



Platform Livelihoods

*The quality of Kenyan youth's digital experiences
across eight different sectors*

October 2022

by Qhala and Caribou Digital
in partnership with the Mastercard Foundation



This report is part of a research series on platform livelihoods.
All reports can be found at www.platformlivelihoods.com.

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



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



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Foreword

Around the world, digitalization is changing how, where, and when work happens. It is unlocking new business opportunities, new markets, new ways of finding work, and new types of work opportunities. Yet there is no single story about how digital platforms impact young people's economic prospects. The picture is complex and nuanced—varying by gender, geography, ability/disability, and a myriad of other factors.

This publication is part of the Platform Livelihoods Series designed to unpack some of this complexity. This particular edition explores how marketplace platforms and social media help Young Kenyans earn a living in several ways—by working, trading, renting or creating online. The report covers the experiences of Kenyan youth in eight sectors: the arts and creative industries, asset renting, e-commerce and social commerce, farming, freelancing and microwork, logistics and delivery, ride-hailing, and trades and services. Their stories demonstrate how some see platforms as an opportunity to redefine their careers, while others feel the weight of informal digital work that comes without protection or a steady paycheck. Learning from the contrasts and similarities in their experiences helps us better understand how digital platforms can help young people thrive in their work.

The report reflects a broader commitment of the Mastercard Foundation to put young people at the center of everything we do by listening to their lived experiences and co-creating programs that truly meet their needs. It is part of a series of research initiatives designed to inform the Mastercard Foundation's Young Africa Works strategy, which aims to enable 30 million young Africans to access dignified and fulfilling work by 2030. Crucially, the Foundation has set out to ensure that 70% of the young people it impacts are young women.

From this report, it is clear that young people across Africa are engaging creatively and ambitiously to take advantage of digital platforms. As you read it, we welcome you to reflect on what we can all do to support them.

Tade Aina

Director, Research, Mastercard Foundation

Executive summary

A diverse and growing group of Kenyan youth are making a living in the digital economy. This report shares their experiences, introducing and documenting “platform livelihoods”—the ways people earn a living by working, trading, renting, or creating in digital marketplaces.¹

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

Combined with the first phase of research started in 2021 on the quality of Kenyan youth’s digital experiences, this report provides a window into platform livelihoods of young people in eight sectors.² Four are well-known forms of platform working or “gig work”: **logistics** ➔ (motorcycle app-based delivery), **trades and services** ➔ (furniture, domestic work, laundry, deep cleaning, interior work), **ride-hailing** ➔ (taxi driving, which also involves asset renting), and **freelancing and microwork** ➔. Two are recognizable forms of platform trading: **e-commerce and social commerce** ➔ by entrepreneurs running micro- and small enterprises (MSEs) and **farming** ➔ (with sales via digital platforms). One is specifically **asset renting** ➔ (homes, sound hire, and tractors), and the last spans **the arts and creative industries** ➔, which include visual artists and musicians using a combination of content “creating” and trading to sell their work and engage online attention.

This report details several experiential elements of platform livelihoods—economic, subjective, and human—and several kinds of interrelated platform practices, including informal social commerce, participation in formal digital marketplaces, and the use of paid advertising. This study finds some notable commonalities of experience and practices (see **cross-cutting reflections** ➔) and illustrates how each livelihood sector is part of the emerging, growing “platform economy.”

From international giants like Uber, Facebook, and Google to hundreds of regional and local players like Jumia and Sendy, platforms undoubtedly play a role in extending new livelihood opportunities throughout Africa.³ But there are important open questions about the nature of these experiences and the quality of the livelihoods they support. Conducted in partnership with the Mastercard Foundation, this research emphasized listening to and documenting the experiences of young people in Kenya, particularly their responses to and resilience during the COVID-19 pandemic.

1 Caribou Digital and Qhala, “Platform Livelihoods Framework.”

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

3 Makuvaza, Johnson, and Smit, “The Rise of African Digital Platforms.”

The bulk of the report is eight chapters, one on each sector. The final chapter takes a broader and integrative view to draw insights for the broad community of institutions seeking to understand the potential of digital transformation to provide dignified and fulfilling work to young people in Kenya and beyond. That chapter offers perspectives on the platform economy as a whole, with particular attention to the impacts of COVID-19 and digital inclusion for women, people living with disabilities, and people living in rural areas.



Qhala researcher with a Sendy motorcycle driver in front of a popular eatery in Nairobi.

Photo © T. Waithira, Qhala researcher

Background and overview

For more background on the research approach, see the series's first report *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*, which includes an analysis of more than 75 studies on the platform livelihood experiences of people from emerging markets and developing economies around the world.⁴

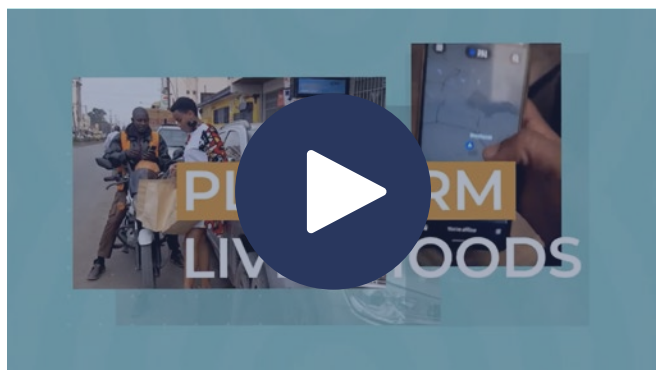
For this study, Qhala used purposive methods to select and interview 154 youths (18 to 35 years old). Most live in urban and peri-urban communities in the Nairobi Metropolitan Area and Nakuru, though some reside in the Rift Valley agricultural town of Kitale. Collectively, these interviews explored the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

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

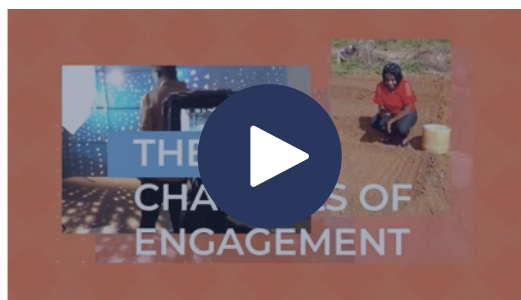
Due to COVID-19, these qualitative, exploratory interviews were conducted either via video chat or while masked and in well-ventilated public spaces. The results of the first four sector studies were released in August 2021 under the title *Platform Livelihoods: The Quality of Kenyan Youth's Digital Experiences in Logistics, E-commerce, Farming, and the Creative Sectors*. This second report includes those findings and reflections together with the second wave of sector interviews in trades and services, ride-hailing, freelancing, and asset renting to present a more varied and holistic picture of how Kenyan youths use platforms to earn a living.

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

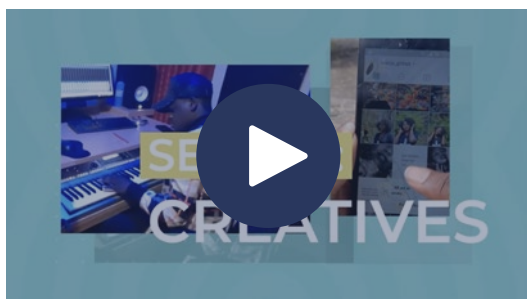
OVERVIEW



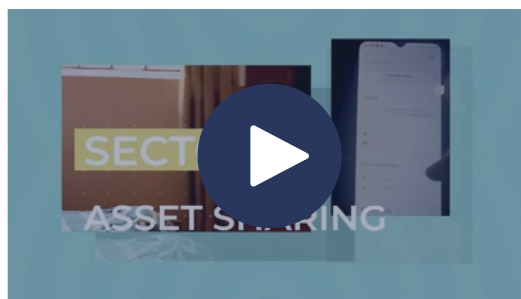
CHANNELS OF ENGAGEMENT



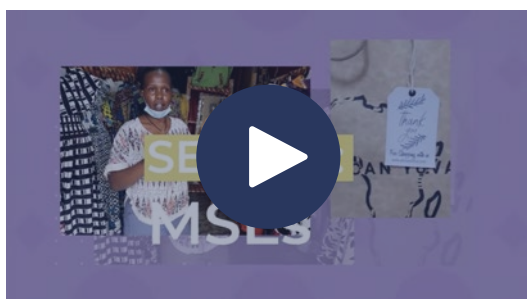
ARTS AND CREATIVE



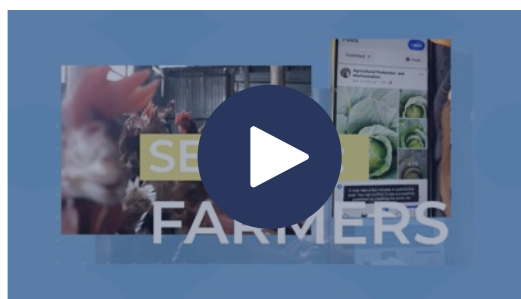
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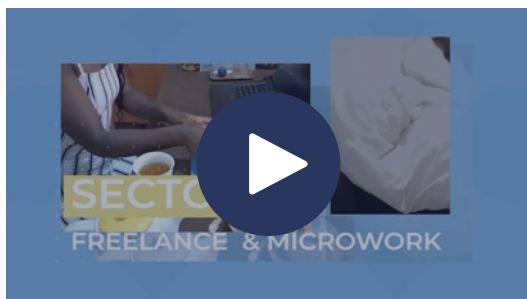
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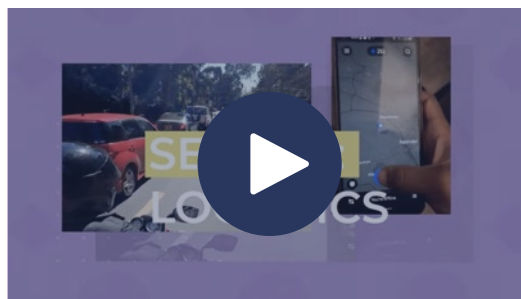
FARMING



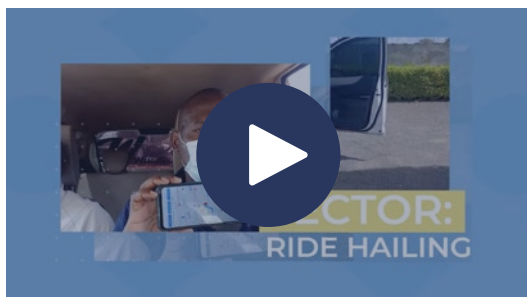
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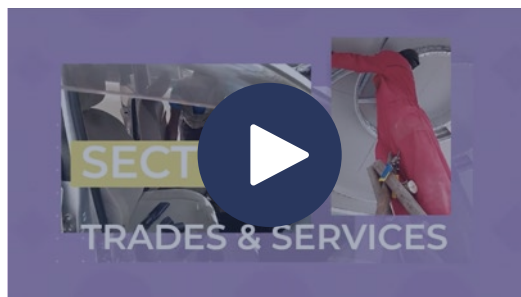
LOGISTICS



RIDE-HAILING



TRADES AND SERVICES



Cross-cutting reflections on inclusion and emerging platform livelihoods

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

- Participation in the platform economy is still *mostly urban* and *mostly for younger people who are more tech-savvy*. This does not mean that the paths they create, the practices they develop, and the accompanying changes to overall markets and sectors will not eventually spread to peri-urban and rural areas. However, none of these sectors have yet completely removed the long-standing discrepancies between rural and urban areas.⁵ It may be up to a variety of actors, not just platforms themselves, to aggregate and learn how to make these systems more approachable and usable for people living outside larger cities.
- Similarly, participants described long-standing gender dynamics in many of the sectors.⁶ For example, logistics drivers are still predominantly male. However, it does seem to be the case that young Kenyan women are successfully navigating social commerce and even social agriculture.⁷ Together with additional partners, in 2022 Qhala and Caribou Digital are conducting a follow-up study specifically on gender to expand on these themes.⁸
- Participants experience the complexities of *fractional work* and “*hidden hierarchies*” that often blur the boundaries between casual employment, self-employment, and entrepreneurship.⁹ People marshaled their own resources, whether support from friends and family, assistance from otherwise invisible employees and helpers, or combinations of online and offline hustle, to make a living. The totality of someone’s digital livelihood is rarely as simple as one profile on one platform. Underneath and behind that profile lie interconnected resources, trade-offs, obligations, and opportunities. In many cases individuals were in delicate and complex power-sharing arrangements with platforms—not quite free, but not quite constrained.
- *Social selling is a widespread practice with unique risks*. Many of the youths interviewed used the everyday, personal versions of Facebook, Google, Instagram, WhatsApp, and Twitter to engage in “social” marketplaces—blending the personal and the professional, engaging naturally and dynamically with customers in Kenya and beyond. This happened in almost every sector: social commerce, social transport, social freelancing, social services, social

5 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Rurality.”

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

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

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

9 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work”; Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Hidden Hierarchies.”

creativity and creative promotion, social renting/sharing, and even social agriculture—the topic of a follow-up study underway as of this writing.¹⁰ With low barriers to entry, social media platforms are a promising part of many livelihood strategies, but the rough-and-tumble environment lacks protection and sees frequent cases of fraud and harassment.

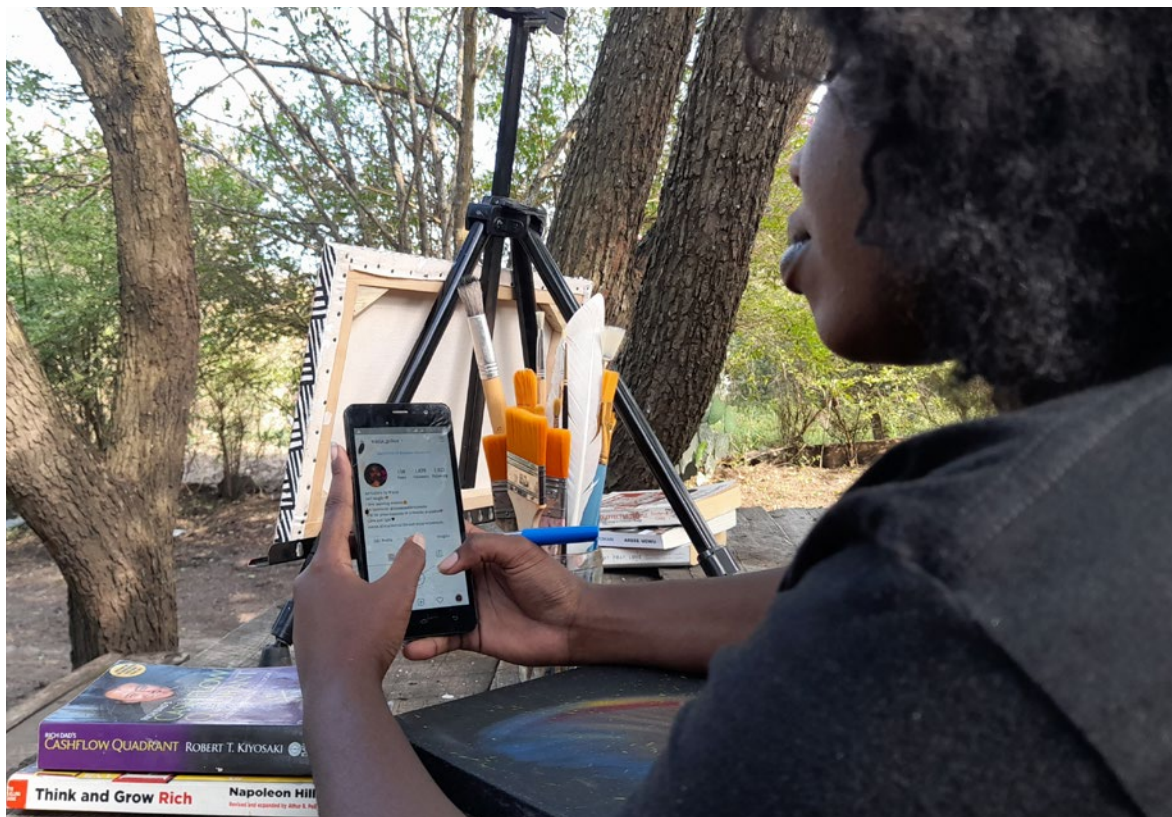
- Despite various limitations, *people living with disabilities* mentioned being able to participate equally in platform livelihoods:¹¹ “with online, people first judge you by your work, not how you look.” However, some sectors, like logistics, are limiting based on the nature of the work. While platforms can be used by many people, some gig workers living with disabilities mentioned the need for additional resources to be competitive. For instance, Deaf people may hire interpreters, and persons with limited mobility may need resources that provide help with logistics. In 2022 Caribou Digital and inABLE are conducting a follow-up study in the Platform Livelihoods Series to dive further into understanding the platform livelihoods of young people living with disabilities in Kenya.¹²
- This study was completed during the *COVID-19 pandemic*. The disruption of COVID-19 in the middle of 2020 involved both a health and economic crisis, exposing the vulnerabilities in platform livelihoods and simultaneously cementing platforms’ significance. Platform workers and sellers experienced different paths during the crisis. Those in logistics fared better because logistics platforms established themselves as essential service providers and delivery agents. While these workers initially received personal protection equipment (PPE) and other support from platforms, vulnerabilities were eventually exposed, especially around health and security and the lack of social protection and benefits. Within MSEs, demand in some shops dropped; for others, the switch to online shopping was an opportunity to deepen and expand their online presences. Some were able to quickly pivot, observing what the market needed, especially home supplies. MSEs involving imports faced challenges getting products, which slowed down business. When curfew and movement cessation were implemented, delivering orders became difficult. Farming saw a great shift during COVID-19, with new practices of online and social farming. Others, especially part-time farmers, struggled to oversee their farms during lockdown, cessation of movement, and border closures. Some lost their business-to-business markets due to closures of schools, restaurants, and hotels. Due to increased home deliveries and most people being at home, food demand and supply were high. On the other hand, order fulfillment was a challenge. Offline gigs for musicians were affected by limits on public gatherings, while visual artists saw decreased sales, as most consider art to be a luxury item unnecessary or inaccessible during the COVID-19 crisis. Those in the arts focused on their digital platforms and put in more time to connect with fans, build their audience, and tap into new ways of keeping their followers engaged.

10 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”

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

12 Caribou Digital, “Our Projects.”

- Finally, this study aims to understand *whether and how platform livelihoods are dignified and fulfilling*. In exploring this issue, it is important to emphasize that income matters, first and foremost. After that, it is a broader range of factors (flexibility, security, entrepreneurial chances, opportunities to learn, etc.) that individuals may come to value in combinations as different as the people and the livelihoods themselves. In line with findings documented in the literature review, workers and sellers' perspectives on dignity and fulfillment are tied to the ways society views the work, including whether it is a recognized career path and how earnings compare to previous jobs, or lack thereof.¹³ Many interviewees mentioned that success begets respect from society. For them, fulfillment was connected to aspects of underemployment or unemployment; some compared current earnings with past earnings as a measure of achievement. Others are happy to do something they enjoy and to explore more ways to earn from it. They perceive the dignity of platform livelihoods in several ways, such as the ability to earn and societal views of work.



A visual artist displaying her Instagram page where she posts most of her work.
Photo credit: Wanja, Visual artist

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

Findings by sector: (Gig) Working

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



Logistics: Archetypal gig work

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

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

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





Qhala researchers
alongside a driver and
her car in Nakuru
Photo © T. Waithira,
Qhala researcher



Ride-hailing: Working and asset renting

Ride-hailing is one of best known and most researched kinds of “gig work” around the world.¹⁴ This sector is characterized by platforms promising high rewards and flexible working hours. However, the reality of the sector is somewhat different. For drivers, switching on the app does not guarantee earnings; they detail working inflexibly for long hours to meet daily needs.

