delivery drivers and customer engagement training.

> *"So, if the fault is from the delivery guys or the network … after some time, they will tell you that your order will be returned if the customer does not pick up. So, they now said I should call to ask the customer if he's still interested. Do you know that when I called that customer, he said they didn't call him?"*
> **Bosede, MSE (mini electronics)**

For marketplace sellers, issues such as delivery that are beyond their control affect their performance ratings and lead to penalties by marketplace platforms. These issues affect the attractiveness and ease of platform work and may dissuade women's participation.

Nigerians are entrepreneurial and practitioners of gig work that uses their free time and generates additional income, also known as a side hustle. The nature of side hustles ranges from light manufacturing, like baking and tailoring, to farming and retail. Cassie, a food and perfume retailer, shares:

> *"Okay so I have a 9 to 5, and of course I have two major businesses which I run. One is a healthy Nigerian snack that is produced, then distributed and marketed by me, and the other one is the fragrance business called Scent Shop, yeah, where I sell fragrances of various types and all."*
> **Cassie, Retailer**

In addition, the high unemployment levels among educated respondents spur entrepreneurial ventures. Many Nigerian youths with university degrees or certificates are unemployed. Thus, Happiness, who runs an MSE through Instagram, advises young graduates to build skills beyond university qualifications.

> *"I am a Nigeria graduate and being a Nigeria graduate, it comes with a lot of vices; unemployment is the worst part, depression, and all that. So, what has happened so far is not my certificate, what has happened thus far has been my skill and my craft. So, I still buttress on what I said earlier that your skills speak for you, whereas your certificate can actually not speak for you. So, whatever any young people are doing right now, they should not expect their certificate to be their keys to their open doors, no it can be anything as simple as writing content or graphic design or web developing, it can be as simple as that."*
> **Happiness, MSE (fashion)**

Despite the relative maturity of e-commerce in Nigeria, online payments are not mainstream and hindered by financial exclusion and low-trust innovations like pay on delivery (PoD) and brick-and-mortar fulfillment.[18] The low level of systemic trust affects the productivity of sellers and drivers. Drivers struggle with the inability to trace customers because of the lack of identity integration with customer profiles. This rider anonymity increases security risks, especially for women drivers who are alone with riders. The absence of recourse in such incidents increases the insecurity, especially for women drivers.

> *"They don't profile their riders the way they profile us, the driver. I can wake up one morning and use another phone number or quick email and open another account, there is no picture, there is no NIN,[19] there is nothing in case if anything happens. Truth be told, our drivers have been killed, truth be told, yes, they are being killed, their cars are being snatched away from them. So, I think if, if they are able to profile their riders as well maybe it will reduce, I didn't say it will stop, but maybe it will reduce."*
> **Jane, Bolt driver**

For sellers who use social media platforms to promote their side hustle, trust needs to be built organically. Onyedikachi, an event planner using Instagram, explains:

> *"Definitely, the idea of trust is always challenging because I think maybe somebody that you do not know and then entrust them with your finances, with your money, and you expect them to either deliver a product or a service. So, I will say definitely the idea of trust, the concept of trust is a barrier for most people, but for me personally I have learned to overcome that. And I'm not gonna say that it doesn't come up with each new clients I have, but I believe that to an extent I have mastered how to make them comfortable, make myself look trustworthy and giving a good first impression."*
> **Onyedikachi, Event planner**

For marketplace platforms, this behavior manifests in disintermediation (reducing the use of intermediaries) and sellers contacting buyers off-platform to complete sales, which erodes platform revenue opportunities because commissions will not apply. Therefore, platforms lack an incentive to encourage interactions between sellers and buyers, because limiting interactions between sellers and buyers reduces the likelihood of off-platform sales.

> *"I think it's only recently, because of abuse, that we've removed the feature that allows sellers to be able to call and interact with customers directly. This used to be a feature that was available before, but it was abused, because a lot of the time, we had the sellers just take the transaction outside of the platform."*
> **Dave, Marketplace platform executive**

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18   David-West, "E-Commerce Management in Emerging Markets."

19   A national identification number (NIN) is the unique identity number issued to all Nigerians on registration with the National Identity Management Commission (MINC).

As marketplace platforms roll out, geographic distribution in a country like Nigeria is important and may limit access for sellers in rural areas and non-key cities. The urbanization of marketplace platforms limits women's access, especially for those in rural areas or with limited mobility.

> *"But, again, there are structural things, like in Jos, there are companies that they just won't, Jumia won't pick up from, Jos, especially Jumia Food. They will tell you, you can't register in Jos that you must go to Abuja. Why must I go to Abuja? You must go to Lagos for training, why? So, am I going to tell somebody to fly to Lagos just to sell goods on Jumia Food? So, there are structural limitations and I want them to vet them out before I can say this is what you should do, this is what works, this doesn't work. So as much as these digital platforms exist, when you start putting things into practice, you find what works and what doesn't and then at the end of the day, is it really worth your time? Right, because you have to put in a lot of effort to get all that."*
> **Zumunta, Produce retailer**

Flexibility is a myth.

Remote work executed from home promises to be favorable to women, who can work while managing domestic affairs. But this flexibility, both in terms of opportunities and managing one's day, decreases when opportunities are few or structural challenges such as time zones pose issues. Increasing understanding and negotiating new workforce models among all stakeholders requires fundamental changes, both from the perspective of trusting platforms (creating demand) as well as being beneficial for workers (ensuring supply). Nafisa, a content strategist, explains,

> *"There's a platform in Nigeria that I recently saw, I can't remember when it started, BookingAfrica. I just signed up for it, but I have never gotten a client. I felt like maybe Nigerian people as a whole don't really fancy it and they are not ready to pay for someone to create a content plan for them."*
> **Nafisa, Content strategist**

For Titi, a labor market platform executive, the dearth of quality platform workers led her to build a labor platform business. She explains how gender pay gaps are playing out in the platform economy:

> *"So, today I was looking at some of our data, and I saw a lady, she has done 56 gigs on the platform. She is into writing helping people to revamp your CV and stuff like that; she has earned less than 1 million naira [US$2,400]. While a male counterpart has done just three gigs, and he has earned more than 1 million on the platform. And these are things that as a woman myself I felt. It's— we need to do more, in terms of letting females know that if you truly want to earn, we need to upskill to relevant skills of the future that give us more earning power."*
> **Titi, Labor market platform executive**

For platform workers like Abigail, a UI/UX designer, access to gig work still comes from referrals or conventional platforms like LinkedIn.

> *"I get by word of mouth, so people who have worked with me before referred me to other people."*
> **Abigail, UI/UX designer**

This is not for lack of trying to secure jobs on local platforms. However, the weak governance systems and the sustainability of local platforms increases worker skepticism. Abigail recounts her experiences on a local platform that is no longer active.

> *"It was really interesting, he promised to connect Nigerian talents to jobs, to employers abroad, so that was what he was doing, and that is how I got my first gig as a freelancer. But after a while, people started complaining that they were not getting paid for the jobs they were getting on that platform, and it was some kind of scandal by the founder at that time … there were so many blames and accusations against him at that time."*
> **Abigail, UI/UX designer**

It's indisputable that online platforms provide flexibility that enables workers to choose their hours and plan work around other commitments. For marketplace sellers, platforms enable flexibility to conduct their side hustles.

> *"Okay, you said why did I think [Nigerian marketplace platform] Konga is better? Because it's online. You don't understand, I sit in my office I do whatever I want to do or am at home doing whatever I want to do or I'm even in the party doing whatever I want to do, understand, so for me it's better."*
> **Bosede, MSE (mini electronics)**

This flexibility is sacrosanct for ride-hailing driver Mercy A., who is single mother of two:

> *"My number one thing that brought me to driving was money and time. The job is time-flexible, not just money, time, it's time-flexible."*
> **Mercy A., Driver**

However, other ride-hailers object to the work hours limitations of some platforms, which restrict drivers from working more than 12 hours each day.

> **Box 1**
>
> ### Queen
>
> Queen is between 25 and 29 years old and has a full-time job as a program coordinator for the International Network for Corporate Social Responsibility. She works as a professional female video spokesperson assisting brands to advertise and market on YouTube. Before transitioning to YouTube, she hosted a lifestyle blog, which she used to advertise products for others with Google AdSense. She likes platform work, even though on a part-time basis: *"I've always been an advocate of the whole virtual thing, where I don't need to be tied to a place before I'm able to do the work. I wanted to do so I'm trying to move my skills to the digital space that I can do anything from anywhere."*

In addition, drivers who do not own cars find that they need to work longer hours to earn a decent income and compensate the car owner. The economic realities of car rental and having to work longer hours disfavors women who have other responsibilities and may not earn decent livelihoods.