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

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

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

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

14 Qhala and Caribou Digital, *Platform Livelihoods*.

A freelancer in Nakuru
takes Qhala researchers
through some of his
online projects.
Photo © N. Ongoma,
Qhala researcher



Freelancing and microwork: Blurring working and trading

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



Trades and services: Blurring working and trading

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

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

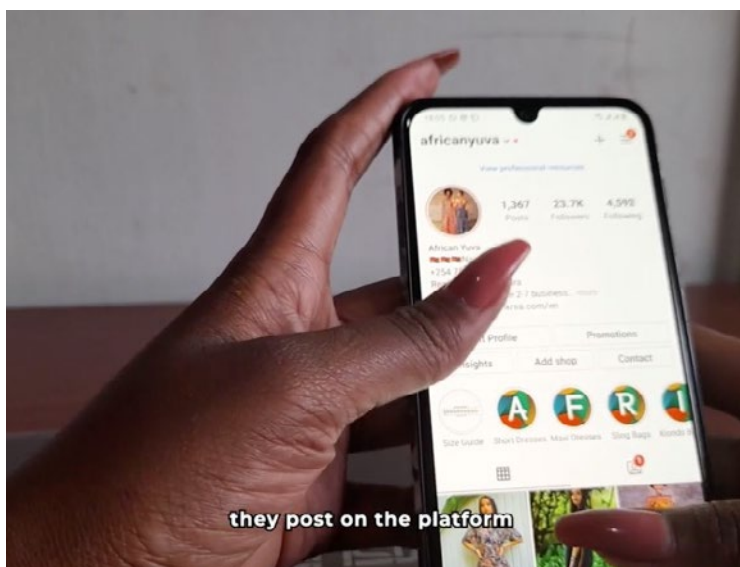
Findings by sector: Trading, renting, and creating

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



E-commerce and social commerce: Archetypal trading

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



Beverly, a fashion entrepreneur, shows her Instagram page on her phone.
Photo © Beverly

Those trading on formal platforms rely on platforms' marketing budgets, existing clients, and logistic muscle to expand their business beyond their local networks to new markets, even international ones. Social commerce is common among sellers based on its low barrier to entry, closed groups that enhance trust, and prior familiarity. Those who have the digital skills necessary to survive in the online marketplace succeed but still struggle to measure return on investment with online marketing. Some sellers take up online selling to stay engaged

and productive as they look for other employment, while others use it as supplementary income with the potential for expansion. Most profits go into expanding the business with a hope for higher returns in the future, such as opening a physical store. While most have embraced an entrepreneurial mindset, as the sector advances sellers will need to learn how to successfully expand. Flexibility in this sector is elusive; sellers feel the need to be "always on" to increase visibility in a very competitive sector.



Farming: Blurring trading and creating

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



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

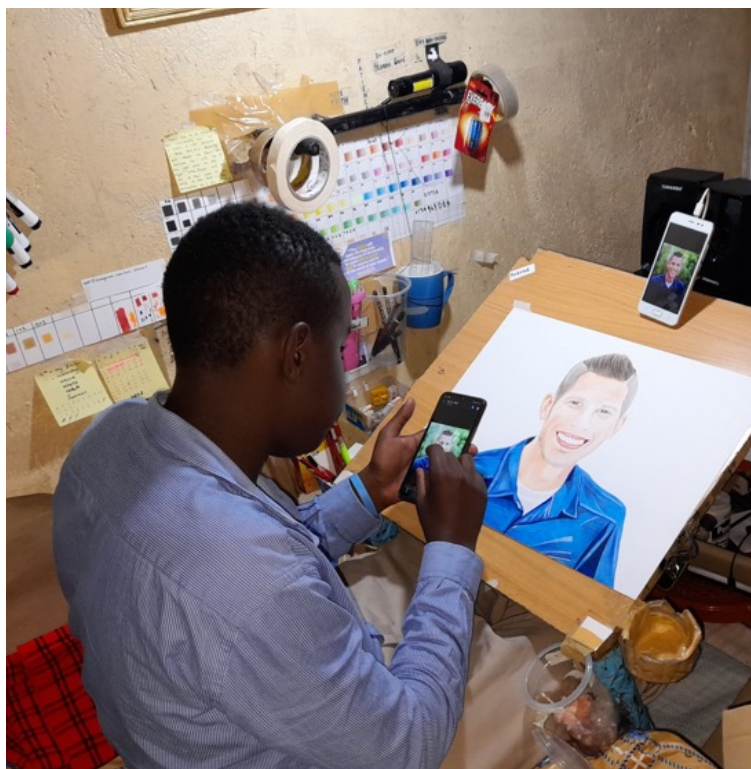
While online platforms connect farmers to markets, many still depend on offline markets for direct selling. They also research to tap into high-end markets, understand evolving client needs, and grow their business. While formal platforms are widely available, none offer end-to-end transactions; instead,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



The arts and creative sector: Blurring trading and creating

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

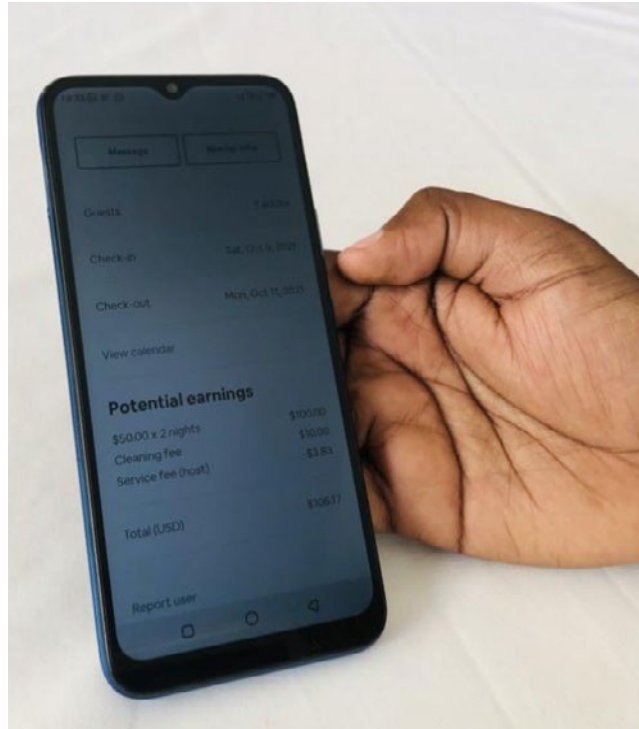
While digital platforms offer a chance for independent creatives to showcase their art, they still work with distribution partners who help market and protect their work while earning a commission. Copyright issues are still prevalent, especially among visual artists, who mentioned needing more channels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



Eric, a visual artist, takes a photo of a drawing to share with the client for review.

Photo © Eric

The host view of the Airbnb mobile app showing potential earnings for a two-night booking.
Photo credit: Paul, Airbnb host (Nakuru)



Asset renting

By digitizing asset renting and sharing, platforms enable visibility for asset owners, renters, and clients looking for these assets. Even with wide visibility, some assets are place-based, hence limiting the market that one can serve. For example, in house rentals, those renting can move around and rent new rooms to meet demand, compared to those who own their homes. Non-physical assets like public address sound systems and tractors can move around as needed, but only within certain distances for cost reasons. Listing assets on platforms does not always guarantee clients; one has to go the extra mile by engaging in marketing to get clients' attention. Others felt that the marketplaces are not well known locally by clients, hence the need for social media where most clients are. A few have personal websites, while others engage in paid advertising on social media and marketplaces. Good referrals and ratings compound, as do negative comments that hugely affect the business.

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

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

Conclusion

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

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

Policymakers should also look to this study in conjunction with the platform livelihoods literature review¹⁵ and the follow-on studies in disability,¹⁶ gender,¹⁷ and social agriculture¹⁸ for these issues.

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

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

16 Caribou Digital, “Our Projects.”

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

18 Caribou Digital, Kilmo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”

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

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

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

Introduction

This report is part of a series of research studies on “platform livelihoods”—the ways many young Africans have begun to earn a living by working, trading, renting, or creating in digital marketplaces.¹⁹

“Platform livelihoods” is an intentionally broad term. Economies around the world are transforming as digital infrastructures, products, and services create new ways of working and living. The “marketplace platform” and the “social media” platform are both central to this transformation, as digital giants (like Facebook, Google, and Uber) and hundreds of new regional and national startups offer digital platforms to connect buyers and sellers in new ways. For millions of young people, job seekers, and entrepreneurs around the world, the digital experience is a *platform* experience. Platforms provide connections between the physical world and the digital and, increasingly, are where and how jobs are found, services are sold, and livelihoods are built.

This study of the quality of Kenyan youth’s platform work casts a wide net and as such is descriptive rather than proscriptive. It spans eight diverse sectors/vocations, involves both formal marketplace platforms and informal social media use, and depicts a variety of elemental livelihood practices—working, trading, renting, and creating. This breadth covers more of the livelihood/employment landscape and surfaces insights and issues for the community of policymakers, practitioners, and technologists seeking to build more inclusive digital economies across the continent, ones that are able to support the livelihoods of millions of young people seeking dignified and fulfilling work.²⁰

Given its breadth, this research is not exclusively a “market access” study of new ways to pursue e-commerce or social commerce. Nor is it exclusively an “upskilling” study depicting the knowledge necessary to succeed in digital marketplaces. Nor is it exclusively a “financial inclusion” study of platforms providing new approaches to financial services. Instead, this research is about all of these things: market access, skills acquisition, employment seeking, and new financial habits, each intertwined with the products and services that platforms deliver and each impacting whether these livelihoods are dignified and fulfilling.

The experiences of those turning to platforms are as diverse as the ways Kenyan youth are using platforms. Across the vocations and practices described in the chapters that follow, these seemingly disparate activities are unified by the ways digital platforms act as new channels, pathways, and support mechanisms for *livelihoods*. In these livelihoods, new digital skills and entrepreneurial efforts can be the difference between success and failure.

19 Caribou Digital, “Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces.”

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

In 2020, Qhala and Caribou Digital explored the platform livelihoods of young people in Kenya in four sectors: **logistics** ➡ (app-based delivery); **e-commerce** ➡ by micro- and small enterprises (MSEs); **farming** ➡ (with sales via digital platforms); and **the arts and creative industries** ➡ (music and visual art). In 2021, four more sectors were added: **freelancing and microwork** ➡ (digital services, delivered internationally); **ride-hailing** ➡ (carrying passengers in two- or four-wheelers); **asset renting** ➡ (fractionally renting rooms, properties, vehicles, and equipment); and **trades and services** ➡ (house and office cleaning, interior decor and fittings, and many skilled services). Some of these activities are “placeful”²¹ or “geographically tethered”²²—although mediated by a mobile phone app, they are carried out in physical spaces and require workers and sellers and their clients to be proximate. Some, like e-commerce and freelancing, are “placeless” and can even be delivered internationally. Some require high degrees of professional or technical skill; others are more accommodating to all comers. Some require assets and investment to get started; others are lightweight. Some treat participants like entrepreneurs—like their own bosses. In others, the experience feels more like a demanding job with clear rules and expectations. Although each sector is unique, these studies found some notable commonalities of experience and ways each sector is part of the emerging, growing “platform economy.”

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

The bulk of the report consists of eight stand-alone chapters, one on the distinct experiences in each sector. The ninth chapter is more holistic, stepping back from specific sectors to draw lessons from the platform economy as a whole, with particular attention to the dynamics of digital inclusion and empowerment of women, people living with disabilities, and people living in rural areas.

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

22 Woodcock and Graham, *The Gig Economy: A Critical Introduction*.

Methodology

The study drew primarily on one-on-one interviews, augmented by self-shot videos and a stakeholder consultation.

In all, across the sectors, Qhala selected and interviewed 154 youths (18 to 35 years old). Most live in urban and peri-urban communities in the Nairobi Metropolitan Area and Nakuru, though some reside in the Rift Valley agricultural town of Kitale. Collectively, these interviews explored the research question:

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

Using purposive methods well suited to qualitative interviews, Qhala and Caribou Digital assembled a group of interviewees with an eye towards experiential heterogeneity (rather than statistical representativeness).²³ Specific characteristics emphasized included gender, age (18–35), a mix of rural/urban areas, and persons living with disabilities. Due to COVID-19, interviews were conducted either via audio/video chat or while masked in well-ventilated public spaces.

After the interviews, Qhala and Caribou Digital invited a subset of 32 interviewees with particularly diverse and illustrative experiences to share self-filmed, self-directed smartphone videos that further explored their platform livelihoods. This phase included a separate informed consent procedure, since this story-sharing did not preserve anonymity.

On March 24, 2021, Qhala and Caribou Digital shared the videos and some preliminary findings with two dozen attendees from the Mastercard Foundation, the research community, the government of Kenya, and various platform companies at a virtual stakeholder consultation. The consultation attendees, also selected through a purposive approach, included representatives from each sector of diverse ages, genders, and abilities to ensure that multiple perspectives were represented. The resulting discussions helped inform the conclusions of the first four sector assessments and the cross-cutting reflections in this report's final chapter.

Further details on the methods appear in the [Appendix I](#).

23 Marshall, "Sampling for Qualitative Research"; Horsburgh, "Evaluation of Qualitative Research."

An overarching “platform livelihoods” frame: Working, trading, renting, and creating

One of the unique things about this study is the breadth of the sectors. Despite their uniqueness, the sectors are connected by some common elements. This research’s central organizing approach is that platform livelihoods are the ways people earn a living by working, trading, renting, or creating in digital marketplaces. This section briefly introduces this platform livelihoods framework, upon which this research is built.²⁴

Platform livelihoods are the ways people earn a living by working, trading, renting, or creating in digital marketplaces.

For more background on this approach, see the first report in the series, a review of more than 75 studies of platform livelihood experiences of people from emerging economies around the world.²⁵ Undertaken in 2020, that review details several elements of livelihood experiences—economic, subjective, and human—and several kinds of interrelated platform practices, including social commerce, participation in formal digital marketplaces, and the use of paid advertising.²⁶ The review helped craft the research question and interview guides for this study.

The term “platform” is common in industry and specialist discussions about the digital economy, and there are many typologies of platforms available. At the broadest level, platforms can be usefully described as one of two types: (a) innovation platforms—software (like an operating system or suite) that runs other third-party software or (b) marketplace platforms—digital hosts, usually businesses themselves, that connect buyers and sellers of goods, services, or labor in two-sided or multi-sided markets.²⁷ Social media platforms can be understood as either a special kind of marketplace platform or as a close cousin of such platforms—monetizing attention to user-created or creative content via advertisements. This discussion concerns marketplace and social media platforms, as shown in this study’s emphasis on “digital marketplaces.” With the platformization of almost every kind of market (including labor markets) comes new ways of earning—new structures, rules, incentives, and pressures.

24 Caribou Digital, “Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces.”

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

26 Caribou Digital and Qhala, “Platform Livelihoods Framework.”

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

“Livelihoods” draws on a tradition in development literature.²⁸ As a concept, it is broader, more fluid, and more flexible than “jobs” or even “work.” The concept of “livelihoods” better encompasses part-time, casual, and informal work and is sensitive to combinatory practices in which several activities and skills are necessary for survival. Rather than emphasizing a specific role or job title, livelihoods involve making a living as a set of strategies to combine assets, capabilities, labor, and social resources.

Together, “platforms” and “livelihoods” refer to much more than gig work. The broad umbrella of “platform livelihoods” suggests that there are *many* ways to earn a living in digital marketplaces and *many* ways in which platforms are becoming involved. To convey this heterogeneity, research on platform livelihoods focuses on a few elemental practices—on what people do—rather than on what platforms provide. These are working, trading, renting, and creating.









- Working bears the most similarity to “gig work” and is perhaps the most prominent example of platform livelihoods. Individuals rely on platforms to match their own labor to compensation outside the contexts (and any protections) of employer-employee relationships.
- Trading maps onto e-commerce and social commerce. Individuals or small enterprises offer products and/or services to customers via marketplace platforms and/or social media. Almost every MSE involves trading—wholesalers, retailers, manufacturers, service providers, and even artisans and artists source materials, add value to them via craft and labor (their own and sometimes their employees), and then sell their products and services, often via platforms small and large.
- Renting is the monetization of assets via a platform. Lending or leasing a tractor or truck by the hour or day, and offering a room of one’s house on Airbnb, all fall under this kind of asset utilization, as does lending (renting) money on peer-to-peer loan platforms.
- Creating has, literally, captured the online world’s attention: Instagram influencers, YouTube and TikTok content creators, even affiliate marketers getting commissions for well-placed clickable ads. All of these can be seen as engaged in platform livelihoods, too. The key element that distinguishes this platform livelihood activity from the others is that it involves at least three parties besides the platform: the creators, the audience, and the advertisers. A remarkable, though often problematic, combination of design, scale, algorithmic weighting, and targeting data results in an “attention economy,” in which some creators can prosper through compensation for bringing attention to content (and/or to the ads alongside that content).²⁹

28 Chambers, “Poverty and Livelihoods: Whose Reality Counts?”

29 Caribou Digital and Qhala, “Platform Livelihoods Framework.”

Encompassing many livelihoods, this frame touches almost every sector of the economy. Indeed, many familiar roles are actually combinations of these activities. Take, for example, the ride-hailing driver who owns their car, drives nine hours a day via two different platforms, and rents their vehicle to another driver in the evenings. Their efforts are better understood as a combination of renting (assets) and working (labor) rather than as the application of labor alone. In this view, it is best to avoid assuming that people are exclusively renters or traders or engagers; instead, many combine these practices in distinct ways to pursue their distinct livelihoods. Table 1 illustrates how youths in each of the eight sectors in this study use a combination of approaches to pursue their livelihoods, rather than being exclusively workers, traders, sellers, renters, or creators.

Table 1: Elements of platform livelihoods across sectors

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

By portraying these practices and other common experiences, the following eight sector chapters help bring together seemingly disparate parts of the platform economy in Kenya, a dynamic economy that is already large, diverse, and supportive of a variety of livelihoods for young people.



SECTOR STUDY

Logistics and delivery

Experiences of young Kenyans using digital platforms to earn a living

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

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

The sector

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

This inquiry focused specifically on motorcycle drivers working on formal platforms to deliver parcels or food items. Presently, there is scant data on the number of motorcycles operating in the logistics sector because digital platforms do not release extensive information on sectoral performance. Further, this data may be difficult to obtain given that drivers often use multiple apps. According to Mercy Corps, which extrapolated data from statistics from [SafeBoda Uganda](#), the number of drivers using digital platforms is approximately 8,000, most of whom are located in urban areas.³⁰ This is only a small fraction of the approximately 1.2 million boda bodas registered in Kenya between January 2013 and September 2020³¹; roughly half of those are used commercially.³² There are more than ten driver apps in Kenya, leading to increased competition and price wars that often favor clients over drivers. These include Jumia, Glovo, Taxiye, Bolt, UberEats, Busy Boda, Sendy, Pick-Up Mtaani, and, previously, [SafeBoda](#), which closed operations in Kenya on November 27, 2020.

Due to the steady increase in demand for these services and the sector's potential as an employment opportunity for youth, other players are emerging. The boda investment scheme, for example, is a daily savings scheme aimed at empowering drivers to save for future growth.³³ But the success of logistic drivers has not been without challenges. For instance, some county governments have banned motorcycle riders from accessing central business districts without a license to operate within the city. With the responsibility for licensing falling on drivers and the benefits of registration through a platform minimal, some drivers revert to working offline or turn to "social logistics" (like [social commerce](#) ➤, social agriculture,³⁴ etc.). Such drivers advertise their services individually on social media, operate in key locations, and find their own clientele without the assistance of end-to-end platforms.

Echoing the dynamics of [ride-hailing](#) ➤, this sector is characterized by long working hours, opaque automated processes that match drivers to tasks, elusive "flexibility" combined with a pressure to always be working, and a lack of social protections or health insurance in case of injury, a vulnerability particularly exposed by COVID-19.³⁵

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

31 Kenya National Bureau of Statistics, *Economic Survey 2020*.

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

33 PSCU, "President Kenyatta Launches Boda Boda Investment Scheme, Urges Youth to Adopt Saving Culture."

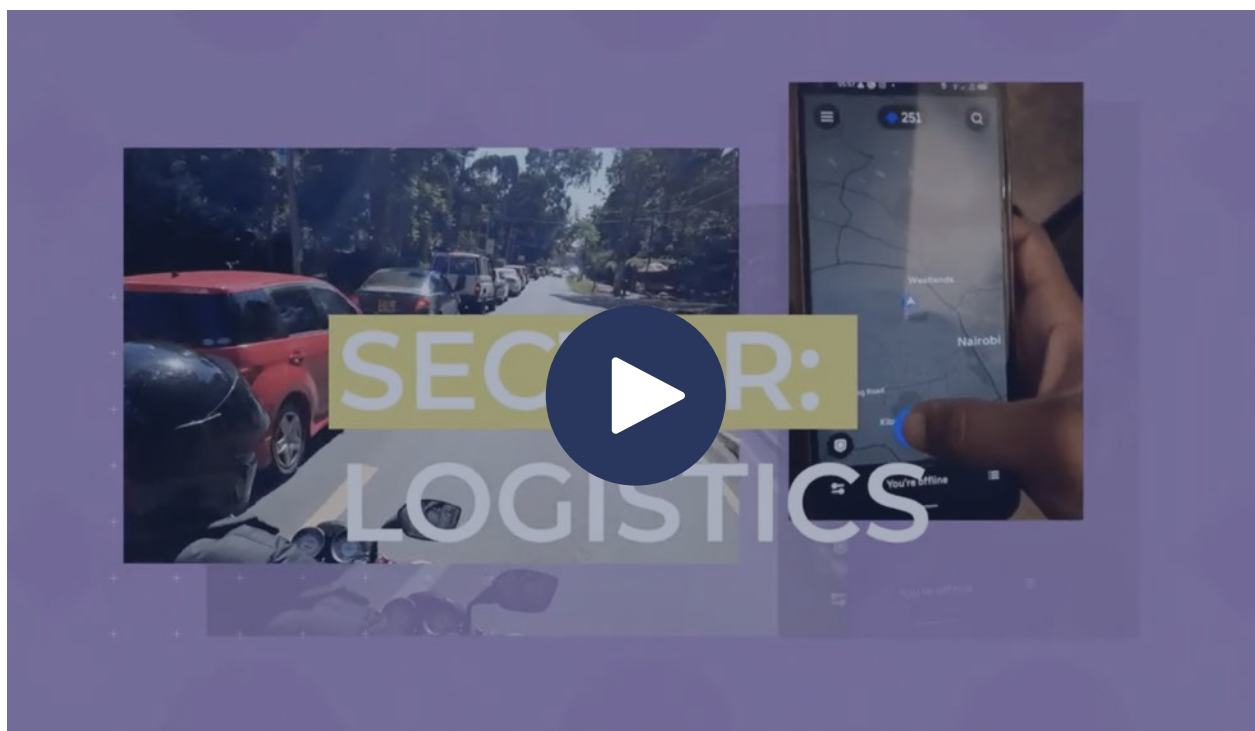
34 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, "Social Agriculture."

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

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods. Eleven motorcycle drivers and one bike driver from Nairobi Metropolitan (plus surrounding counties) and Nakuru County were interviewed for this study. Further details on methods are available in [Appendix I](#). Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.³⁶ This chapter extends and elaborates on the framework's themes. While this report stands alone, it can be read alongside analyses of other sectors: [the arts and creative industries](#), [asset renting](#), [e-commerce and social commerce](#), [farming](#), [freelancing and microwork](#), [ride-hailing](#), and [trades and services](#). Note that this study was conducted during the COVID-19 pandemic.

The drivers interviewed for this study live and work primarily in urban and semi-urban areas where digital platforms are most prevalent. Most had completed at least a high school education, and a few had tertiary advancement. This report highlights the experience of these delivery drivers using formal platforms to find work and outlines some of the strategies they employ to stay competitive and get maximum returns.



36 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, "Platform Livelihoods Framework."

The experience of youth drivers on digital platforms

While each driver has a unique experience, interviews revealed a number of common themes expressed by workers in this sector. Delivery driving is known as “gig work.” But as a livelihood, it (like ride-hailing) often combines elements of *working*—the time and labor of moving packages from place to place—and *renting*—the provision of the large asset (the motorcycle), which is a necessary part of the transaction.³⁷

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

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

“You are your own person, your own boss. If you want you can come; if you don’t want to, you can just turn it off.”

Ada, 25

“So if your app is not running, they could call you. They ask if you are at work, and if so, to run your app.”

Kevin, 32

Flexibility,³⁸ the most valued characteristic of platform work, seems unattainable when weighed against earnings.³⁹ Drivers work long hours to meet their set daily targets; most work for six consecutive days before taking a day off, although not during the weekend.

“You are supposed to report to work according to your schedule ... mine starts at 10:00 AM and ends at 10:00 PM. You are given one day off, but it shouldn’t be on a Friday, Saturday, or Sunday because that time is usually busy. For me, my day off is on Mondays.”

Abraham, 26

37 Caribou Digital, “Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces.”

38 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Flexibility.”

39 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Earnings.”

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

Several drivers explained that they chose logistics and delivery due to their circumstances, particularly unemployment or underemployment. Drivers join by themselves—they either own a bike or hire one—or through partner agents,⁴⁰ companies that subcontract drivers to platforms. Their value proposition to platforms is unknown, although these companies do earn a commission from drivers' earnings.

This arrangement causes disparities in earnings between the two sets of drivers. Those who initially join through partner agents sometimes lose hope of ever becoming independent, either because platforms are not recruiting or their partner agent is not ready to let them go. Platforms take a KES 20 (US\$0.19)⁴¹ commission per booking, partner agents take an additional KES 20 (US\$0.19), and drivers take home the rest.

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

Kevin, 32

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

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

Kevin, 32

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

41 All currency conversions use official exchange rate data from the World Bank.

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

Is the money drivers earn commensurate to the amount of work they do?⁴² Fair returns are measured against effort applied, time taken, and distance covered. A majority of drivers prefer time-efficient work, which they call “pick and go,” with very little or no wait time. One driver, who used to peddle coffee, views driving as a way to earn a stable income:

“With coffee, to make that KES 1,000 (US\$9.39) is a real struggle which can take you the whole day ... on that day, it's like God has descended. With this, making a thousand is not a difficult task. You just do like ten orders and you will be fine. You can manage the 10 orders before 5:00 PM so there is that guarantee ... I can say parcels have a lot of good profit, followed by food, then carrying people. You know carrying people it's not guaranteed, you stay like two hours, [and maybe] you get one. Maybe food, it's a little bit [guaranteed]; you know, people eat every time. But parcel is the one that has a lot of profit.”

Abraham, 26

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

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

Kevin, 32

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

“If you don't own the motorbike, then from that you less the owner's fee. They charge KES 300 (US\$2.82) per day. If you multiply that with 6 days of the week, that's KES 1,800 (US\$16.91). So once you less this KES 1,800 from your earnings, then less fuel, you are left with very little. So you find that those who own the motorbikes are better off as they make a little bit more money.”

Kevin, 32

42 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Earnings.”

For most drivers, platforms are a bridge to a better future; some join the sector out of their passion for riding.

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

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

Ada, 25

Although many drivers chose this job out of necessity, some expressed a passion for riding that keeps them in the job. Others, however, look at it as a means to an end with no upward trajectory beyond driving; they expect to later switch to something more meaningful and fulfilling. Nonetheless, platform work exposes drivers to new opportunities and skills they hope to use later in life, usually outside of the platform.⁴³

"I know that I can't be riding a bike for ten years. That's too much."

Abraham, 26

"I have seen Jumia as a learning platform for me; eventually I will just quit."

Brenda, 29

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

Drivers who have devised a multi-pronged approach to their work become successful.⁴⁴ They use any of the following approaches: 1) Drivers register on more than one platform. This helps them choose the one with more returns and better margins. 2) They find off-platform customers. For example, a driver might approach restaurants and offer their delivery services for clients who order directly from the restaurant. 3) Some drivers use automation software, [Auto Clicker](#), to accept requests on their behalf.⁴⁵ 4) Drivers choose strategic locations and ensure they have a phone with a RAM of more than 2GB, as phones with lower RAM do not interface well with the platforms.

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

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

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

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

Brenda, 29

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

Peter, 27

Because driving is a service industry, drivers mentioned that their work requires professional, excellent customer service to earn great ratings.⁴⁶ Beyond offering great customer service, which is a requirement to join a platform, drivers also learn hacks for success through informal conversations with fellow drivers.

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

Paul, 28

Most mentioned that future earnings are sometimes pegged to their ratings, although some were not entirely sure of their current rating, which is inaccessible on the app. Bad ratings result in lost wages due to suspension or deactivation.

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

Richard, 32

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

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

Ada, 25

Once in a while, to increase their earnings, drivers try to cut out the platforms by encouraging clients to take requests offline.⁴⁷ Drivers see this as a risky venture, considering the ramifications if they are identified. Some platforms track drivers' movements on canceled rides.

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

Abdi, 35

Female drivers face gender-specific societal views and challenges.

There are few women drivers in the sector, largely for sociocultural reasons.⁴⁸ Women who take up driving are seen as courageous. All the female drivers interviewed mentioned that their passion for riding or cycling influenced their decision to choose this work.⁴⁹

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

Mary, 25

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

Brenda, 29

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

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

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

Most of the women drivers interviewed already had the road experience and courage needed to do the job. The major barrier to increasing women's participation on platforms is qualification;⁵⁰ drivers must have riding experience of at least one year.

"You need road experience to be onboarded; a DL [driver license] is not enough."

Peter, 27

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

Natasha, 29

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

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

Ada, 25

Platforms are rewriting the narrative of driving as a profession.

Society views drivers with disdain, casting the work as unprofessional, menial, and "borderline criminal."⁵¹ Society sees this as a risky job, due to the dangers of traffic and post-accident effects. Many drivers have friends who would prefer that they do other jobs.

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

Abdi, 35

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

Ada, 25

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

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

Platforms play a significant role in redefining *boda boda* work as socially acceptable. With increased professionalism and better earnings, drivers enjoy the formality platforms have created⁵²; many evangelize to friends and relatives, encouraging them to join and become drivers as well. However, some drivers would prefer that their children explore more promising, lower-risk careers that offer more control.

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

Kevin, 32

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

Chris, 32

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

Abraham, 26

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

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

"Initially I used to go to town, even if I pay for parking. The city council will still harass me, you see! 'You need to be branded, you should not stand here ...' You can make good money but now the problem is that when the city council arrests you, you'll pay KES 2,000 (US\$18.79), 3,000 (US\$28.19), even KES 5,000 (US\$46.97). Plus, you need to be part of a group to get a spot to stand. That was difficult for me and so I decided to come to Westy."

Abdi, 35

52 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

Some rules also disfavor drivers with no subsequent redress mechanism, for instance, when clients understate the distance to be covered.⁵³

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

Abdi, 35

Drivers rely on community networks to circulate relevant information, such as ways to avoid traffic police, techniques for handling bad customers, or strategies for collective action to affect change within platforms.⁵⁴ Most of this information is communicated offline as drivers wait for orders or through online groups, especially on WhatsApp. Some also use connections with other drivers for personal development.

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

Kevin, 32

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

Abraham, 26

These mostly informal communities are the most common ways drivers can coordinate for collective action.

53 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Objectivity and Professionalism.”

54 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Association, Organization and Support.”

Drivers face compounding vulnerabilities.

Drivers described facing many on-the-ground challenges beyond the simple “point-A-to-point-B” model the apps show. Platforms simply do not provide safety nets or protection to mitigate risk, for instance, when drivers get into accidents or damage goods during delivery.⁵⁵ Drivers are left to fend for themselves when cases like this arise.

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

Kevin, 32

As a driver, safety is key; some said risks are part and parcel of their work, including personal and asset security. Work pressure exacerbates their risk; when trying to meet delivery deadlines, for example, some put their health and safety at risk by exceeding speed limits.⁵⁶

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

Paul, 28

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

Chris, 32

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

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

Abdi, 35

“Motorists are not very much aware. As a cyclist, you live in fear, because your body is exposed.”

Mary, 25

⁵⁵ Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Betweenness and Protection.”

⁵⁶ Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Health and Safety.”

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

At the onset of COVID-19, demand for deliveries and transport fell.⁵⁷ As a result, platforms slashed prices or halted driver recruitment. As Kenya began reopening in July 2020, platforms cemented themselves as essential providers due to their role in service delivery. With this new status, platforms had to alleviate clients' concerns, offering precautionary measures to adhere to rules set by the government. For example, platforms gave letters to drivers attesting to their freedom of movement despite the curfew. Platforms also gave their drivers sanitizers and gloves.

"The hours are the same. I have to walk with my letter and reflector in case I run into the police after 8:00 PM [curfew]. You just show and tell them I am from work. That is why I am passing at this time."

Mary, 25

The provision of some of these services did not last very long, and drivers were left to fend for themselves. They were grateful to have work and paid for their own protective equipment. While platforms did introduce contactless options for payment and delivery, the actual protection of the drivers was left to the drivers themselves.

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

Paul, 28

COVID-19 exacerbated the vulnerabilities inherent in platforms' design.⁵⁸ Drivers are deemed essential workers, but not provided the necessary tools for protection.

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

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

Roundtable discussion

In March 2021, after the completion of interviews in the first four of eight sectors, Qhala and Caribou Digital held a roundtable consultation with key stakeholders in the sector, research, government, development community, and representatives from youth and people living with disabilities to share the research findings and engage in a discussion to forge a way forward on platform livelihoods.

Stakeholders mentioned that the biggest challenge to attracting financial investment in the sector is its informality. Without this investment, growth in the sector cannot be achieved. While platforms play a role in formalizing the sector, they acknowledge that more can be done, especially considering the number of people in the sector and its contribution to the country's economy.

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

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

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

Antony Karanja, Mastercard Foundation

Conclusion

Unlike most other sectors analyzed in this project, logistics runs on platform labor rather than platform sales. In other words, as gig work, this sector has the clearest interdependency among business design, the affordances of platforms, and the role of drivers. The app-based logistics industry typified by these drivers sometimes functions like a person-machine hybrid, where the supposedly lean and hands-off design of algorithms and apps strongly structures the day-to-day experience and dignity of drivers.

These interviews show that many people are grateful for the opportunity to earn a living and save toward their future pursuits. Although the work may not be fulfilling in terms of earnings or flexibility (such as choice of working hours), some drivers are using the sector as a learning opportunity to prepare for entrepreneurship.

“Okay, that one with the other one [job] was definitely better. But this one is an experience since it opens up my mind. You get to see the other world of deliveries. It’s an experience.”

Brenda, 29

“Me, I just saw an opportunity to make money [chuckles]. Even when I joined the platform, there was money there. So there is no discouraging that there is no money there. So it’s up to you to be committed, then you see the money.”

Ada, 25

Digital platforms are changing social perceptions of motorcycle drivers. Some of the positives of working within the confines of a platform have led to a rewriting of the sector’s narrative from a profession that is frowned upon to one that is an avenue for earning.

However, this system asks much of individuals, insights that are reflected in the existing literature on both delivery and ride-hailing.⁵⁹ Time pressures, narrow tolerances, and penalties for missed deliveries add up to a vulnerability inherent in the platforms’ design. While the new and evolving logistics sector shows promise, there remains much to be done to ensure sustainable, dignified, and fulfilling livelihoods for its drivers, especially concerning social protections, benefits, and workers’ rights.

59 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Ride-Hailing Drivers.”

The experiences detailed in this report may be useful in further discussions among digital development and policymaking communities, augmenting and complementing the broad global discussion on gig work and digital labor platforms, recently captured in the ILO's *World Employment and Social Outlook 2021*.⁶⁰ While that report suggests a set of policy and programmatic discussions that must take place at the global level, these first-person accounts help illustrate the specifically Kenyan context of the evolving platform logistics sector. The prescriptions that Kenya will pursue to inclusively embrace digitalization in ways that protect and empower young Kenyan workers may be different in logistics than in other sectors. But, moving forward, it is clear that this discussion will have to ensure that the drivers don't become simply a part of a broader machine. Drivers need security, safety, income, and dignity—needs that must remain paramount. While the new and evolving logistics sector has potential, there remains much to be done to ensure sustainable livelihoods for its drivers. The **concluding essay** ➔ of this report reflects on inclusion and the quality of Kenyan youth's platform livelihoods, looking across all eight sectors.

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

Photo credit: Natasha,
Delivery driver



60 Genesis Analytics and Mercy Corps, "Towards a Digital Workforce: Understanding the Building Blocks of Kenya's Gig Economy"; ILO, *World Employment and Social Outlook 2021: The Role of Digital Labor Platforms in Transforming the World of Work*.

CASE STUDY

Japheth Motorcycle driver

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



About the work

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

Winning strategies

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

Highlighting challenges

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

Effects of COVID-19

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

Earnings

My target before the COVID was approximately KES 3,000 (US\$28.19); right now, it's around KES 2,000 (US\$18.79) per day. With this work, I have been able to move from an iron sheet house to a stone house. I am also able to save towards opening a shop for my wife to run.



SECTOR STUDY

Freelancing and microwork

Experiences of young Kenyans using digital platforms to earn a living

The promise of online freelance and microwork platforms is that freelancers can find work whenever and wherever. Freelancing and microwork are common kinds of gig work that are primarily working and sometimes selling (mostly those who also have physical artifacts for trade). To young Kenyan freelancers, the allure of being your own boss—determining your own rates, type of work, and number of working hours—is appealing. However, not everyone achieves success. Beginners struggle to get ahead, often ending up being nameless and faceless by shadowing under more experienced freelancers. In the end, most are in this sector for the money.

The sector

Freelancing and microwork are well-established forms of “gig work.” The distinction between microworkers and freelancers is the type of tasks they carry out. Microworkers (also called microtaskers) complete many small tasks that are part of a large unified project; they remain faceless and nameless and may not know the value of their work contribution in the long run. Freelancers, on the other hand, register on a platform and bid for work. Neither microwork nor freelancing depends on local markets; freelancers and microworkers can work from anywhere for customers anywhere, particularly and frequently overseas.

Most freelancers and microworkers earn from *working* rather than trading, renting, or creating. The literature on “hidden hierarchies” shows, however, that freelancers sometimes work alongside or manage other individuals, creating, in essence, a small enterprise beyond a single profile.⁶¹ In these instances, freelancing becomes a combination of *working* and *trading*. As extensive literature shows,⁶² this sector allows workers to both experience entrepreneurship and work as their own boss. Some of the challenges they face include work instability (sometimes due to infrequent jobs), long working hours, restrictions on type of tasks, and difficulty building credibility online.

Freelancers rely on both formal marketplaces (including Upwork, Fiverr, Freelancer, Appen, Rev, and Transcribe Me) and informal marketplaces (social media) to get work. Microworkers rely mostly on formal marketplaces like Remotask and Clickworker to find jobs.

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

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

The exact number of freelancers and microworkers is difficult to ascertain due to the proliferation of freelance platforms and the largely “offline” workers in the industry. A 2019 Mercy Corps report estimated that the online gig economy in Kenya, which comprises several sectors, is worth about US\$109 million, with online professional work platforms accounting for the largest portion in terms of both value (US\$55 million) and number of workers. Mercy Corps estimates that just under 15,000 freelancers and microworkers were active in Kenya in 2019.⁶³

In Kenya, this sector is seen as a way to address unemployment by offering income-generating opportunities. The result is that young people with tertiary education are now looking for work in this sector. In 2016, the government of Kenya launched the [Ajira Program](#) with the aim of bridging the gap between skills demand and lack of jobs by linking one million Kenyan youth to dignified work through digital platforms. A recent study by the Kenya Private Sector Alliance (KEPSA) that surveyed 1,526 freelancers and microworkers found that most of the tasks they carry out are digital marketing (22%), data entry (20%), writing (blogging (14%), academic writing (14%), scientific publications (13%)), website design (14%), and transcription (11%).⁶⁴

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods. Interviewees included 22 workers in freelancing and microwork in Nairobi Metropolitan counties and Nakuru County. Further details on methods are available in [Appendix I](#). Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.⁶⁵ This section extends and elaborates on the framework’s themes. While this report stands alone, it can be read alongside analyses of other sectors: [the arts and creative industries](#), [asset renting](#), [e-commerce and social commerce](#), [farming](#), [logistics and delivery](#), [ride-hailing](#), and [trades and services](#). Note that this study was conducted during the COVID-19 pandemic.