> *"Okay, so because you have a target, you have a partner to pay, we called them partner because we are doing the business together. He is bringing a car and I'm driving the car and I'm paying for the car. So, we stretch ourselves to work for longer hours because of the challenges of little-fare trips. We choose to work for a very long time, which, at times fatigue sets in and you know resulting into some accidents we see on the road and stuff."*
>
> **Ayobami, Driver**

Female platform workers who engage with international clients have a unique experience. Binta, who engages in UI/UX work on gig work platform Fiverr, explains the trade-offs between being responsive to clients and attending to her domestic responsibilities.

> *"It's a bit difficult because, especially because of the different time zones, you know, like somebody would send you like, a request or something and morning somewhere, so you know your response time also matters on those kinds of platforms. It takes a while for me to wake up as a mom, take care of my son and take care of the home."*
>
> **Binta, Gig worker**

Local businesses that engage female platform workers often require workers to communicate outside of business hours, which is difficult for women, especially those who are married. Titi, who operates a labor platform, explains the need for behavioral change among Nigerian business owners when working with women.

> *"We see a lot of business owners, I can't pick up my phone and call this person at an odd hour, she will be saying I am a woman, you understand that kind of a thing. It might be perception which, for us, we are thinking of reorienting people. Give them a chance, don't just block them out."*
> **Titi, Labor market platform executive**

For video editor Charity, the experience of this intrusion led to ending a working relationship with the client.

> *"[I] have had a client, a male client, who wants to talk as late as 3 AM you know, he sent in messages at 2 AM, 3 AM giving me prompts on what to do for his page and all that. Even when I give him feedback that oh, I don't work by this time I have my working hours, you know I don't work at this time, you know, he still pressed on. He just kept on doing that. At a point I had to escalate it to [gig work platform] Terawork administration to pick it up from there and eventually I had to stop working with him because I felt like he was intruding into my personal space. In as much as I signed to work as a freelancer, I wanna believe I still have some control of my time."*
> **Charity, Video editor**

Platform workers want protections.

The combination of high unemployment, high inflationary levels, the COVID-19 pandemic, and the absence of social safety nets heightened the vulnerability of platform workers, especially those in ride-hailing. In the absence of formal employment opportunities, online platforms provide a way for workers, especially young university graduates, to meet their needs. However, labor practices exploit desperate workers, as the unregulated sector of platform work lacks fair work practices and protections.

> *"The important thing I want to say there is that most of us are doing this work are graduates. It is because of the failure of the system that make many of us to take that job, but we are proud even to take that job to do the job, but what we need is for a proper regulation and policy that we leverage respect the humanity, respect the work that people are, you know, are giving out as a service. So these are the points."*
> **Ayoade, Driver and labor associate executive**

To regulate app-based transportation businesses, Lagos State introduced licensing fees that are prohibitive to drivers, further constraining their profit margins. Existing financial access challenges make these costs even more prohibitive to women, further limiting their access to equal opportunities in the sector.

> *"Before, if you have 20,000 or 15,000 [US$48 or US$36], you can operate; but now if you don't have 80,000 naira [US$192] you cannot operate. Because there is a document you have to get, you get this, you get that. When you add all those documents [and] money together, coupled with your documents of your car, you're talking about 80,000 naira so we incur more money, so what is the benefit for us now? Nothing."*
> **Ayoade, Driver and labor associate executive**

Because drivers are considered independent contractors, ride-hailing companies have no legal responsibilities, and because the sector is in its infancy, platform operators do not acknowledge drivers' collective bargaining rights and requests, like in other jurisdictions. The lack of recognition by authorities puts all platform workers at a disadvantage. The lack of collective bargaining limits worker benefits, and women who are single parents will have extra burdens like healthcare. In the words of the emerging app-based workers' association, this is an enormous challenge.

> *"We have a lot of challenges because Uber did not recognize us as a collective bargaining [unit]. We wrote a letter, and they never replied to us. And we find out that it's not only Nigeria, so they do it all over the world like that. It's only in the UK, they have three judgements in the Supreme Court before they now accept the union on their platform."*
> **Ayoade, Driver and labor associate executive**

Another risk of platform work lies in the inconsistency or seasonality of sales that affects the earnings of platform workers and sellers, who then need alternative and regular income sources to survive. For women, such inconsistencies limit their ability to survive, plan, and save. Mary, a digital marketing freelancer, explains,

> *"There are definitely high and low periods. I mean there are days that I'm like, is it even worth it? Because the truth is there is no part of this business that is not challenging or quite competitive. Okay and most clients you get sometimes don't really pay well and they don't come all the time, so there are sometimes in a month you get like two or three clients and in three months you won't even find one client, so those days have actually been challenging but what I do is that I try to expand my horizon on what I do. So, basically, I try to, like, set up business that can give me daily income because surviving with this will really be quite challenging."*
> **Mary, Freelancer**

Besides earnings protections, working in urban areas like Lagos increases health risks for drivers. While some ride-hailing companies offer benefits like health insurance, they use a performance-based or lottery system to determine who receives benefits.

> *"Let me now tell you about their HMO. If somebody says that before you access a one-day treatment, you must run your car for 200 riders, you must carry 200 riders and they put you on promo and if you don't meet those 200 trips, you cannot access one-day HMO. So maybe you meet this month, if you don't meet up next month that one has passed, you cannot go back to it. So, what they are doing is promo. You cannot base my life on promo, you cannot place our lives on promo. If you want to give HMO, give HMO. If you don't want to give, leave us alone."*
> **Ayoade, Driver and labor associate executive**

Prior to the emergence of middle- and last-mile delivery logistics providers, sellers of non-digital goods were limited by geographic location. Cassie, a food snacks vendor and perfume retailer, reminisces on the past and commends the broader access to markets that embeds insurance protections availed. This feature is beneficial to women, who no longer have to spend time delivering their products, but also have greater access to markets.

> *"Delivery also has changed. Thank God for courier companies. We have riders, we have, even though transport companies started the business, so distance was no longer the barrier. Before, it was distance, when you send through the park is not registered so it could get missing, you will have to bear the loss. Now you can send via a registered courier company, work with transport so even if it is lost, it is insured you get your payment back. Like two months ago I lost 3,000 pieces. Wow, it was, you know, I got back the cost price back, but the stuff weighed me down, what I would have made on those sales so I didn't get the profit back, but I got the cost price."*
> **Cassie, Retailer**

Box 2

Lois

Lois is a 31-year-old single mother and serial entrepreneur. She has a degree in mass communications and worked with a privately owned television broadcaster before setting up a physical store for market produce. She developed digital marketing and graphic design skills using WhatsApp, Instagram, and Facebook to market her products. Lois has experienced sexism; for example, a male counterpart told her that graphic design is not a job for females. She saw the criticism as an opportunity to learn more and become a better graphics designer, which led her to delivering courses to support others in their digital skills development. She currently runs courses for businesses to build their digital skills during weekends.

Platform workers also face the problem of negativity and bullying on some platforms. Even for experienced freelancers like Lois, a graphic designer and digital marketing specialist, bullying has consequences on one's mental well-being.

> *"I'm very, very aware of the insults and bullying that comes up online, so I try not to—so, I already know how to protect my space. So, what I put out there is mainly business—it's just very, very, very little of me that you see when you are on social media. I can't handle the bullying aspects."*
> **Lois, Graphic designer**

Measuring such commentary and feedback puts a lot of tension on women who operate MSEs as individuals; these tensions increase stress and could trigger other mental health disorders. Faridah, a software programmer, recognizes the ubiquity of platforms like Twitter and advocates for stricter consequences for cyber bullying infractions as defined in the CyberCrime (Prohibition, Prevention, etc.) Act 2015.

> *"I think we should take cyberbullying seriously. We should implement, you should, we should enforce laws that, you know, that there would definitely be a consequence for you cyberbullying a lady."*
> **Faridah, Software programmer**

In contrast, sellers can face a prohibitive number of penalties for infractions, despite the fact that buyer claims are not easily verifiable. Imelda recounts an experience where a buyer purchased items only to return them two weeks later, claiming shipment of the wrong items. For women with limited working capital, such experiences may affect their ability to participate in platform sales.

> *"In fact, I was upset, they don't even consider the interest of the seller it's just buyer, buyer, buyer after weeks, so it's somehow annoying, I'm still waiting for them. I later got my item back, but I wasn't pleased at all. So that's one of the challenges."*
> **Imelda, Online merchant**

Since these online shopping behaviors are nascent, sellers suggest the need for more data analysis and buyer profiling based on purchase habits and patterns. More information about buyers will improve women's decision-making and client selection.