Interviewees included freelance platform workers (ghost writers, virtual assistants, transcribers, graphic designers, and software developers) and microworkers (annotators and data entry workers). Amazon Mechanical Turk is one of the largest and best-known microworking platforms in the world.⁶⁶ However, Kenya is not on its list of countries in which workers can receive bank transfers for earnings; Kenyan microworkers on Mechanical Turk can only receive payment through Amazon gift cards. Thus none of the microworkers interviewed in this study use this platform.

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

64 Ajira, “National Study on Digital and Digitally Enabled Work and Awareness of the Ajira Digital Program in Kenya.”

65 Caribou Digital and Qhala, Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, “Platform Livelihoods Framework.”

66 Tubaro, Le Ludec, and Casilli, “Counting ‘Micro-Workers.’”

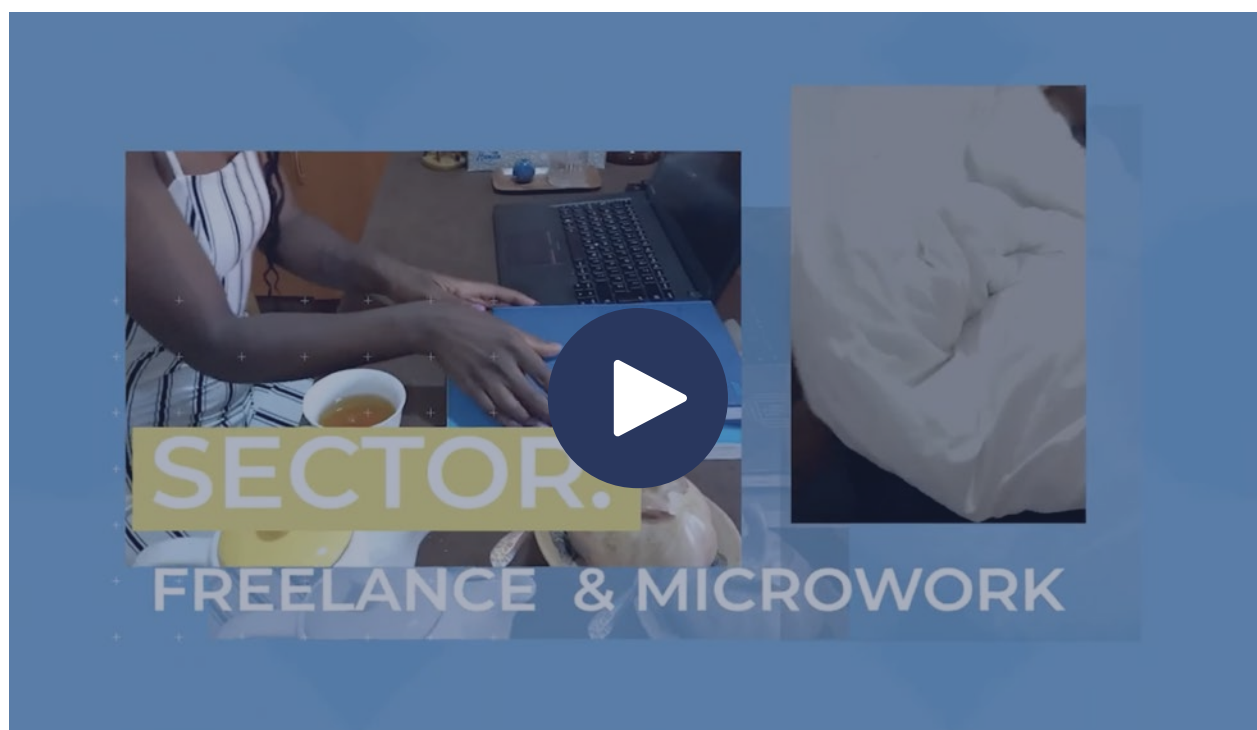
The experience of youth freelancers and microworkers in Kenya

This report highlights the experience of freelancers and microworkers on formal platforms and outlines some of the strategies they employ to find work and get maximum returns. While each worker's experience is unique, the interviews revealed a number of common themes. Workers often first enter the sector as a result of job referrals from others who detail its numerous income-earning opportunities that are both global and local. Most interviewees were graduates from tertiary colleges.

"I learned about this through a friend that has been in this field for long since 2013. I used to see my friend earning. If I get a job in my field of nursing I earn about KES 20,000 (US\$182.42) and you know it is not a permanent job, and you know getting a job with the government is hard. So maybe I get a job for one year, I go to the next place and get an eight-month contract. And my friend told me that I have worked in a lot of places I should come, [and] she show[ed] me how she earns money online."

Polly, 30, Freelancer (academic writer)

This section highlights two main ways freelancers and microworkers use digital platforms to find work: 1) formal marketplaces and 2) social media, particularly Facebook and WhatsApp groups. Regardless of their specific circumstances, most interviewees explained that they stay in the sector because of their desire and need for adequate income.



It's all about the money—freelancers just want to earn.

Freelancers choose platforms based on familiarity, availability of jobs, and payment terms. Well-known platforms or platforms that pay better are most preferred. Some formal platforms have varied pricing; others negotiate higher rates on behalf of their clients. Others do thorough background checks on clients, and some offer payment protection for completed work.⁶⁷ Freelancers working in online writing select jobs based on earnings and rarely on the topic covered.

"You know they [platforms] will set standards for maybe payment or quality of work, they will even check the quality of work even before giving the client so that you cannot even lose the customers."

Jack, 25, Freelancer (graphic designer)

"The good thing about Upwork and such platforms is that the money first is put in the company and after completion of the project and the person is satisfied, the company sasa ndo itakutumia hiyo pesa [will then send you the money]."

Wilber, 25, Freelancer (graphic designer)

"There is another called Spare5, also for the same tasks. I did an exam with them, they gave me a few tasks, but the money was not increasing so I gave up. When you open it there are no jobs, I gave up on that one."

Pendo, 30, Microworker

Although the narrative about this type of work is "come online, there is work," many interviewees stated that the work is competitive, sometimes seasonal, and usually affected by market trends. When demand for work slows, some freelancers turn to microworking sites, lower their rates, or do personal projects to keep themselves occupied and engaged.

"So it's the rate that happens with online work, when you see that you're not so busy. You take any job, which is not so low, but normally we do so when you're not so busy, just take the jobs which are available and then you just make sure that you're working. You don't stay idle."

Rukia, 33, Freelancer (online writer)

"Remotask is where you fall back to when there is nothing and you still need to make money. It's like my plan B. When there is no work, I go there because they have something throughout."

Maria, 25, Freelancer (online writer)

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

Working on global platforms requires using financial platforms, such as PayPal, that are not easily available in Kenya. Sometimes, these platforms lock accounts due to a technicality, leaving freelancers without any mechanism for redress.

"Sometimes payment is an issue, it takes a bit of time, so I can say that is the most challenging bit."

Oliver, 26, Freelancer (graphic designer)

"Some of these platforms like Freelancer—I had an issue with the payouts because they required me to have PayPal, then I registered a PayPal account, then they had an issue now integrating the PayPal account to the platform, that was also a reason I quit altogether because now I was wondering what if I do all these jobs and now I cannot be able to withdraw?"

Sam, 31, Freelancer (graphic designer)

"Sometimes money gets in large amounts⁶⁸ and then PayPal is like, your account has been suspended, and you need the money at the moment. Sometimes they want to verify her documents, sometimes she has to upload her ID, her photo, maybe a utility bill, just maybe a bank statement to prove her name. And then if PayPal said, it's 30 days, you have to wait for 30 days to elapse for you to get the money. If they said 90 you have to wait, once they have verified you have to wait, which is really bad."

Maria, 25, Freelancer (online writer)

Beginners struggle to build credibility and clientele.

Watching other freelancers and microworkers succeed paints a picture of successful self-employment where workers can determine their rates and sometimes work schedules. As new workers join the sector, many struggle to build their profiles and face challenges accessing work opportunities, especially building credibility without any experience on the platform. Others fail to go beyond creating a profile. These new workers sometimes seek help from experienced professionals, who then subcontract work to them.⁶⁹ This arrangement creates a microwork-like experience for many newcomers: they are nameless and faceless, carrying out tasks without ever understanding their contributions. These opportunities are mostly by referral, shared off-platform, sometimes in WhatsApp or Facebook groups, or coordinated through phone calls and emails. This is a common trend as a side hustle for those in university, those who have graduated and are waiting for work opportunities, or those who have not been verified by freelance platforms. Those who take part in these opportunities miss out on building online public profiles, as most of their work output is exchanged off-platform.

68 The amount that triggers a flag or suspension varies by user and usage pattern. It can be as little as US\$500. For details specific to Kenyan freelancers, see Akolo, "Trusted Facts About PayPal in Kenya."

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

"My experience, it was a bit, I can say it wasn't easy, setting up the profile isn't that easy—I think because I'm not, I wasn't acquainted too well with the platform, the one who introduced me to it didn't guide me on how to set up my profile and all that. He just mentioned to me that in case I want some more gigs I can get through there. Yeah. So I set up the account and then the bidding process is what I didn't quite understand well."

Patience, 30, Freelancer (software developer)

"Yes, the biggest reason is that these platforms are really hard on someone who is entering, you have to build a portfolio, and probably if you see someone has posted they have completed 500 jobs and another has completed 10 jobs, which one would you probably go for?"

Sam, 31, Freelancer (graphic designer)

Setting up accounts and bidding for opportunities on freelancer platforms isn't always straightforward. After account registration, it takes some time for approval before the profile is available to bid for jobs. To secure clients, one needs to create a winning profile, including presenting compelling bid proposals. For beginners, their portfolios are limited, and they simultaneously lack the resume skills needed to show their credibility for the work they say they can do. Credibility is an important metric in this sector, so many new freelancers shadow more experienced workers to receive training and understand how to earn in the sector. The most common ways freelancers learn are peer-to-peer conversations and formalized groups on social media. Most attribute their success to someone who showed them the ropes, including how to communicate with clients. However, some of these training sessions are not free; freelancers have to pay for the experience.

"At the time I didn't have an account, so I had to look for people who had accounts to give me jobs. So let us say someone was asked a question to write about on a one page, I would take up the jobs depending on which field I feel is easy and they pay me ... I had tried to open several accounts but they were not being verified, for you to receive a job it takes time because they check your profile and see that you are new and you don't get orders and so you bid and bid but never get jobs. I gave up and that is when I bought an account that belonged to someone else."

Polly, 30, Freelancer (academic writer)

"It is hard because I think they use ratings; if you don't have adequate ratings you won't get a job because no client will trust you without adequate experience."

Chase, 26, Freelancer (online writer)

"Concerning the platforms, I am a newbie but with practicing I am not a newbie, because I have been practicing for quite some time. The platforms look at what you have done within the platforms, and then it's like a rating, so the more projects you have done in it the higher your rating, then the less project the lower the ratings. So it's not concerning the time you have been on the platform, or like when you opened an account."

Sam, 31, Freelancer (graphic designer)

"Yeah, if you're not good at communication, it's so hard to get yourself a client online, honestly. And you know, some people can be good writers, but they're just not good communicators. So it becomes a challenge. Because then how you communicate to the client, they tend to use it to gauge how you're going to write for them."


Olga, 26, Freelancer (online writer)

"Social media is also another place to establish yourself. So you have to look at the platform where you want to be known. Is it LinkedIn, is it Facebook, or is it Twitter. And then now I concentrate on that platform, get followers, lots of them, and then is when you start getting referrals. So I'm looking at establishing myself on LinkedIn because that's where the money is and where the bosses are. So linking that LinkedIn platform to—actually I had to create another LinkedIn platform. For me as a writer, I had to create another platform, a profile for me as a writer and it's picking up pretty well."

Rukia, 33, Freelancer (online writer)

"Sourcing for clients is still quite a challenge but when you are starting out you know you are starting from nothing. Like it's just me and my work; I have to convince you that I can do this thing. But right now I have a portfolio, things that I have done before. So maybe I just approach you to introduce myself and then maybe share what I have done so if you find it fit you go through it."

Maria, 25, Freelancer (online writer)

To level up, some beginners purchase online profiles from established freelancers to set up their online presence and get future work. This shortens the waiting period before they can bid for jobs compared to those who need to wait for approvals by platforms on new accounts and later put in the work to win frequent clients. Clients are biased toward those with portfolios of completed work and positive reviews. Unfortunately, buying profiles may lead to anonymous work, especially when using pseudo accounts. Even acquiring a profile does not guarantee success. This practice resonates with the strategy of many **MSEs** , who buy pages with existing followers as a strategy to increase sales.⁷⁰

"My husband gave me the money, he saw how I used to hustle and decided to give me KES 40,000 (US\$364.83) and I bought the account at KES 35,000 (US\$319.23). The account profile was still not built to level and I couldn't get a lot of jobs. I have been the one who has built it over time and I never had writers, so most of the jobs I was doing all by myself. Once I had built the account profile, I started getting more jobs and started employing more writers."

Polly, 30, Freelancer (academic writer)

The lack of standardization in the sector forces freelancers to set their own rates. Some complain that the work is very competitive, which requires them to bid lower to get work. This erodes their experience, sometimes leading new freelancers to opt out of using the platforms and resort to finding work on their own.

"Under-pricing your skills and services, because you don't know how much to ask. And also you are just like 'I am just starting so I want to win more clients. When they see a low price I will get more clients on my side as compared to when you see a higher price.' So you end up under-pricing yourself which turns to your disadvantage."

Maria, 25, Freelancer (online writer)

"The person would like you to do a lot of work for \$1. But when you have established yourself, when you know what you're offering, you don't short sell yourself. You don't take the jobs. So the best thing is you follow the long route, you establish yourself and you get your credentials right. And then you can just start posting, not as much as they do but relatively better. You start charging better than most people. But for platforms like Upwork, you find that Indians and people from the Philippines are charging so low."

Rukia, 33, Freelancer (online writer)

Limited access to the tools needed for this work, such as computers and reliable internet, introduces equipment and infrastructural challenges.

"Of all these programs you will find that there is something that stands out, there are jobs, yes, for the newbies. But before you get to them, you have to wait, the wait is now the test, there is a challenge of getting the jobs for the newbies. And then you need to have a computer. So by then I didn't have a computer, I would go to the cyber café and just get a computer, apply for a job. Then before I come back to the café again, you find the job was approved and it probably had a very short window, then it has expired. So I still had a computer challenge and then that is now intertwined."

Sam, 31, Freelancer (graphic designer)

Learning never ends; workers must evolve or be left behind.

Most freelancers explained the value of training when starting out and continuing as they gain more skills. Beginners often receive basic training and mentorship from community social media groups or other avenues, such as Ajira. These trainers are often seasoned freelancers who charge a fee.

"The guy who actually trained me is Walter, he has his own platform. So you log in, he has established a website, you log in, you take the classes and then there are tests after that. So I did that for like a month or three weeks. So he just takes you through and then after that you start doing some tests then he marks the same thing, then now you're done. This training was just the foundation ... as you go and you enroll for other classes, you watch YouTube, you read blogs, you just have to keep on sharpening your skills."

Rukia, 33, Freelancer (online writer)

"When I started there was someone who showed me, there was someone who trained and showed me, especially the writing. I paid someone who showed me how to go about it."

Mike, 33, Freelancer (online writer)

Because this sector requires upskilling for success, most interviewees stated that learning new methods is key to remain competitive. Some use online channels, especially YouTube; others prefer in-person meetups.

"You get more challenges in work and you keep expanding your portfolio. Before I got there my line was just designed, but now when you get there you get to see somebody needs a logo that is animated, so I was like how do I get to animate and then I go to another step and learn. That was one of the advantages of being on the platform."

Pendo, 30, Microworker

"I do a lot of meetups and training ... In the meetups, they can say that they're bringing a speaker who will touch on a specific topic. I then attend so that I can get deeper insights. If there's any technology that has come up, I'll be able to get to know about that."

Patience, 30, Freelancer (software developer)

Freelancers and microworkers face compounding vulnerabilities.

While work in this sector can be delivered across borders, sometimes geography limits access to work. As has been documented in other studies, some workers face discrimination based on their location that impacts their ability to get gigs, and/or outright bans by international platforms based on geography.⁷¹ To overcome this, workers change their location and profile details, or use virtual private networks (VPNs) to mask locations and meet platform requirements.⁷²

"Rev [an online freelance marketplace] accounts were closed, saying that they needed to be verified. Most of them have formats with countries and they did not allow Africans to work on them.⁷³ So you needed to use a VPN and you needed to have, like, be a resident of maybe the US."

Faith, 21, Microworker

Many interviewees described themselves as always working, a situation that puts them under a lot of pressure to ensure they complete tasks on time and earn a decent income, leading to long hours and/or little to no social interaction. Of course, this is a common experience of work, whether offline or not. But in the case of freelancing and microwork, "algorithmic management" by software rather than a human being and a twenty-four-hour clock, decoupled from time zones, may amplify the pressure.⁷⁴ Those who don't complete a task quickly risk low ratings or the loss of their profile. Some participants reported that this results in resentment from family members, especially about staying up late.

"When you're doing something that you love and you enjoy, the profit margins are also big as compared to being employed by somebody or being hooked up, do this, harassment, so self-employment for me I think it's the way to go. You offer a service, you're paid, and you are done. This thing of telling somebody this day you will be here; you can't even attend your family events and your social life is cut off."

Luke, 25, Freelancer (academic writer)

"And sometimes our work involves long hours, into the late nights. So they're like, eh, you are working 'til this time?"

Patience, 30, Freelancer (software developer)

71 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Freelancers"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

72 These geographic limitations impact who can get paid and how. For example, Amazon Turk does not support cash transfers to bank accounts in Kenya. Kenyan Turkers would only be able to be paid in Amazon gift cards. The full implications of geofencing and discrimination are likely extensive but not well documented. For more discussion, see Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Freelancers"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism."

73 Rev's policies limit workers to nine countries, including South Africa but excluding Kenya. Rev.com, "Where Does Rev Accept Freelancers From?". Interestingly, workers in the US are permitted, except in California, perhaps due to California's regulations, which are stronger than most US states in protecting freelance and gig worker rights, pay scales, and benefits. Deahl, "Rev Transcribers Hate the Low Pay, but the Disturbing Recordings Are Even Worse."

74 Lee et al., "Working with Machines"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Objectivity and Professionalism"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Freelancers."

"One doesn't have a social life, I rarely go to town and I'm always indoors. Whenever I go outside it is to the shop and back to the house, if it is shopping you do it once in a month. So once you start this job you forget about having a social life. Let us say you have friends that want you to go to a certain place for maybe one hour or three hours. You will have to weigh either to go or stay at home and use [those hours] to make up to KES 3,000 (US\$27.36)."

Polly, 30, Freelancer (academic writer)

The future is in the eye of the beholder.

Most interviewees stated that they believe there is a future in online work. Their comments fall into three broad areas. 1) There is the possibility of expanding into another sector, such as content creation as a creative. 2) Workers may expand to increase their clientele, for instance, by purchasing more equipment to better target clients or investing in company branding. This is mostly for people who view this work as a business, especially after exposure to work or consultancies from global markets. 3) Others become trainers, supervisors, or brand ambassadors; for instance, microworkers, especially on Remotask, see a future as trainers. Some also work towards building informal networks to subcontract work to other freelancers or microworkers.

"I told you it takes one day at a time. So if I'm able to earn enough from this online platform, I perhaps invest in something. Yeah. And if I'll be able to get an opportunity, I could invest in online jobs, maybe being a facilitator, getting people to get connected with jobs. Yeah, I think there's a demand for that."

Faith, 21, Microworker

"... employed by these platforms is just an element of self-employment because if you don't work, you don't earn. If you're not consistent, you will not make any money. So you have to push yourself. So it's a mix of both. It can be self-employed or relying on these platforms."

Rukia, 33, Freelancer (online writer)

"I considered myself self-employed, because they treat you like a casual laborer. It's not even a specified contract that you're here with us for this time. If you're there for work, you get paid for that. If you're not, you're out. So it depends on your aggressiveness and willingness to work. So you can take a week off or a month off. But they do have a restriction, maybe the time that you take off, it's not that much. But you can flex with the time, you can decide to take a single shift. You work for seven hours, then you leave."

Faith, 21, Microworker

The community of freelancers is more about information sharing than collaboration or collective action.

Freelancers rely on community networks and groups to find jobs, circulate information, learn new skills, navigate payment issues, verify clients' credibility, and pick up techniques for handling bad customers. Some freelancers mentioned cons or scams (lack of payment or missing-in-action clients) that made them wary of taking jobs from unknown or unverified people. Community groups maintain shared knowledge, such as the names of blacklisted clients and advice on how to work with difficult clients. Most of these groups are on WhatsApp and Facebook.

"We talk about issues like nowadays, issues affecting people on Upwork, you can talk about them and those groups. Like somebody's account just got suspended or canceled. So the platform is where you now explain the right procedure to follow. Also now some platforms also move to WhatsApp where people can just share jobs which are available. But mainly it is just assisting. If somebody's money has been affected by PayPal, for example, you assisted on what to do and all that."

Rukia, 33, Freelancer (online writer)

"Okay personally to any freelancer group, like the guy I told you that trained me has a Facebook group known as something like Transcribers of Kenya. Yeah there are several writers groups that are on Facebook, just that we are not close we never meet physically but we really share so many ideas, there are actually even international."

Olga, 26, Freelancer (online writer)

"They mostly talk about writing or someone can say their PayPal is not working, who else is experiencing the same and the rest share if they also have the same issues."

Rose, 31, Freelancer (academic writer)

Some take on challenging tasks to learn new skills and measure their growth. To further their skills, some post their work on community channels to get feedback from other freelancers.

"It's a competition platform, whereby you keep on checking other people's progress and gauge where you are. So that you can improve or scale up."

Jack, 25, Freelancer (graphic designer)

Social freelancing can put freelancers at a disadvantage.

Some of the interviewees participated in “social freelancing”—a set of informal practices using social media platforms rather than, or in addition to, formal marketplace platforms for promotion and job discovery.⁷⁵ Although social freelancing still brings in work for freelancers and (to a lesser extent) microworkers, most complain about the precariousness of the work, especially because interactions with clients are without security. Some have been exploited by clients without a redress mechanism.

“Yes, we can maybe think of, maybe there are those people, you know you can also get work from different people, you know, in business people usually buy what they see. So if you keep on posting and the social media has a bigger number of people as compared to Upwork or any other online platforms. So there is traffic of people in social media, whereby you can still get genuine people.”

Jack, 25, Freelancer (graphic designer)

“First of all, the trust issue, the scam issues, it’s a big challenge, getting to trust someone for a client to get to trust a writer, for them to pay maybe a 50% down payment before they start working, for the writer to start to trust that the client will pay them.”

Olga, 26, Freelancer (online writer)

“Maybe you have been given a job and they don’t want to pay a down payment, so it’s upon you to look for money, capital to do that job.”

Abby, 30, Freelancer (designer)

“But now after work is done and he is satisfied. He didn’t want to pay back. So he just was, it was like he was bargaining again. And it was just, I told him just to leave it.”

Jack, 25, Freelancer (designer)

Some prefer formal platforms over social media because tasks are more organized.

“You know when someone wants that job, they will always look for a specific place to get that job. So mostly they know if I want this thing, I will not go to Facebook, you know, Facebook, it’s combining so many things. So maybe that person has met your work, maybe accidentally. But now when it’s Upwork, it’s when they’re looking for that service.”

Jack, 25, Freelancer (designer)

“The platform is dedicated to projects, unlike the social media where you have everything mixed up, I think the platforms draw attention to the related stuff.”

Sam, 31, Freelancer (graphic designer)

⁷⁵ This is a cross-cutting theme that emerged in this study; it is discussed further in the reflections chapter. The distinction between e-commerce and “social commerce” is relatively well understood, but this research has revealed examples of “social freelancing,” “social ride-hailing,” “social agriculture,” and so on. The informal use of social media platforms for livelihoods is widespread, not limited to any specific sector. See Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”



A freelancer walks Qhala researchers through an online platform she uses to bid for online jobs. Photo credit: N. Ongoma, Qhala researcher

Surviving and thriving in digital marketplaces

To succeed in this sector requires work assets, digital savvy, ratings or portfolio, and referrals. Successful freelancers earn customers' trust, maintain good ratings, and invest in client relationships. Freelancers who succeed focus on creating a brand through quality work, maintaining relations with clients, and using offline and/or social media networks to expand clientele.

"Within the platform it is your portfolio that campaigns for you. So people will look at the samples that you have then check the amount you have posted or you have bid for. So it's your portfolio that says much about you."

Sam, 31, Freelancer (graphic designer)

"Once you write your blogs, people will come looking for you and you will get some payments from the work that you've been doing. So basically I can say I'm self-employed because none of these companies have given me a contract."

Luke, 25, Freelancer (academic writer)

"The higher the RAM of your laptop the better, 'coz that is when you can take on big tasks and the higher the task the bigger the pay."

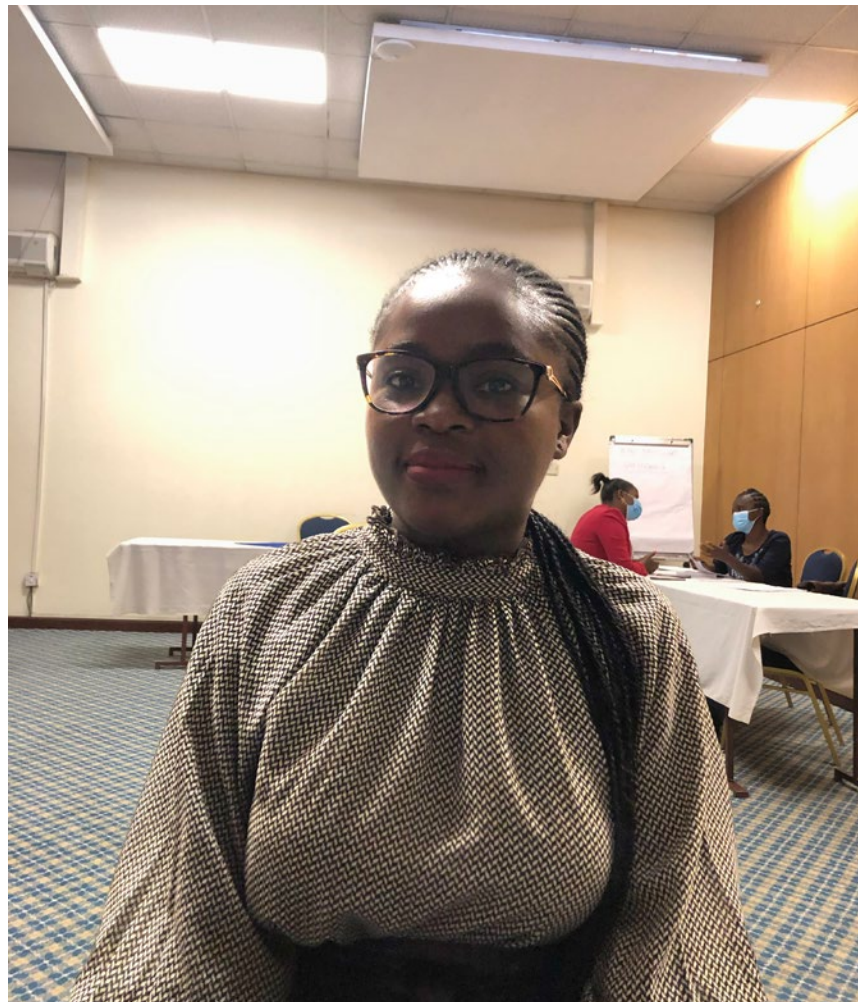
Maria, 25, Freelancer (online writer)

Conclusion

Online platforms have created new avenues for freelancers and microworkers to access work. Most of the workers interviewed invest in training to be competitive and get their first clients. Most beginner freelancers struggle to obtain work, so they turn to social media to get subcontracted work from experienced freelancers. Beginner microworkers, on the other hand, may rely on platforms' training to upskill and get their first job.

Work in this sector involves individual workers creating their own profiles, but there is a strong sense of community for sharing information and outsourcing work. Some freelancers turn their social media profiles into mini-marketplaces to subcontract work to others. As digital channels grow, the key issue is how freelancers can leverage their existing networks to work collaboratively to mitigate some of the challenges they face finding work online.

A freelance writer poses for a photo after a discussion at Nakuru. Photo credit: T. Waithira, Qhala researcher



CASE STUDY

Kairuki Freelancer

Kairuki is a 27-year-old freelancer living in Nakuru. He is living with a physical disability following a road accident when he was in university. Due to his disability, he did not finish his university degree. He started doing courses on digital marketing to pass time.

About the work

I get requests from clients to write articles for blogs and also find work as a tester for website accessibility.

Getting clients

My stint as a freelancer started after writing numerous posts online on entertainment and raising awareness on living with a disability. This brought a lot of views and work; I was later approached to write articles for them [the online clients who later referred others]. At first, most of the work was on academic writing, but over time I got requests for article writing and occasionally got work as a tester for website accessibility. Most of my clients are referred to me by other people who have read my posts or the ones I did some work for.

Growth plans

My plan is content creation for advocacy through video, either YouTube or TikTok.

Challenges

As a person living with a physical disability, it is difficult to move around with ease. We usually pay twice as much as an able person to move from one place to another. For this, I appreciate digital channels that allow me to find work online at the convenience of my home. However, due to my condition, sitting for an extended period of time is equally tough and it requires proper planning to ensure that I don't overwork myself. For instance, working for an hour, taking a break or taking medicine to relax. The other disadvantage is that some platforms want us to work online to verify that the work is being carried out. This is a disadvantage because I am not always connected online and the internet costs are high. I usually prefer working offline and later uploading the work.

Effects of COVID-19

The requests reduced significantly and my income dipped. The blog I did my most work for had an alternating schedule, where some writers would get work on some weeks and others on subsequent weeks.



SECTOR STUDY

Trades and services

Experiences of young Kenyans using digital platforms to earn a living

Formal platforms in this sector offer access and validity to clients who are difficult to access independently and assist entrepreneurs with administrative work, including timely payment and customer engagement. This chapter examines the experiences of traders and service providers who use both formal platforms and social media to showcase and market their work, highlighting how entrepreneurs must remain professional in a sector riddled with trust concerns;⁷⁶ how earnings are affected due to costs incurred in performing the job; and how standardization remains challenging without clear ways to price, cost, and measure quality. Sometimes, effort is spent on work where clients fail to pay and additional costs are incurred from site visits that do not always guarantee work, ultimately affecting earnings.

Most of the platform experiences entailed marketing a service or product; entrepreneurs need to divide their time between *trading* and *selling*—between engaging in administrative tasks to ensure timely communication and the actual delivery of the work. With few end-to-end platforms, researching clients is key. On social media platforms, it's hard to determine if a client is trustworthy due to the prevalence of online scams. When not mediated by platforms, workers have to conduct risk assessments of clients to weed out online fraudsters. Similar issues were raised by women who have safety concerns when delivering services for male clients in their homes; some clients are uncomfortable to work for or have unethical demands. Clients with unmanageable expectations lead to low payments, additional work, bad ratings, or the need to redo work. Ultimately, online platforms have extended entrepreneurs' reach beyond door-to-door clients, but limitations still persist on how far one can travel to deliver a service, how many clients can be served in a day, and how much cost is incurred from product deliveries.

The sector

This sector long predates the arrival of platforms. It is mainly low skill with limited entrance requirements, mostly manual skill and physical labor to deliver the service or create the products to trade. Common services include domestic work, interior fittings or repairs, moving services, custom furniture, and cleaning services. The gendered bias of labor is immense; where most domestic work is reserved for women, and furniture and construction for men. Participation in this sector primarily include short-term contracts, piece work, undocumented payments, poor working conditions, minimal wages, and a lack of defined working hours, rest, and off days. This work involves many moving parts, including close interface with clients, especially for household work, where most employment agreements are “off the books.” Domestic work is primarily done by women and overwhelmingly by people who have immigrated from rural areas or those from the suburbs or “slums” with low education levels in search of income.

76 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Objectivity and Professionalism.”

Compared to other sectors, such as [MSEs](#), [logistics](#), [ride-hailing](#), and [the arts](#), there are fewer global and local end-to-end platforms, with little growth. Workers in this sector were significantly affected by the COVID-19 pandemic and resulting restrictions; this work is challenging to conduct while social distancing and requires a degree of trust between service providers and clients when they go to their homes.

Even as digital platforms mediate creating wider access to markets, most traditional characteristics of carrying out the work offline (without platforms) and online are similar. Thus digital platforms aim to provide access to clients and administrative support, allowing workers to focus on their service or product. From the client side, platforms provide a sense of trust because they vet the workers who appear on their platforms. In terms of the elements of platform livelihoods, then, the trades and services are a mix of *trading* (selling the service or products and running a small enterprise) and *working* (exchanging one's time and labor for income). Individuals mix and straddle two frames—they are entrepreneurs one minute and workers the next.

In services, there are several on-demand platforms for domestic work, including [Lynk](#) (recently acquired by Eden), [Kisafi](#), [M-Waks](#), [Safitele](#), [SweepSouth](#), and [Ziada](#). [Jiji](#) is a general marketplace used for products and services, where service providers list their services and furniture makers list their finished products. There are also traditional recruitment agencies for domestic work, though their digitalization is minimal and generally limited to social media or personal websites. Social media is common for those in cleaning and laundry services. In trades, platforms include [Juakali](#), [Fundis](#), [Lynk](#), [Jiji](#), and social media. Growth in this sector entails mechanizing, acquiring tools to streamline labor, and servicing high-end clients or getting commercial tenders, which often require connections or formal registration.

Domestic workers in this sector are among the most vulnerable in the informal economy. Many migrate to seek better employment abroad, mostly in the Middle East, facing predatory labor brokers and harsh employers, demonstrating the need for more protections.⁷⁷ According to the social protection and labor rights in Kenya, minimum wage in cities is KES 13,572 (US\$123.79).⁷⁸ But Kenya and many other African countries have yet to ratify ILO's C189 convention concerning decent work for domestic workers.⁷⁹ Organizations such as the Kenya Union of Domestic, Hotels, Educational Institutions, Hospitals and Allied Workers ([KUDHEIHA](#)) lobby and advocate for domestic workers.

77 Standing Committee on Labour and Social Welfare, "Report on Labour Migration, Senate Study to the Middle East and Policy Implications."

78 Republic of Kenya, "The Regulation of Wages (General) (Amendment) Order, 2018."

79 ILO, "Ratifications of C189 - Domestic Workers Convention, 2011 (No. 189)"; ILO, "Convention C189 - Domestic Workers Convention, 2011 (No. 189)."

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya (19 in trades and services in Nairobi Metropolitan (plus surrounding counties) and Nakuru County) about their experiences with platform livelihoods. Further details on methods are available in [Appendix I](#) ➔. Interviewees were selected in a purposive sampling manner. Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.⁸⁰ This section extends and elaborates on the framework's themes. While this report stands alone, it can be read alongside analyses of other sectors: [the arts and creative industries](#) ➔, [asset renting](#) ➔, [e-commerce and social commerce](#) ➔, [farming](#) ➔, [freelancing and microwork](#) ➔, [logistics and delivery](#) ➔, and [ride-hailing](#) ➔. Note that this study was conducted during the COVID-19 pandemic.

Platform workers interviewed included those in domestic cleaning and laundry services ("mama fua"); some go to clients' premises for cleaning, others have invested in their own laundry machine. Deep cleaners travel to clients with cleaning tools. Other workers provide services in interior design, such as painting, electrical work, and fixture installations. This study also focused on traders who craft custom furniture on request. Traders and service workers rely on formal marketplaces and social media to showcase their service offerings or finished products from previous work.

The experience of traders and service providers on formal and social platforms

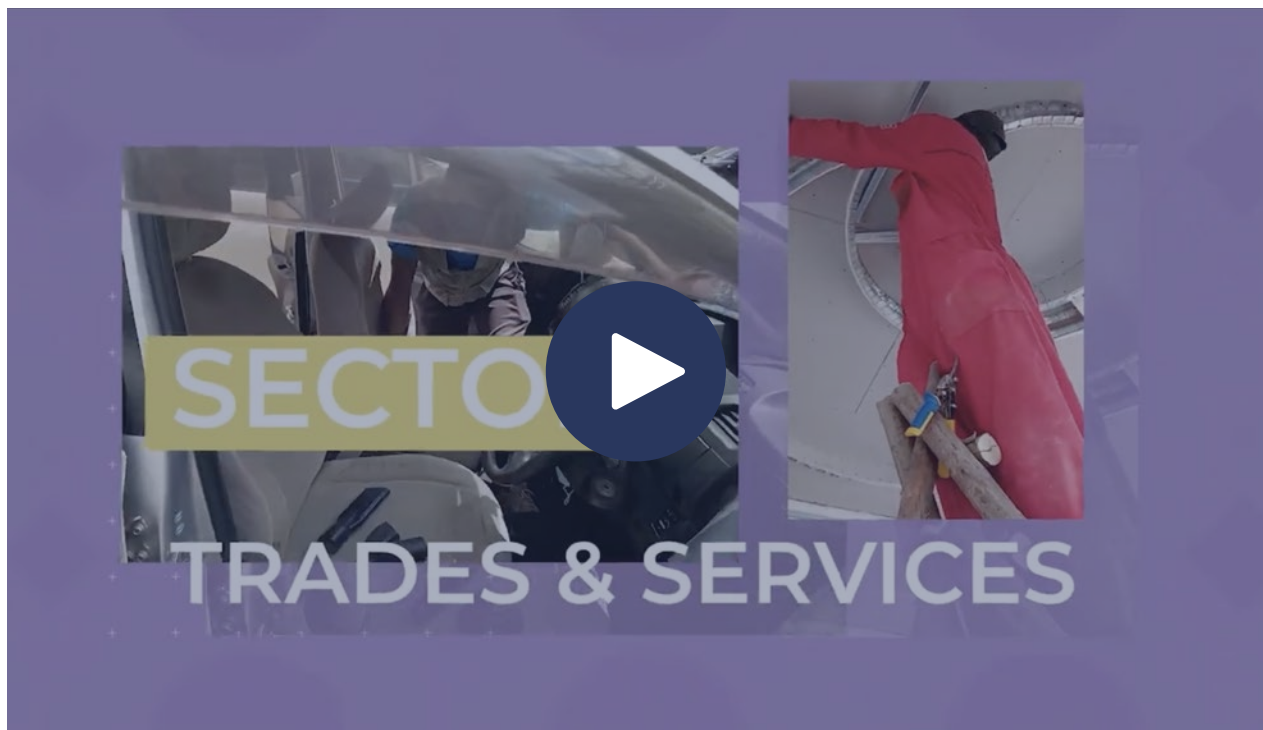
Some traders and service workers are exclusively gig workers who work to earn a living by listing their profiles and services on social media and other digital marketplaces. Others, particularly those in trades, resemble [MSEs](#) ➔, "trading" to support themselves and their employees. Like their peers in the [freelancing](#) ➔ sector, they all must navigate a new kind of marketplace for services, in this case, delivered locally and mostly in person.