> *"If you have returned any item twice you won't be allowed to use the payment on delivery. You are not going to be given that access. And anybody that will be returning an item that's outside the specification, as in after seeing all the specification, you have gone ahead to place the order, the same charge, they charge the seller for not delivering an order. They should be charging who ever does that to any merchant store."*
> **Imelda, Online merchant**

Guidance from experienced platform workers and knowledge of working and selling online are enabling support systems that protect new and inexperienced platform workers and sellers from making mistakes. These protections resemble support systems and mechanisms like mentoring and access to networks and role models. A group of women platform workers that are acting as tech entrepreneurs and building communities emphasizes this concept.

> *"They don't have enough mentors or guidance and counseling about work and how to get into the tech field."*
> **Damilola, Digital agency entrepreneur**

Respondents Amba (content developer), Christiana (beauty therapist/landscaper), Sholape (fashion designer), and Sophia (gifts/accessories retailer) reiterated this need for continuous support and peer learning.

> *"In my mentorship circle that I've learned from, and they have also learned from me, and that's for me, is a huge deal, is a great lesson."*
> **Christiana, Beauty therapist and landscaper**

For women, social commerce platforms like WhatsApp and Instagram provide a low-entry-barrier opportunity for platform sales. However, there are merits and demerits female sellers need to be cognizant of; for example, marketplace platforms provide more services, like payments and logistics, than social media platforms.

Presence is not enough.

Unlike local platforms that are still scaling, global platforms like Upwork and Fiverr are more saturated, increasing the competition for work. Thus, for Nigerian platform workers, registering or listing on these platforms does not guarantee work. On larger platforms, workers must invest time to promote and enhance visibility (marketing), as well as understand how platforms and their algorithms work.

In the platform work environment, there is a difference between being listed on a platform that can facilitate access to work and securing a job on the same platform. The competitiveness around winning jobs requires skills like promotion, building credibility, and good feedback from previous clients. Juliana, a data entry operator, shares her experiences:

"My experience on Fiverr is starting up as a newbies. Most times it's not very easy to get orders but it's certain, you have to be persistent you have to stay online, you know, and then if you render services to customer make sure you that you give them the very best so that they can give youa good review, because the better the review you get, the more it will promote you are good and then more customers [see] okay, this person has a good review."

Juliana, Data entry

Thus, because of the variability of work on these platforms, workers should not expect instant success.

"If you go there and you say you want to make money sharp, sharp. Sometimes it doesn't work that way. You could stay months, and it keeps applying because this is how it works, people come on the platform, oh, I need a web developer, I need someone to design a logo for my business."

Juliana, Data entry

The level of competition for jobs makes profile/portfolio development and differentiation critical.

"And then when a person posted that offer, about 80 persons will apply in seconds. Everybody with their different portfolios. So, you have to make your own stand out. While you are planning on getting the job."

Juliana, Data entry

Therefore, social commerce sellers like Aisha, a food merchant, appreciate platforms like Instagram and WhatsApp with status functionality that enables discovery.

"I would say that they have helped to put us on the cyberspace. We are on the internet, and we aren't too hard to find. Once you typed in name, you will find us. They have helped to, I will say, showcase what we have to show."

Aisha, Food merchant

According to beauty therapist and landscaper Christiana, platform workers and sellers need to be more deliberate with visibility and discovery.

"Get yourself out there. Nobody knows what you're selling until they know you. They can find you. Don't complain about people not buying from you when they don't even know that you exist."

Christiana, Beauty therapist and landscaper

The integration of Facebook advertisements and Instagram promotions is beneficial to sellers like Sholape, a fashion designer.

> *"So, basically, Instagram has helped promote business, and with your Instagram account, you can literally promote, cancel an ad, and it can get like thousands of people. I make a post today and I sponsor that ad, depending on the amount of engagement I want to get; I can have more than 20,000 people seeing that particular post, and for me, that's amazing, because my following on Instagram is not even as high, but like Instagram, I'm able to get more visibility online because I can sponsor my ad. And the same goes with Facebook too. So, when you sponsor an ad on Instagram, the same thing also shows if your Instagram is connected to your Facebook. It also shows on Facebook, and you get more visibility on Facebook, and more people get to see it too through the same means."*
> **Sholape, Fashion designer**

Recognizing that ads can be expensive, Christiana reminds platform workers to be their own advocate and *"start from where you are, if you cannot afford ads presently, do it organically; get your friends like see hey, many people might not even support you but be your greatest cheerleader, cheer yourself up."*

For women, who typically lack digital marketing skills, this approach enhances access to markets. For women, who research has shown typically undersell themselves for diverse reasons,[20] these marketing and self-promotion techniques require more deliberate and intentional effort and can be discouraging. Hence, WhatsApp status updates are a first step or stop-gap to advertising and customer engagement, albeit one with limited reach.

Another dynamic of platform work is continuous learning and development, whether in promotional tools like social media marketing or portfolio-enhancing skills. While Abigail, a UI/UX designer, recognizes the value of global work, the earnings provide capacity development capital for growth. Opportunities like these are more appealing to women who have a growth mindset and are more open to learning and upskilling.

> *"I definitely want to advance in my tech career. I want to be a senior designer in the next few years, so I get remote work opportunities from other countries, especially opportunities that can sponsor my education and that's not very easy to get where I am working in. I'm also trying to take some courses that can help me improve my skills, just because I am this I am self-taught. I didn't learn design at school, so it's something I want to keep educating myself."*
> **Abigail, UI/UX designer**

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20   Lerchenmueller, Sorenson, and Jena, "Research: How Women Undersell Their Work."

The Lagos State Government, through the recently launched NG Cares program, is enabling women's digital access and skills by providing digital devices, solutions, and practical training.

> *"We all...everybody thinks is just access to, I don't think it's just, I don't think the challenge for them is just access to whether broadband or the device, I also think [it's] the knowledge. And they need that attention, where you can say to them as you're training them, we're not training theory, you are holding the device and the training is taking place. Press this one, can you see this button, this is what this thing ... because you check the whole structure even, especially the most vulnerable."*
> **Teju, Lagos State Employment Trust Fund**

Platforms mimic the real world.

Digital platforms do not exist in isolation. They imitate offline values, norms, and behaviors. Nigeria's male-dominated society aligns with its patriarchal roots, especially when it comes to gender. Platforms mimic these behaviors because of existing systemic barriers to women's equal participation. Damilola, a focus group participant, summarizes this feeling:

> *"Sometimes men have the luxury of that time just by default of being born a man in Nigeria."*
> **Damilola, Digital agency entrepreneur**

Box 3

Mary

Mary is a 34-year-old single mother of two who drives for a global ride-hailing company. She has driven for over four years and took into the job after separating from her husband and losing her father. Mary finds the job fulfilling as she can meet her living expenses, pay school fees for her kids, and even support extended family members. However, her time with her family depends on how fast she meets her weekly target, so she works for more days when she does not meet her target. She likes the female drivers support group as she receives advice and insights as a woman earning a living through driving.

Zumunta, an agriculture produce retailer, emphasizes the importance of designing platforms that address these social and systemic nuances, especially as they affect women's inclusion.

> *"The cultural norms, things I described, like my farmer not having ID, one's husband got her national ID number, the other one has basically blocked her from doing anything. So, the simple things like that have technically nothing to do with why you want to do business. Because I don't have a phone, not because I can't go out and buy a phone, but because my husband doesn't want me to have a phone. It's not like I don't have this money, or I can't get the money, people can even lend me the money, but my husband doesn't want the phone. So, there's all these indirect barriers of acquiring female customers or acquiring female users and unless the business goes out of their way to solve these challenges, they will by default, only be acquiring male users. It might be gender neutral, but it's not gender equitable."*
> **Zumunta, Produce retailer**

Most respondents emphasized the importance of digital inclusion and skills development for women. In the words of UX/web designer Binta,

> *"It [working in this space] feels really, really good because there's the imposter syndrome, and I think it's even worse for women, because you already have this part of the world to think that tech is not for women, and then you get into the field and you realize that there's about five men to one woman in the field and you are not even supposed to be here. Then you're getting into a new field which you have no degree in some of us that are self- taught and like trying to take courses online to be able to be good at it."*
> **Binta, UX designer**

An executive from the National Information Technology Development Agency (NITDA) explains that women need to embrace opportunities in the digital ecosystem.

> *"So, I found that it was extremely difficult to get women to apply, and even when you get them to apply, they kind of lose interest at some point in time. Right, their grit is not as much as that of men. And also, the awareness is not even that much. So, absolutely, I think there's a lot that can be done. This is a topic that is dear to my heart, not just because I'm a woman. But because I know that when women are given the opportunity, they bring inclusion and diversity. They make sure that we're inclusive and you also bring diversity. And it is something that it's key to address and it's not just something for Nigeria, it's a global issue. But yes, the numbers are extremely poor. I wouldn't even personally say 20% to 80%, so I would say, less than 20% representation."*
> **Amina, NITDA**

The dearth of women in male-dominated fields like technology and ride-hailing is heartfelt, with female drivers like Ayobami, who gets compliments from male riders and cancellations from female riders.

> *"I get a lot of compliments from male [riders] than female [riders]. When the journey started, like yes, I get a lot of cancellations and I'll try to, you know, reach out like I'm at your destination and you just cancelled on me and they will be like 'oh sorry I didn't see it', I didn't know it was a female driver. I'm like yes [they say] 'I don't want a female driver to drive me you won't be fast. I don't want issues.' and I'll be like sorry, what kind of issues are you talking about? So you know women we have issues and I'll be like whoa you're saying that because maybe you also have issues, because if I'm taking you on my car or my ride, we should be able to actually find a balance."*
> **Ayobami, Driver**

In focus group discussions, Cynthia and Sylvia also expressed their frustrations at this bias, finding it discriminatory. The frequency of cancellations affects their performance ratings and adds additional bias from the matching algorithms. In Cynthia's words,

> *"like the discrimination, they don't feel comfortable. I have gotten to a situation where I would call the rider, they would be like 'Madam please I don't want female driver, please cancel the ride.' You know, I then I just keep wondering why, is it wrong for me to be a female?"*
> **Cynthia, Driver**

To avoid such situations, Sylvia deliberately deepens her voice to outwit riders. She recounts an experience with a male rider.

> *"In fact, he said he didn't look at his phone and if he had known I was a female, he would have requested for the ride to be cancelled; and when we spoke on the phone, he said and some people say my voice sounds deeper on the phone and to be honest with you, sometimes I do that deliberately."*
> **Sylvia, Driver**

In the global workspace, the negative perceptions of Nigeria and Nigerians regarding business email compromise (BEC)[21] scams permeate and reduce work opportunities. As one expert interviewee put it:

> *"It's just so sad that our country doesn't have a very good image out there. So, the moment they see that, oh this only is in Nigeria, you're already losing. Like it's like 0–1 for you against other sellers from other countries. It's unfortunate, and then most will even tell that they don't want to do with the Nigerian because they think that you're out there to scam them. So that's the one battle everybody has to face, and, over time, you just have to build your integrity on the platform."*

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21   BEC scams are a form of online crime that rely on email.

Like the offline world, women face systemic barriers, and operating in the digital environment is not a recipe for immediate success. Other factors such as hard work, self-promotion, and persistence enhance access to work opportunities. In Juliana's words,

> "For Fiverr and Upwork sometimes it is resilience that keeps you up. If you stay around long enough. If you stay around long enough, you'll be glad you do. A time will come when you start having so much order that you will start telling customers that I'm booked already."
>
> **Juliana, Data entry**

Platforms and persons with disabilities

Persons with disabilities (PWDs) must overcome social challenges prior to digital challenges. The respondent representing the Disability Awareness and Development Initiative (DADI), a disability advocacy and rehabilitation service provider, explains,

> "I would make a very open-ended statement that the digital economy is a reflection of the physical activity in the terrestrial economy. Basically, so now, when you look at the opportunities in society because of factors like discrimination, and yeah discrimination basically, based on all kinds of reasons."
>
> **Stephen, DADI**

These biases result in discriminations against PWDs that limit their access to opportunities like education and development. Because of these gaps, PWDs lag behind their able-bodied peers.

> "The ages 18 to 35 of a non-disabled person might be, might equate to a different age group in a disabled person, so I will be mindful of that and take that under consideration."
>
> **Stephen, DADI**

In the digital economy, accessibility is one of the major challenges affecting PWDs, whose access needs vary. A DADI study of mobile apps examined features like accessibility to screen readers, use of alternative text to describe images, use of talking or soft tokens, and speech-enabled ATMs, concluding that many gaps in access remain. Stephen recognizes and highlights that more awareness about disabilities is required for digital product development.

> "The disabilities determine the skill, so it's not a blanket approach that one can take to it."
>
> **Stephen, DADI**

Justina, a visually impaired fashion accessories seller on Facebook, provides additional context about traditional perceptions of PWDs, like soliciting money in traffic, extending into the digital space.

> *"Most times when you post and you're trying to sell the ability in your disability, I discovered that there is this parochial meaning attached to it. Most times, people would say he or she is using her disability to beg."*
>
> **Justina, Fashion seller**

A more general issue lies in the inclusive design of digital platforms that support independent usage of the digital assets. Likewise, visually impaired Agnes, a health products retailer on WhatsApp, explains,

> *"I think they can do more on accessibility, i.e., viewing images for people that have visual challenges. For instance, you want to place an order, if the seller just places images there, there is no way one can know except what the image is all about is spelt out. And sometimes, you are trying to click on some particular items, and it's not responding. You would need a sighted person to help you click on it for it to respond."*
>
> **Agnes, Health products retailer**

Impact of COVID-19

The COVID-19 pandemic sped up Nigeria's digital transformation. Even though information-age concepts like globalization, digitization, and convergence have been used since the turn of the millennium, mandatory lockdowns forced business changes that were once unimaginable, such as government ministries, departments, and agencies (MDAs) hosting and attending virtual engagements.[22] A NITDA executive recounts,

> *"So COVID-19 kind of accelerated the use of technology in Nigeria, I must tell you this. And in my organization specifically, in the first week, it was like some sort of cultural shock. Everybody was back at home, everybody was feeling that 'oh nice we are going to start a holiday.' And instantly, you know, maybe because we have a young CEO who looks at things also dynamically, you know. He put his management team together and said ' what among our programmes, can we do? '"*
>
> **Amina, NITDA**

22   Tapscott, *Digital Economy*.

The pandemic had macro-, meso-, and micro-effects on the Nigerian economy, many of which benefit the ICT sector. In the words of the marketplace platform executive,

> *"And it may sound a little bit awkward but COVID has been a good tailwind to our business. When we started people felt, how can you say people can work remotely. How can I work with somebody, you know, Nigeria, somebody I cannot see, it's hard? How will I send a message across? But when COVID happened. And people could see that this thing is doable, I can actually engage somebody, and we don't need to sit down with them in the same office."*
>
> **Dave, Marketplace executive**

Despite the COVID-19 lockdown, logistics companies had permission to sustain economic activity, especially with middle- and last-mile food and supply deliveries. Thus, surging marketplace platform transactions were a boon for those platforms.

> *"Because, even at that time I dropped my marketing spend, I was able to nearly double my revenue, right. So, the growth, I will say came in at the time, and I think we did quite well as a business and for the male and female that partook in sales on the platform, then. I think I literally have just spoken about as a business and seller, right, so it was positive, it was positive there was a leap in sales and that actually reflected."*
>
> **Dave, Marketplace executive**

While the volume of sales increased on marketplace platforms due to COVID-19, the lockdowns limited sales due to lack of access to inventory stranded in warehouses and stores. For importers and sellers like Bosede, the supply chain disruptions affected their ability to reorder supplies.

> *"The only challenge, I think that was, if I remember, was that there was an issue or been able to access products. So, in cases where markets like Alaba[23] were locked and these guys had inventory. There was an issue with accessing the inventory and all that they would pray for was having an opportunity to open up the locations and just pull some inventory to the house, so that they can have the order fulfilled for that period."*
>
> **Bosede, MSE (mini electronics)**

The pandemic also spurred new hustles and local opportunities for women like Sholape, who launched a fashion business. Although her initial plan was to retail imported goods, the global logistics and supply chain issues forced her to use local substitutes and contract manufacturing.

> *"I wanted to be a retail brand that buys clothes from the UK, Sahara, and all of that, and then resell them in Nigeria. But even that did not happen because there was COVID, and so buying things at that time and shipping to Nigeria was extremely difficult."*
>
> **Sholape, Fashion retailer**

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23   Alaba International Market is a renowned electronic market located in Lagos State.

In addition, the pandemic provided time for upskilling and capacity-building development, like Rafiat learning audio editing; Binta, coding, and Sarah, carpentry. In sum, the pandemic enabled women to expand their capabilities through new learnings and experimentation.

For visually impaired Justina, the movement restrictions during the lockdown reduced access to her fish farm and the subsequent loss of her inventory (fish), prompting a search for for alternative income sources. For freelancers, the pandemic further highlighted vulnerabilities resulting from a lack of work and income protections.