"Facebook is not bad at getting jobs but it has a lot of jokers, I think there are a lot of immature kids. I prefer Jiji but you have to wait before you get the job, like the one I got twice. I have been trying again but not yet, although I have faith. There is nothing that is perfect, for all online platforms there are definitely scammers, people who do not exist—pseudo accounts. I don't know what ways the creators of the platforms can use to know if people who are posting the jobs are genuine. On Facebook they advertise jobs for cleaners or house helps and then when you apply and you agree on meeting them, you go and find it's not the one, you get disappointed. Differentiating the one who is telling the truth and the one who is lying is hard; you just risk it."

80 Caribou Digital and Qhala, Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, "Platform Livelihoods Framework."

Ire, 29, Domestic cleaning services

While trades (creating custom products on request) and services (receiving a request for a service and delivering that service in person) entail different things, interviews revealed common themes. They highlighted how access to work for service providers is location-based; how it can be difficult to identify and target the right clientele; and how service provision at clients' premises is riddled with security and trust concerns. Both service workers and furniture makers reflected on the role of formal platforms as channels to formalize interactions with clients and standardize quality work. However, this sector has few end-to-end platforms. Most are general marketplaces that offer a channel to clients, but platform workers have to be creative in determining which clients are legitimate and defining ways to win client trust (usually showcasing the "before and after" of previous work). Referrals and online customer engagement also come in handy. Working mainly involves manual labor, sometimes complemented by machines or other assets.



Online platforms enable marketing beyond neighborhood clientele, but work is still location-based.

Service work calls for in-person provision of labor; one can only deliver so many services while competing with supply around where they live and are able to access with minimal cost and time. For furniture, while one can market far and wide, there are costs associated with the coordination and delivery of the bulky products. When fulfilling custom furniture requests on end-to-end platforms, traders can focus on the labor of creating their products rather than the logistics of delivery and material costs. Some end-to-end platforms provide for material costs, and one is hired to provide labor or services. On social media and other marketplaces, however, they need to gauge the legitimacy of the client requests, ask for a down payment before investing in materials, and figure out the logistics of deliveries. While online platforms enable access to work beyond immediate neighborhood circles, logistical challenges limit how far one can deliver, so most stick to their immediate locality.⁸¹ Workers who advertise online might get clients from all over Kenya, even if they have clearly stated they only serve a certain location. Some have to turn them down, as the costs and time required for travel limit the location one can serve.

With the challenges presented by geographic proximity, platform workers in this sector compete for clients within one locality. Those who are able to target smarter “win.” Some use paid marketing to promote their work, a practice common on social media and open marketplace platforms. Some want to boost their marketing but don’t know how, while others stated that online marketing has been a great win for their business. Many adopted this strategy after seeing others doing it, or seeing boosted pages on social media or ads in broadcast media. Only a few contact experts in marketing to promote their work.

“Another challenge with social media is sometimes you post and they tell you to boost the page then they require some amount of money in dollars and you have to use your ATM [debit card] which brings some fear, if I boost the account with maybe KES 300 (US\$2.74) it will reach another five thousand people, my page would have easily reached other people if I had paid for a boosted ad. But I didn’t go through with it since they require me to use my ATM and I had concerns.”

Colins, 32, Cleaning services (Nakuru)

“I can say maybe 5 out of 100 are requests outside Nairobi, but our location and our service is within Nairobi and the surrounding in case if its far like in Nakuru for that we can’t go because we see that finding a client who can cater for the transportation cost is difficult unless if they guarantee they will pay the transport plus now the cleaning cost, if they will pay that.”

Jones, 29, Deep cleaning services (Nairobi)

81 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Access to Work and Markets.”

"For Instagram. Right now I'm on my personal Instagram, I see adverts and all those things. And they attract you so much. And you're like, why am I not here? Why is my work not here? You see, for Jiji, there's a friend of mine who chose to advertise her work on Jiji. And she told me the response here is great."

Sara, 35, Interiors and painting services (Nairobi)

"There are some guys that I pay and they post my services on Google search [digital marketers who charge to run ads for small businesses]. On their page, you pay KES 5,000 (US\$45.60) for three months and they make sure your money is back within those three months. If you pay KES 5,000 for three months, there are those pages they will post. They post daily, then if you pay KES 9,000 (US\$82.09) for a whole year they will post on Google search, they will make sure your post once a month will appear on top of Google search. There is another one you pay every day they post on their website, they will post on Facebook and on Instagram.⁸² I have some other people on Instagram where you pay KES 500 (US\$4.56) and they post for you every single day."

Kui, 27, Moving and cleaning services (Nairobi)

Services like moving can require two or more people.
Photo courtesy Kui, 27,
Moving and cleaning
services provider



82 On social media, individuals with huge following (influencers) work with small businesses at a fee for each story or post they share on their page.

One needs to be strategic in attracting clientele who require these types of services.

Formal platforms are instrumental in attracting the right clients, the type that would need the services and pay a good fee. Those in services shared how platforms offer validity by acting as a mediator between the client and the service provider. While some reflected on how this makes work more straightforward, they shared that one can not fully rely on these platforms. In addition to listing services on platforms, one needs to constantly strategically market themselves on other channels to attract those who pay well, value the work, and are likely to need the service again in the future. However, end-to-end digital platforms entail some vulnerabilities; some interviewees reported that they didn't receive any work after they were listed on the platform or work engagement ended abruptly when the platform closed.

"We knew the company was dying because we started getting few jobs, delays in salaries, we could stay with the furniture after completion for some time, and then our supervisor told us the company was closing, they later sent us a message that the company was under maintenance for some months. That's when we knew it was over. As I said before, the platform used to look for jobs for us but with my workshop I have to look for myself or wait for clients. They were better compared to what I'm doing today."

Sebastian, 28, Carpenter

As they market on marketplaces and social media, they need to be creative in identifying the right clients, with some stating that a certain profile of client is likely to need cleaning or moving services. They need to market to such clients in a professional manner, including showing before, during, and after pictures to earn client trust. Once they are in communication with the client, they must be reliable and provide timely communication and quality work for chances of retention. To maximize their chance of earnings, some provide additional services to earn higher rates and ratings, sometimes for free.

"You continuously post your number and your prices but most of the time it's there, but if you want to be viewed more you post continuously. I try to use appealing words and also indicate the works I have done so that they can verify me. We also take video recordings while working for posting."

Steve, 26, Interior fixtures and gypsum installation (Nairobi)

Professionalism is key to how clients gauge and value the work.

When interacting with the clients, platform workers need to learn the unwritten preferences of clients; some might require those providing services in their homes to wear uniforms or clean a certain way. Timely delivery, quality work, and fulfilling clients' demands (which are not always clearly communicated) are some of the challenges that come with delivering the work. Some achieve this by having a separation between work and personal life common with having a separate business account on WhatsApp and phone numbers. Others have to define their own ways of operating the businesses, stating there are no clear templates available for this type of business organization. Some strategies interviewees described included having forms where they tick the items in the house before a move and after the move and ensuring signed contracts with a third-party witness before starting a big project.

"Obviously, the clients we are serving are mostly upper middle class or high-end and they require professionalism for them to stick with you. They will call you for that professionalism if you have uniforms compared to someone else who doesn't have a uniform. They will feel confident because you are entering someone's place and also taking valuable things."

Kui, 27, Moving and cleaning services (Nairobi)

As there are few end-to-end platforms that support this kind of administrative work, platform workers mostly use social media and other marketplaces that only offer market linkages. Individually, they have to define ways of engaging with clients and organizing work off social media platforms. Interviewees reflected on how clients are picky and prefer a more established brand. There are higher chances of getting certain jobs if they are formally registered and have a strong online brand and professional customer service. As a way to remain professional, some keep track of work by documenting what needs to be done from the outset and agreeing with the client beforehand; others ensure timely communication and provide updates on progress as the work is being done. Some who work or have previously worked with formal platforms reflected on how these formal businesses are respected by clients. For instance, it's easier to get jobs with some clients when the individuals are backed by the support of more established platforms and provided with branded uniforms. They shared how the emergence of these platforms has gone a long way toward professionalizing the sector and how they have borrowed the ideas of having uniforms and forms to manage tasks when they started their entrepreneurial ventures.

"Being straightforward and honest, you can go to a client's house and see money lying around but don't get tempted since most houses these days have cameras everywhere. You might end up not getting paid or caught."

Calvin, 32, Cleaning services (Nakuru)

"Because mostly you find that if you give out your personal line you will have many contacts and you can't save all of them. Also I have a personal life that I need to live and that's [why] I opted to separate them."

Aoko, 23, Laundry services (Nairobi)

"I want to register the company and have a certificate. When I go to apply for a bank cleaning job I can show them that I have something because the banks don't pay cash, maybe they pay us through the bank. I have to pull up a little bit; I have to register as a company to see how I can get help, I can be getting contracts that I don't have to be paid in cash. I can do red carpet cleaning for the government [officials] at their homes."

Calvin, 32, Cleaning services (Nakuru)

"I give them assurance and location. We have forms when we are picking [up] laundry, we come to your house, we count the pieces of clothes, maybe tops, dresses, sweaters, socks, and we record them and we leave the form with you. When I do a form I take a photo, then I leave you with the form. After I have done the laundry and deliver, we would go through the form again to make sure that everything has come back to your house."

Pauline, 34, Laundry services (Nairobi)⁸³

A lack of standardization results in differences in definitions of good work.

Challenges with standardization—or the lack of it—were common among those in trades and services. This is where the value of formal platforms was most prominent. Highlighting the different practices of end-to-end formal platforms, marketplaces, and social media, many stated the importance of instrumental platforms that handle standardization, training, and quality control. Having to figure these things out for themselves when marketing on social media and listing on general marketplaces is very challenging.

While some platforms provide up-front quotes on costs for clients, services and trades often involve negotiating with clients to settle on a price. Quality of work might differ between provider and client, ultimately leading to clients not paying or delayed payments. To remain competitive and show they are worth the quote they are asking for, many propose additional free services or other “add-ons” for instance a service provider in moving might offer to clean the house or help with fixtures and installations. Most, especially those in domestic cleaning, struggle to differentiate themselves from their competitors. Unionizing in this sector remains challenging, as most work independently.

"We improve; we were using carton boxes for moving and have now introduced rough tough boxes. They are plastic ones and pests don't hide on them compared to the carton boxes, even if you reuse them. That is how I get clients. When my clients ask how comes we are expensive yet there are a lot of moving companies."

Lucy, 27, Moving and cleaning services (Nairobi)

⁸³ End-to-end platforms would ideally have systems to handle this, from booking to sending quotes to communicating with clients. Those who get clients and market through social media platforms have to define creative ways to keep track of tasks and share these ways with those they have hired. It is common in this work that when one is hired individually, they assemble a team to help with the work.

"We charge KES 100 (US\$0.91) per kg but sometimes we have offers and we charge 50 bob (KES 50 [US\$0.46]) or 60 bob (KES 60 [US\$0.55]) per kg and with that they usually come back. And for downy we don't charge unlike other shops who charge 10 bob or 5 bob. We also do free pickups, free deliveries, and then we fold clothes for free for our clients. So you will just pay for the machine and with that we are to maintain our customers."

Aoko, 23, Laundry services (Nairobi)

With unclear commitment terms, some clients cancel bookings on the day of service or refuse to pay after the work is done. These hidden costs are among the major setbacks in this sector. Additionally, workers often lack clear return policies and unclear standards to measure work quality.

"Delayed payment and people not paying—there are some guys I used to work for and I'm still following up with them to pay since 2019. Some have never paid and I don't know if they will ever pay. Then piling of clothes, people not picking up their clothes. You find yourself you have got so much clothes and they are just laying there, people not picking up their clothes, the numbers that they left some [do not] through. You don't know if they are still there or they moved or what happened to them. You find yourself— You got bulks, you don't know whether to throw them or keep them because the owners will come back later."

Pauline, 34, Laundry services (Nairobi)

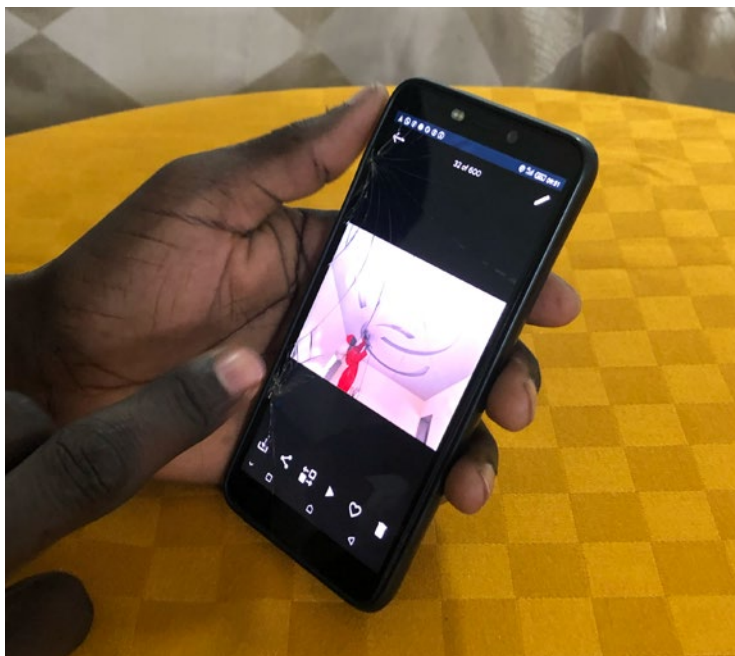
"A client can book an appointment, you cancel another appointment, and then it gets to that day and then he's not available. So you canceled another appointment."

Pamela, 29, Interior services (Nairobi)

"When the customer sees a slight mistake and decides they don't want the whole of it, what will you do. And maybe you have finished the chairs or it's halfway, so you just tell them you will finish and see if it buys so that you can make for them another, you are forced to go back to your own pocket."

Mumbi, 30, Furniture maker (Nakuru)

A gypsum wall installer walks Qhala researchers through his portfolio of work saved on his phone gallery.
Photo credit: Isaac, Interior services provider



This work entails extra costs that affect earnings, which are hard to gauge when communicating online.

From site visits that do not always guarantee work, to the need for material costs before starting, to delayed or missing payments, those working in trades and services have many hidden costs. Sometimes they successfully incorporate these costs into their pricing by asking for deposits before starting work. Because these services involve many moving parts, many struggle to provide pricing when advertising online, e.g., for laundry services, one needs to see the size of the load or the state of the clothing before quoting a price for the job.

Similar challenges exist when clients change tasks after the initial agreement, such as adding additional loads for laundering or not being truthful about job specifics when engaging online. This was common in interior work, cleaning, and moving services, where clients can't share images of their homes online because of security concerns, so workers must visit the site before making an agreement.

"And I've also lost clients by telling them I charge for on-site visits. So I gauge I've come to learn, I have to gauge when we are talking but at first that is the first thing if I'm coming to a site visit this is how much I charge. So there's room for negotiation, it's not a fixed amount. But this is what I charge. So if they bargain it's okay. If they refuse at all, for the site visit saa zingine nasema wacha ikuwe venye itakuwa sasa [let it be] because you really need the job so sometimes you just go. But there are times you just go do this and this and you don't get a job you see that demoralizing you so much. But anyway."
Sara, 35, Painter (Nairobi)

"Yes, some clients make you go as far as Nakuru and not get the job, at least for outside Nairobi you will cater for transport and if we are spending there you will cater for accommodation. We have done a lot of site visits and given quotations but that doesn't always guarantee you the job. There is a time I carried four artisans, took measurements, only for us not to get the job."

Patrick, 28, Interior fixtures (Nairobi)

Surviving and thriving in digital marketplaces

There are many moving parts in the trades and services sector. One can market and list on platforms, but there is additional administrative work that goes into scheduling, sourcing materials to use for the product or service, and constantly managing interactions with clients.

Go where the client is.

After listing on marketplaces, formal platforms, and social media, one needs to meet clients where they are. Most rely on “social trading and services” because social media platforms have more users than formal end-to-end platforms. For those who target more affluent clients, having a website and promoting it on search is important. Comparing how marketing on different channels work, many stated, “with marketplaces, after paying for ads, you leave them to do their part, on social media you have to be consistent with posting.”

“In social media Telegram works; for mostly 70% of my work comes from Telegram. I am in about 20 business pages in Telegram. I would say apps and Telegram, since mostly Telegram people are serious than Facebook people.”

Pauline, 34, Laundry services (Nairobi)

“Like for Facebook, it’s upon me to do the follow up. But for Jiji, as long as I’ve paid, they will sponsor my pages on the website. Jiji has helped so much. The problem with Jiji is we are obviously looking to serve a very high end, Jiji used to look kind of shoddy back when it was called OLX and people haven’t forgotten about that fact and so the high-end client will go to Google.”

Kui, 27, Moving and cleaning services (Nairobi)

Showcase the “before and after” as proof of quality services or products.

Trust concerns are prevalent in this sector. To earn trust from clients online, workers showcase their ability to do the job they say they will and deliver high quality. Many mentioned showcasing the process of their work by taking videos or photos to show progress. At the same time, posting consistently is necessary to show that one has successfully delivered work and other clients are engaging. Demonstrating that other clients are choosing them is important in building trust with potential clients. By showing the person behind the work through personal images and videos, they are able to protect their posts online. Showing a real person at work differentiates the identity of a worker from those of online scammers who might repost work that they did not complete.

“They reach a lot of people, especially on Facebook. One problem with online, I make a chair and indicate my prices, then another furniture maker takes my pictures and indicates lower prices even by KES 10,000 (US\$91.21), that’s a big challenge. But passing information has become easy because at least you get Nairobi clients.”

Mumbi, 30, Furniture maker (Nakuru)

Client engagement is a way to earn trust.

With online selling, one has to go beyond listing to using online spaces to find new clients. Online engagement takes many forms: ensuring they are responding to enquiries, reacting to customer reviews, and visiting other pages doing similar work. Happy and loyal clients can become brand ambassadors by posting positive reviews.

"These people who ask for prices in the boosted comments can easily be poached. I normally DM [direct message] people from other pages that seem slow to respond to clients. You can poach my clients anytime and you have used money to boost. So you can poach my clients if I am late to reply to them. You see?"

Kui, 27, Moving and cleaning services (Nairobi)

"Online is very competitive, mostly customers looks for the one with many comments, he starts with that one then he tries to look which people are making this comments, are they the same people, is there gender equality, is there a lady who has been served, because mostly you find its ladies, they ask themselves since this work is of men, when they come to my place then, the comments from your reliable customers the clients you served well will really help you because the comments motivate someone to feel like they need to call you."

Ken, 26, Electrical and plumbing services (Nairobi)

Growth entails formalizing and targeting more established clients.

From needing a mobile office space, winning longer-term projects, and looking for streamlined ways to run the business, growth in the sector entails expanding to serve more organized clients. Some use a WhatsApp business account rather than their personal one to give a more professional appearance and show that they are committed to their business.

"I'm also a door-to-door person and not a company. There are some companies that have vans and also spray insecticides which are considered by supermarkets and banks. In the future, we also need to see how we can establish ourselves and get registered."

Calvin, 32, Cleaning services (Nakuru)

"But now the business WhatsApp, you can set reminders, you can put some pending orders like everything, they have something that you can fill in."

Pamela, 29, Interior work (Nairobi)

Conclusion

Online platforms have created new ways to access work for those in trades and services. Workers need to adjust to the demands that come with this new trend, including learning how to navigate digital spaces. This work is highly precarious for those who have not established a standalone business (where they are dedicated full-time to the business and market across several platforms) and rely on only one platform; jobs are scattered with below-average earnings. It was clear how the work is valued offline is likely to extend online, e.g., low pricing by clients for work that is hard to standardize, like cleaning.