> *"For us, we have another experience after COVID, some of the freelancers we work with, we noticed that some of them are not just coming back to their feet after COVID. What happened there was a particular guy that before COVID, personally on the platform, we know what he has earned, because we got a project that this guy worked on. And after COVID, we had an opportunity for him, and we asked him and he said he's no longer in Lagos. What happened? He said during COVID he moved to Ibadan, oh that's fine, come back to Lagos , and he said he's having challenges, no funds. So that opened our eyes to another vulnerability for people that are on their own, a lot of them don't have a saving culture, a lot of them don't have pension. A lot of them don't have HMO [health insurance]. We are like you earn so much on our own platform."*
> **Titi, Labor market platform executive**

For Nigerian women who have limited access to credit, the pandemic eroded their savings, further hindering their ability to reinvest in their businesses. Furthermore, lack of savings and access to startup capital limits their ability to restart business.

The design of inclusive platforms is another lesson from COVID-19. Titi recounts the countless opportunities for indigenous platform businesses to address local problems like embedding finance.

> *"COVID taught us that beyond building a platform, we should look into the future of supporting them in the area of bringing in financial, how will I put it, advice. Yes, partnering with banks to see the way they can access by the way, they can have access to loan, see the way they can even do HMO [health insurance]. And see how they can have good health cover. So those are the lessons we learned because of COVID."*
> **Titi, Labor market platform executive**

Platform companies also played their part in various private sector relief efforts.

> *"We came up with providing essential mobility to health workers and so health workers will be taken to their hospitals and pharmacies for free, of course we will be subsidizing that."*
> **Segun, Platform operator**

For drivers who could not drive because of the movement restrictions, and especially females who could not engage in interstate travel, pivoting to new business areas was an income substitute.

> *"It affected us a lot, because we were not moving around, we were not driving, we couldn't go anywhere. We were all at home most of the time. But, well, as an entrepreneur that I am, I sold hand sanitizers that period."*
> **Mary, Driver**

Through the relationship-building efforts of the Ladies on Wheels Association, almost 250 female drivers (members) like Sylvia received Federal Government survival funds, after screening.

> *"We were able to get the survival fund. I think some and if not most of our members at the time, personally, I got the survival fund at a time. It was 30,000 naira [US$72] in a month for each member, and that is significant you know."*
> **Sylvia, Driver**

Besides economic effects, the pandemic impacted mental well-being of people like Abigail, who had to resort to changing jobs to manage her anxiety.

> *"The pandemic was really tough on my mental health; I am already someone who gets really anxious when things like this happen. So, first of all, when I was working at the full-time role, that was when the pandemic came and then we have to start working at home. And the way the organization structured this was not very friendly because they will just give you a bunch of tasks that you have to do, and they don't really care, you know all the time how it gets done because everyone had their own issues to deal with so that bonding, that connection was not really there. And it was difficult. There was some anxiety, they also contributed to my reason for leaving the organization, but since then I have tried to handle my anxieties, take things a step at a time, not take too much on at a time."*
> **Abigail, UI/UX designer**

Box 4

Sholape

Sholape (26) runs a fashion brand with her younger sister. They started the brand on Instagram and Facebook just before the COVID-19 pandemic. They outsource their production and logistics and manage the design and purchasing of critical raw materials (fabrics). During the lockdown, Sholape produced videos of their different outfits, which attracted several buyers in Nigeria and other countries. Her clients provide their measurements to reduce the number of returns as the brand is made to size. The brand has grown exponentially with the smart use of Instagram and Facebook advertising.

Summary of platform experiences

The paragraphs below present summaries of women's platform livelihoods from economic, human resources (HR), and subjective viewpoints.

Economic experiences

Overall, online platforms provide women with access to global and local work and market opportunities and, irrespective of employment status, provide opportunities for improving livelihoods. Notwithstanding, female workers and sellers require additional resources, new skills, and more capabilities to build credibility and reputation to convert these efforts into income. The online platform work market access that extends beyond Nigeria's shores that could provide women access to foreign incomes is delimited by Nigeria's online reputation regarding fraud and scams.

HR experiences

As platform work gains momentum, more inclusion and acceptance would be driven by benefit structures that clarify workers' status. Through the HR lens, this encompasses continuous professional and personal development through capacity-building, coaching, and mentoring interventions. With location-based workers, HR considerations include working conditions (environment, hours, and compensation) and the right to unionize.

Subjective experiences

The nuances of platform work in Nigeria introduce experiences regarding environmental factors including but not limited to energy infrastructure (power), digital infrastructure (access to devices and telecommunications), social infrastructure (identity systems, literacy, trust, addressing systems), and financial infrastructure (payment systems).

Women and platforms

While it does not limit the platform experiences in the previous section to women, the subsequent paragraphs present gender-specific experiences. The first of these is financial exclusion, which affects more women selling on social media platforms that lack payment systems integration. Female location-based workers like ride-hailing drivers are more susceptible to cases of insecurity and harassment. Across most of the platform work categories, social and cultural norms are negatively biased toward women who work on the supply side and take male roles like driving. There is evidence of a gender pay gap for women platform workers who do not have the requisite STEM skills to take on higher-paying roles. Women working on global platforms often lack digital marketing know-how as it relates to building online profiles.

Even though Nigeria's financial inclusion is improving (see Figure 7), the 8% gender gap remains amongst the lowest in SSA. Online platforms that embed financial solutions provide a financial inclusion opportunity and reduce the gender gap.

▼ *Figure 7: Nigeria financial access strand (2020)*

| Banked | Formal other (non-bank) | Informal | Excluded |

44.8% 5.7% 13.6% 35.9%

■ **Banked** ■ **Formal other (non-bank)** ■ **Informal** ■ **Excluded**
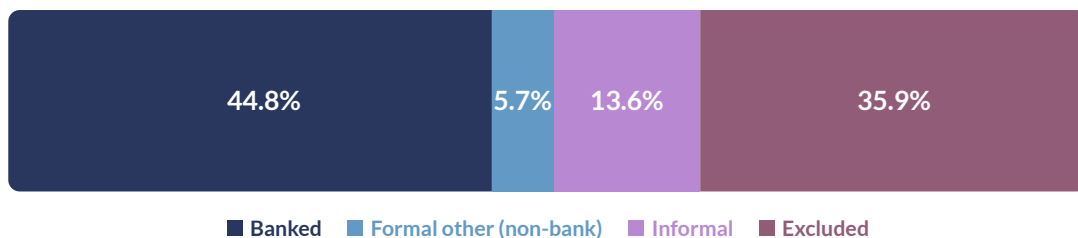
Female platform workers, especially ride-hailing drivers, are more susceptible to incidents of physical and sexual abuse as they go about their work. Such incidents of gender-based violence and security risks of women drivers validate social and cultural norms about job roles. Even though online workers are not likely to be physically or sexually abused, they could still fall victim to incidents of online trolling and bullying.

Bias and perceptions about women's roles emerge from social and cultural norms that dictate the rules. This is the plight of women in science and technology who feel they are encroaching into a male-dominated space. The current drive for increasing women's participation in technology is twofold: (1) getting more women into studying STEM subjects at university and (2) providing women and girls the ability to learn digital skills like computer programming.

Damilola explains the depth of the first approach, where women are not guided to study into subjects that qualify them for entry into university-level courses like computer science.

> *"I don't think enough girls consider studying computer science or any tech-related field from the beginning. When they do finally think "Oh, I can do that", they've already gone into the tracks of arts and social sciences, and then they don't have enough mentors or guidance and counseling about work field and how to get into the tech field."*
> **Damilola, Digital agency entrepreneur**

While programs for women and girls in tech and coding are on the rise, increasing women's participation in STEM will take deliberate effort. Damilola, who provides digital skills training explains her passion for this driving girl's participation in summer classes.

> *"I remember we were so aggressive in getting more girls into the class one time that we had a classroom with one guy and the rest of them were girls; and at that point I said guys calm down. We are not saying guys can't do it, we are saying get more girls because we see that for summer classes, the parents would register their children, their girls for sewing, knitting, cooking, fashion, but they will most likely not put them in a coding class. They will register them for ballet, and we wanted to change the dynamics of that."*
> **Damilola, Digital agency entrepreneur**

Algorithmic bias is another factor that affects women, who are less likely to get job matches because of their knowledge gaps about developing a platform profile.

Communications and language play a significant role in business and society. In the world of women in science and technology, the lack of gender-inclusive language, visual images and other multimedia content is clear. Damilola expresses her frustration about communications that are set in social and cultural norms and traditional stereotypes,

> *"In fact, there are sometimes I see a message and that message is so gender-biased because number one, the pictures they are sending out are not good, the message as well as the words they are using."*
> **Damilola, Digital agency entrepreneur**

Nigeria's social and cultural norms delimit women's ability to engage in the platform economy, despite the pro-women benefits like working from home and time flexibility, especially in northern Nigeria.