Those in manual house cleaning are mostly doing it for lack of a better option; most stated that if they had enough savings, they would start a business in fashion, beauty, or cosmetics. Those in deep cleaning (extensive cleaning that requires machines) take this as a business; they have a more related entrepreneurial goal and are looking to invest in more assets and grow their team. In a time where unemployment rates are high, many engage in this sector rather than stay jobless. Others who are entrepreneurial are excited about creating employment for others:

"I have no other option, I am building a team and growing a business with a goal of getting even more big projects."

Charlie, 30, Cleaning services (Nakuru)

Even as platforms digitalize work, there is immense reliance on existing social structures, such as serving certain classes of people, referrals and reviews to gauge ratings on quality of work, and judging professionalism based on how the workers present themselves. With this sector going online, many workers are interested in how social media platforms, which are more prominent than formal platforms, can aid in confirming clients' legitimacy. As more youth enter the trades and services, their growth plan beyond serving individual clients is contracting bigger and long-term projects with companies and winning tenders. Most of these jobs, however, are reserved for more established businesses. Businesses that are small and/or unregistered struggle to access bigger projects. Those with capital and assets, such as vehicles or deep cleaning machines, can concentrate on the administrative and marketing aspects and employ others to deliver the service. As the sector grows, more training and guidance is needed on how to become a more profitable entrepreneur.

CASE STUDY

Isaac

Interior services provider

Isaac is 26, married, and has one child. He does interior fittings, mostly gypsum walls or ceilings and other light installations. He was previously employed as a casual laborer by a construction company, but after a year there ventured on his own. He shares his work on social media, ensuring that his images are watermarked and have his phone number.



About the work

I started my job in 2016 but by that time I wasn't able even to access a phone in order to post whatever I do *kwa mtandao* [on the internet], so that time was hard.

Digital practices

I started using WhatsApp 2017, so when I did a job I posted it on WhatsApp status [and] I get views. After that I would get clients even from far [away] referencing that they had seen my work and I would go to work from Nairobi to as far as Mombasa, or even Kitale. I continued like that to 2018, 2019, and got more clients through WhatsApp status. And I started to even post on my personal Facebook account, although it was mixed with my personal posts. There were also those who used to take my pictures and post on their pages as theirs because I had not indicated my picture or number on the work. I thought of how to protect my work as I would visit other platforms and find my work being used, so I started putting my signature on the photos.

Challenges

Most people don't pay us for site visits. Some you can talk with for them to pay KES 5,000 (US\$45.60) for site visit but others don't pay they promise to give you work. By the way, for me, I don't ask for site visit if I am assured of the work but if I am doubting, I ask for KES 5,000, or according to your work.

With payments, Facebook has its challenges, like the one from Eldoret. We first agreed on KES 95,000 (US\$866.47), but he later reduced it to KES 90,000 (US\$820.87). Week one he gave me KES 30,000 (US\$273.62), the next Saturday KES 20,000 (US\$182.42), then he refused to pay the remaining KES 40,000 (US\$364.83) and refused to take my calls and reply to my messages. Right now if you call me and you are new, we first write an agreement with a witness from both sides to verify, because the one who conned me we didn't have an agreement and he ate my KES 40,000. I even had to use my own KES 10,000 (US\$91.21) to pay my hand man.

Effects of COVID-19

It has brought me a lot of problems because when it started I had gotten a job with a certain company and we had started, so when it started I was informed to reduce people on the site from seven to three. In the beginning money came, then we were told there was no money and after two months we had to come to a halt and people went home.

We were doing any casual work to get money for children and survival. Now we have work but not like before, people don't have money because of COVID and most of the clients don't have money to continue with stalled projects. The work we were charging KES 50,000 (US\$456.04) we cannot charge as per now. There are very few.



SECTOR STUDY

Ride-hailing

Experiences of young Kenyans using digital platforms to earn a living

This sector is characterized by platforms promising high rewards and flexible working hours; however, reality does not always reflect these promises. For drivers, switching on a ride-hailing app does not guarantee earnings. Many reported inflexible working times and needing to work for long hours to meet daily needs. Ride-hailing is a common kind of gig work that combines two elements: *working* and *renting* (some rent vehicles and have to remit money daily or weekly to the owner, others own vehicles and drive them themselves).⁸⁴

The sector

The ride-hailing industry in Kenya is steadily growing. Drivers register on one of several mobile platforms and compete for clients in the same locale. Before platforms, taxi drivers had to own a vehicle and pay for a parking spot before finding clients. This meant paying monthly fees to stage managers and council officers. Alternatively, they could register with a tour company and wait for clients. Digital platforms have lowered the barrier to entry in the sector; drivers only need driving and transport licenses to start with some platforms that connect drivers to car owners.

In comparison to **logistics** ➡, this sector has more women, some of whom own a vehicle and use it for other hustles (e.g., deliveries). Most women attribute their role in the sector as inspired and supported by their families; some women drivers described how their families have invested in their assets. Just like logistics and delivery drivers, many view this work as a means to an end and a venture to start new businesses. A few felt that if the sector creates friendly regulations for drivers and continues to grow, they can do this for a long time.

According to a 2019 Mercy Corps report, which drew on data from Uber Kenya, the largest digital platform, the number of drivers on its platform was approximately 5,000.⁸⁵ A late-2020 news article about the plight of an Uber driver cites the number at 12,000.⁸⁶ As of mid-2022, there are more than ten driver apps in Kenya. The most common are Uber, Bolt, and Little App, which are prevalent in urban areas. Apps available outside major cities include Wasili, Safiri, Flexy Cabs, and Raha Cabs, which are in several towns in the Rift Valley region.⁸⁷

⁸⁴ Caribou Digital and Qhala, "Platform Livelihoods Framework."

⁸⁵ Genesis Analytics, "Towards a Digital Workforce: Understanding the Building Blocks of Kenya's Gig Economy."

⁸⁶ Sperber, "Uber Made Big Promises in Kenya. Drivers Say It's Ruined Their Lives."

⁸⁷ City Population, "Kenya: Administrative Division."

Due to the steady increase in the demand for ride-hailing services and the sector's potential as an employment opportunity for youth, other stakeholders are engaging in the sector. For instance, Uber drivers have community groups that fight for the rights of their members, as seen in the 2021 case ruling on the breach of the 2016 contract.⁸⁸ As the sector has grown, county governments have implemented special charges for taxi drivers. For instance, all taxi drivers must pay a registration fee with Nairobi County if they park within council grounds. In Nakuru County, there are reports of harassment of taxi drivers by council officers over parking.^{89,90}

Echoing the dynamics of the logistics sector, ride-hailing is characterized by long working hours, opaque automated processes that match drivers to tasks, elusive “flexibility” combined with a pressure to always be working, and a lack of social protections or health insurance in case of injury, a vulnerability particularly exposed by COVID-19. As the sector grows, issues with insecurities have been prevalent. Many ride-hailing companies have faced heavy criticism online, as some riders have been victims of assault by drivers. Some companies have experimented with new categories, for instance, women-only rides.⁹¹

Ride-hailing is one of most researched sectors in platform work, but sometimes it is oversimplified as “gig work.”⁹² This study describes the four elements of platform livelihoods—working, trading, renting, and creating. Ride-hailing includes both *working* and *renting* because it depends on access to and fractional utilization of a major asset: the motorcycle or automobile. Like an individual who runs an Airbnb, individuals in the transport platform economy either own their wheeled assets or have to rent them before they can contribute their labor as a worker/driver. When the person seeking a ride accesses an app, the asset is as top-of-mind as the worker who drives it. The experiences of vehicle owners and vehicle renters vary a great deal based on the costs to service those assets.

88 Uber reduced fare without consulting the drivers. Uber claimed that the contract was signed with Uber BV, a private LLC registered in Amsterdam, not Uber Kenya. Williams, “Kenya’s High Court Issues Landmark Ruling against Uber.”

89 Republic of Kenya, “The Nairobi City County Finance Act 2013 – Gazette Supplement No. 7.”

90 Mambili, “County on the Spot for Harassing Digital Taxi Operators.”

91 Shabir, “Bolt Launches Women-Only Ride Category in Mombasa.”

92 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Ride-Hailing Drivers.”

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods. Further details on methods are available in **Appendix I**. Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.⁹³ This section extends and elaborates on the framework's themes. While this report stands alone, it can be read alongside analyses of other sectors: **the arts and creative industries**, **asset renting**, **e-commerce and social commerce**, **farming**, **logistics and delivery**, **ride-hailing**, and **trades and services**. Note that this study was conducted during the COVID-19 pandemic.

Many other studies have focused exclusively on drivers in Nairobi; thus this study sought to understand the experience of drivers outside of the biggest cities, working in peri-urban areas and smaller agricultural towns, and using local ride-hailing platforms instead of international platforms.

Qhala and Caribou Digital interviewed 19 motor vehicle drivers from across the broad Nairobi Metropolitan area (5), and in Nakuru (10) and Kitale (4) counties in the Rift Valley. Nakuru is a rapidly growing city with half a million residents residing in urban, peri-urban, and rural clusters. It is the capital of Nakuru County, which has a population of roughly 2 million. Kitale, an agricultural town of about 100,000 residents, is the capital of the mainly rural and agricultural Trans-Nzoia County, which has a population of roughly 500,000. The drivers live and work primarily in urban and semi-urban areas where digital platforms are most prevalent. Most participants had at least a secondary-level education; eight had a tertiary advancement. Some (one-third) joined ride-hailing after becoming unemployed due to layoffs or underemployment, including a former teacher, a procurement officer, a secretary, and an IT expert. Others joined from other transport sectors (*tuk tuk* or *matatu* drivers). Most in this category drive low fuel consumption vehicles.

The experience of drivers on digital platforms

This report highlights the experience of ride-hailing drivers using formal platforms to find work and outlines some of the strategies they employ to stay competitive and get maximum returns. Interviewees described their motivations to join the sector and specific platforms, as well as how they accessed information about the job. While each driver has a unique experience, interviews revealed a number of common themes expressed by workers in this sector. More than half of the participants said that their introduction to the job was through social networks, particularly friends and social media.

93 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, "Platform Livelihoods Framework."

The job is fulfilling: “*hutoki bure*” [at least there is some money].

For most of the drivers interviewed, working in this sector gives them a chance to earn, for which they are grateful. Some drivers rent a vehicle from an owner and list their services on a platform. Others drive their own vehicles, which they either own outright or have bought with a loan. Some car owners employ drivers to work for an agreed daily or monthly fee; others register their vehicles on platforms and ask platforms to recruit drivers on their behalf.

Car ownership leads to differences in earnings and experience between drivers. Drivers who own vehicles express that they have more flexibility in using the vehicle and setting their income targets. Most of the vehicle owners have other businesses and can choose when to switch off the ride-hailing app. Although they are responsible for car maintenance, they usually put a daily amount towards this cost. Drivers who service a car loan also have an additional cost of monthly repayments, which is sometimes harder to achieve. Importantly, most drivers who took up a loan did so with the help of family, after saving an amount for a down payment.

“I will give an example of maybe a trip to Nairobi, the app charges, right now is around 7 g’s (KES 7,000 [US\$65.76]), with our small cars it will consume maybe around KES 3,000 (US\$28.18), so that’s how much.”

Terry, 32, Driver (Nakuru)

“I share the profits alone. Like on a good day, I can get KES 3,000 (US\$28.18) after removing fuel costs. For example, what we usually do is we have to pay 25% to the Uber platform.”

Nancy, 35, Driver (Nairobi)

“The other account is there purposely for the car and in case of emergency is when I withdraw money from it.”

Nancy, 35, Driver (Nairobi)

“Mine I bought on loan, because I didn’t have enough, by that time it was KES 565k (US\$5,307.66), while I had KES 300k (US\$2,818.22), so I had to look for one of my brothers who acted as a guarantor for the loan.”

Felix, 35, Driver (Kitale)

Participants reflected on how the work is precarious and how having an asset on loan could be detrimental, especially with the insecurities of the COVID-19 pandemic. In case of late repayment and extra car maintenance costs, there is no room for negotiation. In the end, some resort to renting because at least the owner can give them an extra day to repay. Others think taking a loan is better because the daily/weekly rental costs could be equivalent to servicing a loan.

"With renting it has its own challenges, whereby if it breaks down you have no losses, you take it back to the owner to repair ... With renting, you can also tell the owner you will pay the next day, and it will be understood, but with loan like this ours you pay daily, if not you will not work. But with renting the pressure is minimal."

Nixon, 30, Driver (Nairobi)

It is interesting to note that the majority of the car renters regard the car owners as their bosses; the owners, in turn, dictate which digital platform the drivers use to find riders. To most drivers who rent, the car owners are the first people to receive payment, without which access to that vehicle will be withdrawn.

"It makes sense when you own the car. But when you don't own the car, you have to share your earnings with the owner and yourself. And you know, the owner takes a very huge chunk ... You know, your relationship with the owner is basically based on money. So long as they keep seeing money, we are settled down. You don't want them to start calling you."

Mburu, 28, Driver (Nakuru)

"Now it [the vehicle] belongs to my friend. If I want to do my shop orders, I can't use that. It limits me. But if it's mine, I can go with it to take my orders and stock. But because it's my friend and I told her it's for this job, I have to agree to the contract and the agreement."

Benta, 33, Driver (Nairobi)

Drivers may engage in unorthodox means to stay competitive.

As most drivers describe themselves as self-employed, flexibility means sometimes ditching the platforms when there are low returns to do something else and return during peak hours. Others work seven days a week, using Sunday to try to meet their weekly targets. The majority of drivers have daily targets that they use to move their business.

Drivers may engage in unorthodox means to stay competitive in the face of competition.⁹⁴ Some drivers take requests offline and give discounts to customers as a way to form relationships. Drivers look for platforms that allow them to earn better. To some, the higher the app charges for rides the better; others prefer apps with a lower service fee.

"Platform Z, they don't have work, it is not consistent, but their prices are good, and pays better than all the platforms. You know the apps, everyone has their prices but Platform Z is high, their prices are good but they don't have clients. They didn't market well."

Nixon, 30, Driver (Nairobi)

"The commission they charge drivers differs, some charge high commissions like 20%, I used to like Platform X, their commission was 12%. There is Platform U, which is at 25%, there is Platform Z which is at 15%, and there is Uber which is at 25%. I'm on Platform Y but I cannot work with that commission."

Lyn, 32, Driver (Nakuru)

There are mixed sentiments about taking cash for rides versus rides paid for with cards, especially those card-rides that come with discounted fares for customers. Some drivers see card-based payments as a good thing, to help with bookkeeping and fare calculation. Others describe struggling to earn well, seeing a card-based fare as a free ride, especially when most of the money is withheld by companies as commission. Thus most prefer cash payments, and some will cancel trips with card payment.

"The issue with card payments is that no one pays you cash, the office is the one to make the payments but having made several trips during the week there is a certain amount the platform deducts from your earnings. It can be easier if you carry a corporate client. Let's say the trip costs KES 600 (US\$5.64), they deduct it from what you owe the platform at the end of the week and you retain the rest ... If at all I have to carry clients under corporates, then the platform should be the one that is billed and I should get my money at the end because the platform still deducts my money at the end of the month while I have been carrying corporates for free through the month."

Anita, 30, Driver (Nakuru)

"Our work is when you get paid immediately, you pay fuel, bills, and such. So when in the morning I don't have fuel— Like I have for only two trips, when I get a client with card going to the airport, I know it's like KES 1,200 (US\$11.28), I will not be able to take you because I will take you but I will not have return fuel, so I just leave it to others. But if I find you have cash, I will take you because I know I have gotten fuel money, the second trip is for paying the app."

Nixon, 32, Driver (Nairobi)

"As there times you carry a client on a card, like a client is giving a discount, so I could carry you maybe from, let's say, TRM to GK and what the app gives me is that you're supposed to pay me KES 180 (US\$1.70) or something because you've paid on the card, which is not coming today. It means I'm going to get that money at the end of the month and remember that time you do your own fuel, you do packing, you do everything, so it's not even applicable. So that's the difference between this and the other, then you know most of the times in Nairobi, like you spend a lot of the time on traffic and trying to find better routes to get to your places and I'd say in as much as this is local, but it works all other times."

Molly, 34, Driver (formerly Nairobi, now Kitale)

Some platforms employ mechanisms that force drivers to set working times. For instance, Uber limits the number of hours one can use the platform in a day to twelve.

"I used to depart from home at 7:00 AM, before that it was someone else car, not mine, I used to work with that car in the morning, you know Uber has a limit time it gives you 12 hours, I used to work with Uber 6 hours then switch it off then at night I switch it on. There is no rest until you are home so that you can get your car."

Nixon, 32, Driver (Nairobi)

Drivers believe there's a need to reimagine partnership.

Despite the ability to earn, tensions emerge on how the platforms engage with drivers. Platforms promote their promise of joining and earning, but in the face of low demand, drivers now want to redefine the partnership. Consequently, some look for their own markets, only sometimes informing the app. Some digital platforms, such as Wasili, allow riders to instantly register an offline customer.

"... if I take my [taxi] cab there, I'm not an employee, I am a partner. That's why my car is mine and the app is yours."

Tom, 30, Driver (Nakuru)

"I'm supposed to record clients on the app so that the office can also read. I carried this client from town, maybe town, maybe Milimani."

Molly, 34, Driver (formerly Nairobi, now Kitale)

"Because I will input the client on the app, before I start the trip I tap on the hailing and it will ask me where I am going and I input then the app will tell me to start the trip, so I bring the client to Platform U of which they benefit through a commission on every trip I make according to the distance."

Felix, 34, Driver (Kitale)

Drivers detail their experience with global platforms as distant, as the platforms are far from the drivers and out of reach. Drivers typically interact with the company through email, as compared to some local companies (e.g., Wasili) that have physical offices. For drivers, local offices are an advantage because their availability ensures timely feedback and redress in case of a challenge. Similarly, drivers mentioned the lack of local context when the platforms set prices, for instance, offering riders discounts when fuel prices are up or one-sided guidelines that favor riders over drivers. Most commend Wasili for being the first platform to increase prices after a fuel hike and working alongside drivers to solve problems they face.

"The experience with Wasili, a local company here in town, was way better. So we had a private relationship. As compared now you're working with a company like Platform Y, as you know, Platform Y or Platform Z, you vent your frustration through email. And they do nothing about it."

Mburu, 28, Driver (Nakuru)

A new form of contestation emerged in Nakuru, where drivers pick up customers at bus terminals. They call it *Msongoo* ("movement"), a form of carpooling where clients pay the same fare as public service vehicles. This movement started during the COVID-19 pandemic, when demand was low but drivers still needed to earn income. However, due to the 7:00 PM curfew and the rush to return home, some drivers opted to carry passengers "off the app" to earn money. Eventually, these drivers stopped using digital platforms and formally registered as public service vehicles.

"It got to a point where cabs were carrying people like the matatus in the morning and evening hours during the COVID curfew rush hours. To date, we still have taxis that carry passengers as the regular matatus since they have already adapted to the system and they have even been issued with matatu stickers."

Leo, 26, Driver (Nakuru)

"These cab drivers (msongo) eventually stopped using digital platforms and registered a sacco to ferry clients from a matatu stage."

Geoffrey, 32, Driver (Nakuru)

Platform drivers stated that, while this strategy does increase earnings, there needs to be a form of standardization as this might negatively affect the sector in the long run. They detailed the detrimental effects of *Msongoo* as an unprofessional practice.

"I do not carry off the platform passengers because they would want me to charge lower. I will carry them right after telling them 'this is a cab and this is my price.'"

Anita, 30, Driver (Nakuru)

Before global digital platforms expanded beyond Nairobi and Mombasa into smaller cities like Nakuru, there was a proliferation of smaller local ventures, like *Flexy Cabs*, a ride-hailing company in Nakuru. These were a group of former tuk tuk drivers who saw a gap in the market and capitalized on it. They developed a mobile app and had a call center where clients could book taxis. However, with the advancement of national and international ride-hailing platforms into Nakuru, *Flexy Cabs* saw a significant decline in business that resulted in loss of revenue and registered drivers.