> *"I think, especially in northern Nigeria where we have the culture and religious beliefs, I think tech should be embraced so much by the women because that is one thing that would allow them to stay at home and do whatever they want. It is very flexible. It is also the responsibility of the women in the tech industry to work on other women."*
> **Aisha, Food merchant**

Box 4

Medina

Medina is a North America-trained medical doctor born and raised in northern Nigeria. Realizing that fundraising sites like GoFundMe are unavailable in markets like Nigeria, Medina set up an online platform enabling individuals and communities to raise funds for causes that address poverty-reducing developmental challenges in areas like sanitation, health, and education. Medina is breaking many stereotypes as a northern woman running a tech business. She recounts her experiences: *"So I am not a very public person, I think just my friends and family know. People just assume that it is a man that has it and I am very comfortable with that. This is not a big problem for me but generally when people find out, they are like, 'Oh my God! We can't believe you are a woman, like what are you doing in this space? How do you cope with your kids? How do you cope with your husband?'"*

While sectors like the tech industry and ride-hailing are predominantly male-dominated, women enhance team diversity and improve work dynamics. Damilola recounts her subjective experience after including a woman on a web development project.

> *"We underestimated her. She came in and the way she handled UI/UX was so different from everything else the team had; her organization skills were top-notch that even I had to step in to say what's going on, guys? This is the best I have seen in a while, and it was because this lady stepped in with good organization."*
>
> **Damilola, Digital agency entrepreneur**

Drivers and limitations

Nigeria's platform economy is emerging; its various enablers and constraints are beyond the scope of this report. However, the paragraphs below highlight drivers and limitations specific to women that can be addressed by online platforms.

Female unemployment and underemployment

According to the NBS, female unemployment rates rose to 35.2% in Q4 2020 from 31.6% in Q2 2020.[24] By offering women the opportunity to work at home, platforms can address these issues.

Gender pay gap

Because of traditional norms and beliefs, women are excluded from STEM education, and hence from increasing their ability to work in software engineering and other fields with higher income opportunities. Providing women access to STEM education and other digital skills will decrease the gender pay gap.

Financial exclusion

In a platform ecosystem where financial flows are digitized, women's limited access to finance limits their participation. Embedded digital financial services could address this.

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24   Awokunle, "Female Unemployment Rate in Nigeria Rises to 35.2% in Q4 2020."

Conclusion

While digital platforms hold significant potential for creating jobs for young women in Nigeria, scaling this impact will require the collective actions of ecosystem stakeholders: digital platforms, government agencies, development institutions, private sector actors, and civil society coalitions for sustainable impact.

This process entails harnessing a broader enabling environment that can better match young women with the right opportunities in the digital economy. Critical areas of multi-stakeholder intervention include cultural resensitization, digital skills, digital labor policies, and internet access for young women.

Figure 8 presents the individual and systemic, formal and informal changes required to enhance young women's platform work experiences and livelihoods using a framework developed by Gender at Work.[25] The four-dimensional matrix proposes changes to enhance women's participation in platform work across the dimensions of 1) awareness/consciousness; 2) resources; 3) policies; and 4) social norms.

▼ *Figure 8: Changes to enhance young women's online work*

Individual

AWARENESS/CONSCIOUSNESS
- Knowledge/Awareness
  - Online labor platforms and opportunities
  - Gender equality
  - Digital enterprise building/policymaking
  - Business/management – marketing and sales, inventory management
  - International treaties and conventions re: PWDs

RESOURCES
- Digital and trade assets
  - Asset financing (financial inclusion)
- PWDs: Accessible services/systems
- Support
  - Enterprise development
  - Mentoring/coaching
- Mental health
- Smart contracts

Informal — **Formal**

SOCIAL NORMS
- Gender inequality
- Ethnic biases
- PWD rights
- Imposter syndrome: women in tech/STEM

POLICIES
- Labor: Portable benefits, employment types and terms
- Digital: Digital inclusion, digital business/enterprise, standards and guidelines
- Financial: FX repatriation
- Social: Gender equality, digital divide, pay gap
- PWDs: International standards/conventions
- Sectoral: Transportation/mobility

Systemic

25   Gender at Work, "Resources."

Awareness Quadrant 1 (individual and informal): Building women's awareness and consciousness of the opportunities and benefits of platform work requires knowledge-building activities and other complementary resources like funding and mentoring programs. To address social and cultural norms, additional training to build awareness of gender equality concepts across society will gradually shift social and cultural norms.

Resources Quadrant 2 (individual and formal): These include the requisite resources and capabilities to improve women's access to online work. These include the diverse resources and capabilities to, for example, build digital skills, support interventions like mentoring, obtain financial resources to purchase assets and work tools, and gain knowledge capabilities to enhance work/process flows, like smart contracts to support escrow payment arrangements.

Policies Quadrant 3 (systemic and formal): Modernizing Nigeria's policy and regulatory landscape combined with the political will to implement labor and gender equality policies and legislation are foundational. In addition, engendering policies that promote digital inclusion and literacy programs will increase platform work opportunities for women.

Social Norms Quadrant 4 (systemic and informal): Developing new social and cultural norms will require all the other quadrants—knowledge, resources, and policies—to mainstream gender equality, change perceptions about women's roles in business and society, and foster women in platform work, especially STEM.

Figure 9 illustrates these tactical ecosystem enhancements by actor group.

▼ *Figure 9: Summary of recommendations*

PLATFORM OPERATORS

- National representation and onboarding strategies
- Platform governance: clear, fair, and transparent
- Seller protections and dispute resolution mechanisms
- Data analysis and profiling
- Inclusive platform design – gender, PWDs
- Embedded finance options
- Improved delivery logistics providers and customer service orientation

EMPLOYERS: PRIVATE SECTORS & GOVERNMENT

- Platform work preparedness
- Protections like earnings insurance
- Gender equality awareness

PLATFORM WORKERS

- Skilled, accountable, and responsible
- Marketing/promotional strategies

DEVELOPMENT SECTOR

- Grants to support inclusive platform design and governance
- Grants to support platform worker development and onboarding

POLICY MAKERS

- National and sub-national policies
- Anti-cyber bullying enforcement
- Women's financial inclusion
- Remote labor policieswDigital policies and strategies
- Enhanced digital infrastructure

Policy recommendations

Online platform work offers viable avenues to address Nigeria's unemployment challenges and improve the livelihoods of young Nigerian women. Enabling this requires understanding the imperatives of the digital economy and transformational changes across the public and private sectors.

These findings align with the *World Bank's Nigeria Digital Economy Diagnostic Report* that recognizes the importance of digital infrastructure, digital platforms, digital entrepreneurship, and digital skills to advancing Nigeria's digital economy.[26] In the public sector, the following policy recommendations can address these changes:

First are digital policies like the Nigeria National Broadband Plan (2020–2025) committing to minimum network capacity of 25Mbps and 10Mbps for urban and rural locations, respectively.[27] This involves addressing right of way (RoW) pricing across the States. Second, the National Digital Economy Policy and Strategy (2020–2030) seeks to "attract and grow digital jobs across all sectors of Nigeria's economy."[28] Second, the NDEPS imperative to domesticate digital enterprises through the National Startup Bill will increase the supply of digital solutions, while COVID-19's acceleration of the future of work will avail virtual and global work opportunities. Third, enforcing the provisions in the 2015 Cybercrime Act, alongside the ability to identify and trace online persons, will improve online behaviors and trust, enabling Nigerians to use online services confidently.[29]

Fourth, Nigeria's labor legislation and policies are based on traditional full-time, location-based work. Thus, the changing nature of work will require modern laws that, for example, enhance worker agency and policy frameworks for regulating online work by sector. Fifth, the Nigerian state should pay more attention to building a national brand. The impact of being known as a country where BEC scams originate reduces digital work opportunities for unemployed citizens.

Sixth, the benefits of online work can support de-urbanization from populated cities like Lagos and enable Nigerians to live a traffic-free lifestyle. Such an approach will require state and local government authorities to provide digital infrastructure and other inducements to reduce urban migration and attract young digital workers. For example, some European economies are using digital nomad strategies and visa schemes to repopulate their cities. Finally, regarding PWDs, accessibility standards and regulations for inclusiveness under international conventions and best practices are necessary. With young women, specialized interventions to build digital skills and entrepreneurship will enhance their participation. Achieving this will require implementing the strategies in the NGP and other strategies that advance women's inclusion, like the Central Bank's Framework for Advancing Financial Inclusion. [30]

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26   World Bank, *Nigeria Digital Economy Diagnostic Report*.

27   Nigeria Communications Commission, *Nigerian National Broadband Plan, 2020–2025*.

28   Federal Ministry of Communications and Digital Economy, *National Digital Economy Policy and Strategy (2020–2030)*.

29   Federal Republic of Nigeria, *CyberCrime (Prohibition, Prevention, etc.) Act 2015*.

30   Federal Ministry of Women's Affairs, *National Gender Policy*; Central Bank of Nigeria, *Framework for Advancing Women's Financial Inclusion in Nigeria*.

Complementing public sector changes are private and development sector interventions ranging from supporting the design and sustainability of online work platforms to enhancing women's skills and capabilities to take work in higher-paying roles and advocating online work for women. These include:

- Embedding digital wallets into platform offerings and having the platform serve a gateway to other digital financial services. This will address women's financial inclusion and address Nigeria's 8% gender pay gap. Building the awareness and knowledge of platform designers about gender equality is another design imperative.

- Providing capacity building to strengthen indigenous platform design and development in topical areas like platform design, strategy, and governance.

- Funding support to keep the lights on and provide access to talent and engineering capabilities.

Appendix A: Key stakeholders and initiatives supporting young women's livelihoods on digital platforms

Jumia Women and Youth Empowerment Program (WYE):[31] A network of micro-entrepreneurs that helps build acceptance for online transactions. To support women and youth and help build the local e-commerce market, Jumia launched the WYE Program. The goal of the program is to equip women and Nigerians younger than thirty with the training and support needed to help them earn additional income by selling products on online platforms. Launched in June 2019, the program seeks to empower 50,000 Nigerians by providing training on use of the Jumia platform and an opportunity to earn extra income based on the number of customers who make purchases on the Jumia platform following their referral.

NG_HUB:[32] In May 2018, Facebook launched NG_HUB in Lagos in partnership with the Co-creation Hub to provide 50,000 young Nigerians with skills for own-business development and to nurture a strong mutual learning community of entrepreneurs. They are helping turn Nigeria into a hotbed of high-tech entrepreneurialism for startups and students focusing on advanced technology, such as AI, machine learning, and extended reality, launching an accelerator program to turn their ideas into reality. Mentorship and research can dramatically reduce the time it takes for innovations to come to market. NG_Hub will launch a series of expert training sessions, giving MSEs and entrepreneurs the know-how and digital tools they need to grow their organizations.

KOWGO:[33] An indigenous gender-friendly online/offline mobile technology-based application for addressing the gender digital divide and enhancing financial inclusion of formal and informal micro- and small-scale entrepreneurs across sectors.

National Information Technology Development Agency (NITDA): The objectives of the Nigeria Digital Agriculture Strategy (2020–2030)[34] are 1) develop gender-responsive ICT projects and solutions; 2) encourage equal representation of women in the decision-making processes and policy development in digital agriculture; and 3) build inclusive digital capacity for women and disadvantaged groups. The programs and initiatives will address: 1) appropriate technology development and implementation; 2) adoption of strategies, approaches, and systems that are gender-sensitive; 3) access and opportunities are equally distributed among women and men; and 4) enabling environment and growth opportunities for women and female farmers in agtech, digital agribusiness, inclusive access to digital agricultural resources, education, extension, financial services, and labor markets.

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31   "Jumia Supports Women Empowerment in Nigeria through its Women-Focused Program"; "Jumia's Women and Youth Empowerment Program."

32   Oluka, "Facebook Opens NG-HUB, Its First Hub Space in Africa."

33   "Kowgo App."

34   NITDA, *Nigeria Digital Agriculture Strategy (2020–2030)*.

The World Bank: A number of initiatives exist under the auspices of the World Bank.

- Nigeria For Women Project[35] aims to improve livelihoods for women in targeted areas of Nigeria. The project components are: building social capital by galvanizing women to become members of Women Affinity Groups (WAGs), strengthening both new and existing WAGs that can serve as institutional platforms for women in Nigeria, and influencing social norms.

- The Livelihoods Program aims to support economically active women in WAGs through the provision of livelihood grants and skills trainings.

- Innovations and Partnerships use Nigeria's talent pool to identify and deploy innovations that can transform women's social and livelihood outcomes, and improve project delivery and overall impact.

- Project Management, Monitoring and Evaluation, and Learning works to support the socio-economic upliftment of women by: 1) supporting the advancement of policy dialogue; 2) strengthening technical and implementation capacity; and 3) better coordination among implementing partners at the federal, state, and Local Government Area (LGA) levels through the deployment of highly qualified technical professionals.

Rockefeller Foundation Digital Jobs Africa Initiative:[36] Digital Jobs Africa is a Rockefeller Foundation initiative to affect the lives of one million people in six African countries by catalyzing sustainable information and communications technology-enabled employment opportunities for African youth who would not otherwise have sustainable employment. The Foundation's work will deliver impact at two levels—improving the well-being of those employed, their families, and communities, as well as influencing broader adoption of inclusive business practices that lead to job creation for youth at scale in ICT-enabled sectors. The Foundation's Africa Regional Office in Kenya leads this work that focuses on Egypt, Ghana, Kenya, Morocco, Nigeria, and South Africa. With an initial budget of US$80 million, the initiative will span seven years and leverage significant funds and support from other stakeholders.

Rising Tide Africa African Venture Philanthropy Alliance (AVPA):[37] AVPA is a pan-African network for social investors interested in collaborating to increase the flow of capital into social investments across Africa and ensures the effective and innovative deployment of capital (financial, human, and/or intellectual) for maximum social impact. Rising Tide is harnessing the potential of women and girls in Africa by enhancing positive social impact through gender-focused investments.

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35   World Bank, "Project Appraisal Document for a Nigeria for Women Project."

36   Rockefeller Foundation, "Digital Jobs Africa."

37   African Venture Philanthropy Alliance, "How AVPA Can Support the Work that You Do in Africa."

Herconomy (originally AGS Tribes):[38] Herconomy is a pan-African community built to inspire, connect, and build the capacity of young entrepreneurs and professionals. The major purpose of Herconomy is to build a community of powerful leaders (Entrepreneurs or Professionals) who will create more job opportunities that will ultimately reduce unemployment in Africa. The platform has three focus areas:

- Promoting youth entrepreneurship as a tool to reduce youth unemployment and promote economic growth

- Empowering women through AGS Impact Fund and AGS Enterprise Challenge

- Supporting capacity building for entrepreneurs and nonprofits

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38 "Herconomy."

Appendix B: Detailed methods

Interviews

We conducted interviews with ecosystem experts and platform workers to understand the issues relating to online livelihoods for young women in Nigeria. This was followed by theme specific focus group discussions with platform workers and sellers.

Focus group discussions

We held thematic focus group discussions described below:

- Ride-Hailing Drivers: sense of community, health and safety, protection and inclusion
- MSEs: access to work and markets, flexibility, upskilling and entrepreneurial drive
- Freelancers: inclusion upskilling and growth, social acceptability and professionalism
- Mixed Group: all themes

Data analysis

The interviews were transcribed and analyzed using Nvivo, a qualitative data analysis tool.

Interviewing challenges

The network-capacity limitations were one of the most constraining aspects of conducting this project. Because of COVID-19 risks and protocols, we conducted all interviews online and were subject to poor network connectivity issues, one factor that affects the digital economy.

Some audio recordings were of poor quality because of poor equipment or presence in noisy environments.

We employed a snowball sample approach and met some reluctance from potential interviewees, despite recommendations from platform owners or ecosystem facilitators.

We also observed poor attendance of the focus group discussions and disruptions due to network quality.

Expert interviewees

Name (first, last)		Organization	Type of Expert	Rationale for Interview
Opeolu	Stephen Akinola	Disability Awareness and Development Initiative (DADI)	civil society	vulnerable group
Damilola	Teidi	Co-Creation Hub	tech hub	ecosystem facilitator
Dave	Omoregie	Konga	platform operator	platform work(er) engagement
Teju	Abisoye	Lagos State Employment Trust Fund	government	worker imperatives
Ayoade	Ibrahim	National Union of Professional App-based Transport Workers of Nigeria	labor association	worker association imperatives
Titi	Taiwo	Terawork	platform operator	platform work(er) engagement
Oreoluwa	Lesi	Women's Technology Empowerment Centre	tech hub	ecosystem facilitator
Amina	Sambo	NITDA (OIIE)	government	digital/innovation policies
Charles	Okafor	Bookingsafrica.com	platform operator	platform work(er) engagement
Yasmin	Belo-Osagie	SheLeadsAfrica	civil society	worker imperatives
Esther	Ojonimi-Noah	Private Telecommunications and Communications Senior Staff Association of Nigeria	labor association	worker association imperatives
Segun	Cole	EkoCab	platform operator	platform work(er) engagement

Platform workers and sellers

Respondent	Platform Category	Work Type	Profession	Age Group	Education	Platform 1	Platform 2	Platform 3	Marital Status	PWD	Disability Status	Location
Abigail	Creatives	Work	UI/UX Designer	18–24	Bachelors	Fiverr	Upwork	Unassigned	Single	No	N/A	Abuja
Adetoun	MSEs	Work	Clutter Sorter	30–35	Masters	Instagram	WhatsApp	Unassigned	Married	No	N/A	Nationwide
Agnes	MSEs	Sales	Health Products	30–35	Unassigned	WhatsApp	Unassigned	Unassigned	Single	Yes	Visual	Lagos
Aisha	MSEs	Sales	Food	25–29	Bachelors	WhatsApp	Instagram	Unassigned	Married	No	N/A	Abuja
Amba	Freelancers	Work	Foreign Languages	18–24	Bachelors	WhatsApp	Instagram	YouTube	Single	No	N/A	Abuja
Ayobami	Freelancers	Work	Content Developer	30–35	Masters	Instagram	WhatsApp	Unassigned	Married	No	N/A	Abuja
Binta	MSEs	Sales	Food snack/perfume	30–35	Bachelors	Facebook	Instagram	Unassigned	Married	No	N/A	Abuja
Blessyn	Ride Hailing Drivers	Work	Driver	30–35	Unassigned	Bolt	Unassigned	Unassigned	Divorced	No	N/A	Lagoa
Busayo	Creatives	Work	UX Design Web design	30–35	Unassigned	Fiverr	Unassigned	Unassigned	Married	No	N/A	Abuja
Cassie	Creatives	Work	Voice Over	25–29	Masters	Upwork	Terawork	Unassigned	Single	No	N/A	Kaduna
Charity	Ride Hailing Drivers	Work	Driver	30–35	Masters	Bolt	Unassigned	Unassigned	Single	No	N/A	Abuja
Chidinma I	Creatives	Work	Video Editing/Copyrighting	25–29	Bachelors	Terawork	Fiverr	Unassigned	Married	No	N/A	Lagos
Chindinma O	MSEs	Sales	Baker	30–35	Bachelors	WhatsApp	Unassigned	Unassigned	Married	No	N/A	Abuja
Christiana	MSEs	Sales	Baker	18–24	Bachelors	WhatsApp	Unassigned	Unassigned	Single	No	N/A	Ibadan/Ife
Elizabeth	MSEs	Sales	Beauty Therapist/Landscaping	25–29	Bachelors	Instagram	WhatsApp	Facebook	Single	No	N/A	Minna
Faridah	MSEs	Sales	Furniture	30–35	Unassigned	Instagram	Facebook	Unassigned	Married	No	N/A	Lagos
Fatima	Freelancers	Work	Software/Programming	25–29	Masters	Twitter	LinkedIn	Facebook	Single	No	N/A	Abuja
Felicia	MSEs	Work	Makeup Artist	25–29	Bachelors	Instagram	Facebook	Unassigned	Single	No	N/A	Abuja
Gloria	Creatives	Work	Social Media Manager	25–29	Bachelors	Instagram	WhatsApp	Facebook	Single	No	N/A	Abuja
Happiness	MSEs	Sales	Bags/Volunteer Content Creator	18–24	Bachelors	Instagram	Twitter	Facebook	Single	No	N/A	Suleja
Ifeoluwa	MSEs	Sales	Fashion Designer	25–29	Masters	Instagram	WhatsApp	Facebook	Single	No	N/A	Abuja

Respondent	Platform Category	Work Type	Profession	Age Group	Education	Platform 1	Platform 2	Platform 3	Marital Status	PWD	Disability Status	Location
Jane	Ride Hailing Drivers	Work	Driver	25–29	Bachelors	Bolt	Unassigned	Unassigned	Single	No	N/A	Lagos
Juliana	MSEs	Sales	Fashion Accessories	30–35	Unassigned	WhatsApp	Unassigned	Unassigned	Married	Yes	Visual	Lagos
Justina	Freelancers	Work	Graphic Designer/Digital Marketer	30–35	Bachelors	Instagram	Facebook	Unassigned	Single	No	N/A	Abuja
Lois	Freelancers	Work	Digital Marketing	30–35	Bachelors	Facebook	LinkedIn	Unassigned	Single	No	N/A	Abuja
Mary	Ride Hailing Drivers	Work	Driver	30–35	Bachelors	Bolt	Unassigned	Unassigned	Separated	No	N/A	Lagos
Mercy A	Creatives	Work	Graphic Designer	18–24	Unassigned	Instagram	Facebook	Unassigned	Single	No	N/A	Abuja
Mercy I	Freelancers	Work	Content Strategist	25–29	Masters	Upwork	Unassigned	Unassigned	Single	No	N/A	Minna
Nafisa	Freelancers	Work	HR/Payroll	30–35	Unassigned	Terawork	Unassigned	Unassigned	Married	No	N/A	Lagos
Nkechi	MSEs	Sales	Fashion items	25–29	Bachelors	Instagram	WhatsApp	Facebook	Single	No	N/A	Port Harcourt
Onyedikachi	Creatives	Work	Video Spokesperson	25–29	Masters	Fiverr	Unassigned	Unassigned	Single	No	N/A	Abuja
Queen	Creatives	Work	Podcaster	25–29	Bachelors	Spotify	Anchor FM	Unassigned	Married	No	N/A	Lagos
Rafiat	MSEs	Sales	Events Planner/Gift Shop	25–29	Bachelors	Instagram	WhatsApp	Unassigned	Single	No	N/A	Abuja
Raheena	Freelancers	Work	Data Entry	18–24	Bachelors	Fiverr	Unassigned	Unassigned	Single	No	N/A	Abuja
Sarah	MSEs	Sales	Artwork & Interiors	30–35	Masters	Instagram	Unassigned	Unassigned	Married	No	N/A	Abuja
Sholape	MSEs	Sales	Fashion Designer	25–29	Masters	Instagram	Unassigned	Unassigned	Single	No	N/A	Abuja
Solape	MSEs	Sales	Investment products	30–35	Unassigned	Instagram	Unassigned	Unassigned	Married	No	N/A	Nationwide
Sophia	MSEs	Sales	Gift/Accessories	18–24	Bachelors	Instagram	Facebook	WhatsApp	Single	No	N/A	Abuja
Viola	MSEs	Sales	Beauty Products	30–35	Bachelors	WhatsApp	Unassigned	Unassigned	Single	No	N/A	Jos
Zumunta	MSEs	Sales	Agriculture produce	30–35	Bachelors	Instagram	LinkedIn	Unassigned	Single	No	N/A	Plateau

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Appendix B

Focus group participants

Respondent	Platform Category	Work Type	Profession	Digital Platform	Platform 2
Sylvia	Ride-Hailing Drivers	Work	Driver	Bolt	
Cynthia	Ride-Hailing Drivers	Work	Driver	Bolt	
Esther	Ride-Hailing Drivers	Work	Driver	Bolt	
Khadijah	MSEs	Sales	Fashion & accessories	WhatsApp	Konga
Bosede	MSEs	Sales	Mini electronics	Konga	WhatsApp
Christabelle	MSEs	Sales	Fashion	Konga	
Imelda	MSEs	Sales	Fashion	Konga	WhatsApp
Comfort	MSEs	Sales		Konga	
Jelliat	MSEs	Sales		Konga	
Lola	Ride-Hailing Drivers	Work	Driver	Bolt	
Aisha	MSEs	Work	Women in Tech		
Damilola	MSEs	Work	Women in Tech		
Fareedah	MSEs	Work	Women in Tech		
Medina	MSEs	Work	Women in Tech		

Consent form

To whom it may concern

This consent form is for:

- Expert interviews

- End user interviews

We (Caribou Digital and Lagos Business School & Value for Women on behalf of Mastercard Foundation) are conducting research on the platform livelihoods of young women in Nigeria. We would like to hear your experience and assure you we will keep all information confidential. Your name will appear as a pseudonym if you prefer.

For a more effective and precise information gathering, we would like to record the discussion and transcribe the audio. Please let us know if you would prefer us not to record.

Finally, we would like to send you the summary of your story and ask for your permission before we publish our research. Please let us know if this is acceptable and how best to contact you.

If you are not happy with any aspect of this, please do say so. Participation is voluntary, there is no compulsion to join, and this project is only for research purposes. The data will not be used to identify you as an individual but rather as aggregated findings. Our aim is to share your voice and to build better identification systems for migrants.

Yours sincerely,

Olayinka David-West

Raymond Onuoha

Renée Hunter

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