"Most of us had tuk tuk, so some of us had to sell tuk tuk to get a loan and if you had enough money you go get a car, so we came together united and bought an app. Then we called it Platform W cabs, after we opened we started marketing ourselves."

Geoffrey, 32, Driver (Nakuru)

"The upcoming apps are the ones that destroyed our business, like Platform Y came with offers, offers for one month you pay the half price to where you are going. They were trying to get clients, attacking clients, so you find all the Platform U and Platform W clients all go to Platform Y because they have offers. You find a whole month you are just there on the app but there are no requests, you find everyone has moved to Platform Y, they came to hijack our customers."

Geoffrey, 32, Driver (Nakuru)

Consequently, drivers find digital platforms attractive because they are more secure and have higher access to clients. Some drivers also use platforms for price checks, especially for offline clients, when traveling to a new destination. As long as there is work, drivers will continue to use digital platforms; failure to get riders will result in drivers leaving the platforms.

"If I can always get clients while I'm freelance, I won't be needing the apps, since freelancing has a lot of money and no deductions. But for the sake of our security, since we carry passengers that we don't know to long distances, we use the app since it has some level of security, and if anything happens the platform can always trace the last client that boarded and their number."

Leo, 26, Driver (Nakuru)

"If the industry will remain the same, currently things are tough ... if the rates don't change and the digital cab ceases becoming matatus, then I'll stop doing this work."

Anita, 30, Driver (Nakuru)

Community networks enable drivers to share information, but there is no clear path to collective action.

Community networks are stronger in Nakuru and Kitale, where drivers use them to circulate information, such as techniques for handling bad customers, collective action to effect change in the platforms, social ride-sharing, and social welfare. This is usually through online groups, especially on WhatsApp. In social ride-sharing, clients call their preferred driver directly; if the driver is not available, they reach out to fellow drivers on the WhatsApp group and ask for the driver nearest to the client.

"We formed a WhatsApp group for Platform W drivers and if a driver had two requests he can share the other. Let us say I have gone to Molo and a client calls me, he is in town and needs a ride, I will refer him another driver once I inquire on the WhatsApp group which driver is available in town."

Leo, 26, Driver (Nakuru)

"The purpose of these groups is to give each other jobs maybe when the system is down, especially when the apps are not working even when the clients make a request. So the driver might have my number and calls me in case I am not around the same area we can post on the group."

Lyn, 32, Driver (Nakuru)

"If there is any complaint, problem, anything that has happened, you post there. Then we try look for a solution, if you get a problem, your ignition has refused, you post in the group. Whoever is in that area will come to help you."

Geoffrey, 32, Driver (Nakuru)

Community support also extends to social welfare, where drivers contribute a certain amount to families that have lost immediate family members. Drivers also request help when clients refuse to make payments or if they sense danger.

"The role of the group is supporting each other, especially during loss, we changaa [contribute] some money, and then the other role is that in case a driver needs help, maybe you have a flat tire, maybe you need help in a way, you can holla and whoever is around will come and help you out. Or maybe you are far away and there is a client who needs to get somewhere and you can't reach them, you can just advertise that on the WhatsApp and whoever is around will reach out and carry them."

Terry, 32, Driver (Nakuru)

Some drivers appeal to platforms to help them form unions for collective bargaining, especially to fight ill treatment by council officers and the police.

"Our cries are on prices and also something like a sacco or a community, to bring us together, like the matatus have a sacco. Uber or Platform Y don't have a platform to bring people together they should, if we have complaints they should be listened to. Like me, my car, there is a place they write PSV [Public Service Vehicle] and it faded. I met with police and such something small I can be arrested, bad luck. Yesterday I was hit by a tuk tuk behind. We don't have a sacco where you can go complain and the sacco will help you, so everyone is to their own. For Uber it's there, but it hasn't brought people together as a group."

Nixon, 30, Driver (Nairobi)

The future is not always in the driver's eyes.

Because there is no clear path of upward mobility, growth in this sector may take several streams. For some, purchasing their first or additional assets is the ultimate growth; for others, ride-hailing platforms are launchpads to other sectors.

One approach is to convert riders found on a platform into off-platform riders. However, this practice is risky because platforms employ route monitors who ensure that drivers on the platform declare every passenger seen in their vehicle. This limits drivers' ability to carry off-platform clients.

"They have monitors and in case the monitor gets you their phone is in a way that if you are on when they reach where you are and check it will show them if you are online. If I carry a passenger it will also show them the distance the client is going using the platform. If it shows off and they see I have a passenger, it means I was carried offline, so they mark the car, so there is a penalty for that or suspension. The penalty is KES 1,000 (US\$9.39) for every time you are caught. So it prevents people from doing it. When it worsens they order you to remove your car or remove their sticker and disconnect you from the app. Also, if you don't pay their charges for commission, they disconnect you. If you don't pay they suspend you from using their app."

Felix, 34, Driver (Kitale)

Others, especially in rural towns, can be elevated to levels such as supervisors of other drivers (this is for owners with multiple cars) or find other ways to earn an income, for instance, regular paying clients.

"I think besides the money that we seek, we also seek customer satisfaction. There are some clients I work for. Not because they're paying me well, or they're not paying me well. I work for them not because I like them, I like them. It's like a family thing. Like for example, the school kids they take to school, the family depends on you and you feel like, 'I have to.'"

Mburu, 28, Driver (Nakuru)

Drivers face compounding vulnerabilities.

Echoing the logistics sector and other ride-hailing reports, drivers face many on-the-ground challenges: long working hours with few or no breaks, lack of safety nets, legal and governmental challenges, and insecurity. Some of these challenges were exacerbated during the COVID-19 pandemic, where drivers' lives were at risk.

"All the time we see the news in our groups on how people are using, how people are progressing their craft of mugging in-cab people. I've met people who do not pay. They request someone. They find you, you take them somewhere, and they just leave. They threaten you with knives and everything of that sort."

Mburu, 28, Driver (Nakuru)

"At times when I am taking clients to strange places or to places I'm not sure of, I call a friend and inform them. I inform them that I am going to this place, so once I have told them mahali ninaenda [where I have gone] they will keep on checking on me. There is only much that platforms can do, hence safety is a personal responsibility."

Terry, 32, Driver (Nakuru)

Some drivers report playing a “cat and mouse game” with council officers to avoid getting caught and having to pay hefty fines for being at the wrong place. For drivers in Nakuru, there are assigned streets where they can park; if found parking in restricted areas, they must pay a fine. Interviewees also brought up the issue of not getting any support from platforms to dialogue with county governments about license fees and operation within the city, a situation which presents vulnerability and shifts most of the responsibility for compliance from the platform to individual drivers.

“We do pay KES 2,000 (US\$18.78) to the Nakuru city council, which allows you to park anywhere. It is a game of chance while waiting for customers. If you don’t get a parking space, then you will be forced to park in the bush. You will pay a penalty of KES 2,000 and sometimes you can pay a penalty of KES 4,000 to KES 6,000 (US\$37.58 to US\$56.36).”

Anita, 30, Driver (Nakuru)

Their experience is also characterized by a lot of dead miles (unpaid driving to and from paid rides, or driving to places in town to wait for rides) and minimal earnings. Sometimes clients cancel trips, which sometimes leads to driver suspension or penalties.

“Some customers would request a ride and then cancel before you pick them up. So the office insists that you communicated with the customer and requested them to cancel so you can drive them offline, and they normally suspend you for that or a fine of KES 500 (US\$4.70), yet you never carried the customer.”

John, 28, Driver (Nakuru)

Disagreements with clients sometimes affect drivers’ earnings, especially when there is a price difference between the quoted price and actual price.

“Sometimes you see the money they are charging the client is very little and then they cut you 20%. That brings us a lot of problems. The other problem is if you take a customer and there is traffic, let’s say from Westlands to Airport, you see there is a lot of traffic on Mombasa Road. On the app it indicates KES 930 (US\$8.74), but because of the traffic it displays KES 1290 (US\$12.12), so you have an issue with the client and they refuse to pay the extra. When you call Platform Y, they will tell you they will look into it. Like me, I have a lot of clients who refused to pay and up to now Platform Y has never compensated, and it’s now [been] three months.”

Moses, 35, Driver (Nairobi)

The social acceptability of the work seems to go hand in hand with earnings; drivers’ friends and family seem happier with the work the more the drivers are earning.⁹⁵ Acceptability can also stem from self, though this is largely dependent on what one was doing before becoming a driver. Some drivers find ride-hailing to be better than their previous work, thus seeing it as a path of upward mobility.⁹⁶ However, for those in previously lucrative occupations, the work is not decent enough to even recommend it to their children in the future.

95 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Social Acceptability”; Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Earnings.”

96 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Upskilling and Growth.”

"My family is fine with the job I am doing as long as I am in a business that sustains me."

Lyn, 32, Driver (Nakuru)

"Okay, no, I wouldn't want my kids to [do] this kind of work. I wish my kids ... we surely suffer a lot because by the time I have stayed and haven't got any money and the kids are waiting for me at home and things like those ... the way [I] am suffering then, the kids also to suffer. I just wish they get a good job. I wouldn't wish for them to do such work."

Patrick, 27, Driver (Nakuru)

"My family is not happy because sometimes you can go home with stress, even checking the kids' homework becomes a problem."

Moses, 35 Driver (Nairobi)

Female drivers face specific societal views and challenges.

Men dominate the industry. Some state that there are few women drivers because of the complexity of acquiring a Public Service Vehicle license. Others speak about safety concerns. Even if women are willing to join, they cannot effectively compete with men, as they will not work during odd hours due to safety concerns and what some researchers call women's triple burden: reproduction, production, and community.⁹⁷

"Women would love to do it but fear for their safety, their reputation. The challenges are so many in this work and they require the men to struggle with it. I think ladies are at more risk than us depending on how I've seen them working, you just see certain ladies who look tough, the few ladies I know."

Tom, 30, Driver (Nakuru)

"Yeah, they even look a little clever, so ladies not much. They should just look for other work. What they can do is they can buy those cars and give drivers— They should just look for drivers, or they should just work during the day alone. They should not work at night, challenges are many. If we are disturbed by ladies who are alone, what about a lady who has carried a client for 20 km away on a rough road? They are very hard, it's tricky. Men are willing to help let ladies stay in traditionally feminine jobs."

Tom, 30, Driver (Nakuru)

"Yes, also discouragement from family members, they say that women can't be drivers. Also the environment that they are in, you get that others have to take care of their families, they are not in a position to do anything else. African men see that women are for only giving birth and nurturing, and not working. When you work with Platform Y they see you as a prostitute, so your reputation is destroyed."

Benta, 33, Driver

97 McLaren et al., "Covid-19 and Women's Triple Burden."

Whereas platforms have brought work for women by eliminating gender biases in accessing work, the physical environment surrounding these women has hardly changed—male drivers on the platforms think women should find something else to do, and women don't think society has changed enough to allow them to work comfortably. A woman has to take extra steps to protect herself, even defend their image. For some, the narrative that women drivers are inept and like to cause accidents is meant to drive customers to male drivers.

"I think it's just meant it because even when I was starting, I was told by my parent that I will carry someone and they will apparently beat me and steal the car from me. So discouragement is also there. As a woman they see we are weak. They didn't think I would carry anyone. Others [say] they can't be carried by a woman, that we will cause accidents, so the mentality that people have is what limits people from working at Platform Y."

Patricia, 33, Driver

"It's quite interesting, being a male-dominated industry, you know, it has its challenges, its advantages, you know, being a lady maybe, but it's quite tough, it's a tough job. That's why you can say there are not many ladies you know, yeah, it's quite interesting."

Terry, 32, Driver (Nakuru).



A Wasili driver poses for a photo after the interview
Photo credit: N. Ongoma, Qhala researcher

Conclusion

The experience of this sector echoes the **logistics sector** ➡, where drivers depend on platforms to get access to clients. The difference between the two sectors is that society views vehicular driving as more acceptable than motorcycle. Although the work may not be fulfilling in terms of earnings or flexibility, many drivers use this as a platform for future entrepreneurship goals.

Drivers' experiences differ according to car ownership; those without vehicles struggle to find markets and earn sustainable income. They speak of a deteriorated experience, especially after the pandemic, where income dipped and they still had to pay the car owners from whom they were renting. The growth of digital platforms shows the potential for ride-hailing to an investment opportunity. Unfortunately, due to the high asset acquisition, the investors may not be the drivers. None of the drivers interviewed had more than one vehicle. As the sector evolves, there remains much to be done to ensure sustainable livelihoods for its drivers.

Finally, these interviews portray a strong community network of drivers in peri-urban areas that serves as an alternate marketplace to connect drivers to clients. In smaller towns, people know each other and can form communities. The further spread of digital ride-hailing into rural areas may be facilitated by a combination of coverage by a) formal ride-hailing networks and b) these informal networked communities of drivers coordinating via WhatsApp and other messaging platforms. Like social commerce and social agriculture, social ride-hailing is worth further research.

CASE STUDY

Molly Driver

Molly is 34 years old and single with one child. She is a taxi driver living in Kitale. She was previously employed in Nairobi working in sales. After the COVID-19 pandemic hit, she lost her job and went back to her rural home. She also sells clothes online through her social media profiles.⁹⁸



About the work

I started working as a driver after a friend mentioned that my driving skills were good and asked me to consider the work in Kitale before moving back to Nairobi. I started working in April 2020.

I am registered only on Wasili because it is the only available digital platform. Through the company, I was able to get a vehicle where I pay a daily fee to use it. Every day, I ensure that the car is clean and my phone has sufficient power and data bundles to find work.

Getting clients

The demand side of digital platforms is low in Kitale, but the vehicle's branding is instrumental in getting clients. Clients often see me and ask for my number, some even refer people to me. For instance, in a petrol station, someone asked me for my number for future requests and I gave it to him.

Challenges

Although there are not many requests on Wasili, I have a sustainable number of clients who keep me working. Aside from this work, my clothes business makes good money for me. Secondly, the roads in Kitale are not very good. Therefore, getting [tire] punctures is a regular occurrence. Thirdly, there are safety issues, especially when carrying men, you are always on the defensive to keep them at bay. I usually close work by 9:00 PM because of this. The good thing with Wasili is that you are able to add offline clients for tracking purposes, this gives us a sense of security.

Growth plans

Right now, I am working towards buying my own vehicle and having two more vehicles on the road.

98 Qhala and Caribou Digital, "What Does It Feel like to Be an Online Seller Selling Online in Kenya?"



SECTOR STUDY

E-commerce and social commerce

Experiences of young Kenyans using digital platforms to earn a living

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

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

The sector

According to a 2016 Kenya National Bureau of Statistics (KNBS) study, there are about 1.6 million licensed MSEs and 5.9 million unlicensed in Kenya.⁹⁹ Most MSEs are operated or owned by individuals who run retail businesses buying and selling goods independently. The MSE sector has been characterized by (usually established) businesses owning physical (brick-and-mortar) stores and advertising on channels such as television, print, and select trade functions. This required massive marketing budgets and large capital investments to open physical shops. However, with the proliferation of digital channels, newer ways of conducting trade, marketing, and engaging customers have emerged and continue to advance. These include: listing on multiple marketplace platforms which support sales by aggregating demand and supply; using social media pages as channels for selling and online advertising through search engine optimization (SEO); and creating paid and free search ads on social media and websites. At the onset of marketplace platforms, their premise was to help businesses establish a wider market for their products or services through well-planned marketing and distribution channels—doing the heavy lifting in logistics and fulfillment.

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

Although there are some local e-commerce/marketplace platforms (e.g., Jiji, Jumia, Sky.Garden, Shopzetu), most interviewees use social media sites (Instagram, Facebook, WhatsApp, Twitter) for “social commerce” instead. These online channels help businesses get a wider reach, scale faster, manage customer relations, and coordinate order fulfillment. Some sellers also have personal websites, list on global platforms like Etsy or Afrikea, and work closely with logistics companies like DHL or Pick-Up Mtaani to make in-country and out-of-country deliveries.

With the onset of COVID-19, some businesses struggled, while others thrived based on changes in consumer behaviors and the need to comply with restrictions.¹⁰⁰ Some were adversely affected by lockdown measures, while others quickly pivoted to fill a gap and respond to shifting consumer demands. For instance, at the onset of the pandemic, home improvement and food production/distribution sellers mentioned increased sales, while beauty and merchandise sellers saw a decline. Import and export businesses were affected due to new importation rules and the closing of borders. Curfews and cessation of movement affected sourcing and delivery. Sellers described a quickly changing post-COVID environment for self-starters and side-hustlers: people who could quickly take up a new livelihood by opening a store-less virtual shop, sometimes combined with localized delivery infrastructures and marketing strategies. Other experiences involved existing online shops struggling to maximize opportunities in digital sales through advertisements, mostly due to knowledge gaps in online marketing and the costs required. A common theme among all interviews was the need to integrate online operations into the business.

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods. Further details on methods are available in [Appendix I](#). Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.¹⁰¹ This chapter extends and elaborates on the framework’s themes. While this report stands alone, it can be read alongside analyses of other sectors: [the arts and creative industries](#), [asset renting](#), [e-commerce and social commerce](#), [farming](#), [logistics and delivery](#), [ride-hailing](#), and [trades and services](#). Note that this study was conducted during the COVID-19 pandemic.

100 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: COVID-19.”

101 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, “Platform Livelihoods Framework.”

The research team interviewed 22 MSEs in Nairobi Metropolitan (plus surrounding counties) and Nakuru County. Some source products from urban centers and sell in rural areas, while most had clients located in urban areas. Some were existing offline MSEs branching into e-commerce. Others were new “digital native” MSEs designed to work within the platform economy, with their businesses purely online.¹⁰² Some sell locally and export products necessitated by the global reach that online channels offer, including relying on logistic partners or listing on platforms with a global reach. These businesses are from several different sectors: fashion and beauty, home and kitchen products, electronics, and merchandise. Most are sole proprietors, herein referred to as sellers. A few are bigger: registered, involve more than one partner, and with employees (full-time or on contract), herein referred to as businesses. Most of the businesses interviewed are not licensed.

This report highlights the experiences of sellers on formal platforms and in social commerce: how they need to build digital skills to compete and navigate trust challenges that are prevalent in online businesses. MSEs in digital marketplaces use a combination of practices to pursue their livelihoods; they are primarily *trading* and sometimes *working* with (or as) influencers to create content that engages and draws clients as added forms of marketing.¹⁰³ Both formal and social media platforms have created new ways to search for and discover businesses through paid ads, SEO, online referrals, and collaboration with social media influencers. With these innovative practices emerging, established boundaries set by digital technology companies are blurring, as seen in the rise of creative local infrastructures such as buying accounts, organizing offline pickups and deliveries, and engaging influencers who they believe have a greater influence on clients compared to paid platform marketing. Sellers mentioned experimenting with multiple business¹⁰⁴ pages selling various products, adopting whichever gains more traction.¹⁰⁵ Those selling on formal platforms rely on the platform’s marketing budget, existing clients, and logistic muscle to expand their business beyond their local networks to new markets, even international ones. On the other hand, social commerce is common, based on its low barrier to entry, closed groups that enhance trust, and prior familiarity. It was clear that those with the digital skills necessary to survive in the online marketplace succeed, but still struggle to measure return on investment in online marketing.

102 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work”; Partnership for Finance in a Digital Africa, “The Digital Side-Hustle.”

103 Caribou Digital, “Platform Livelihoods: Working, Trading, Renting, and Engaging in Digital Marketplaces.”

104 Partnership for Finance in a Digital Africa, “The Digital Side-Hustle.”

105 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Contestation.”

The experience of sellers on formal and social platforms

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

Brenda, 29, Fashion export business

When starting out, most business owners said capital is a significant challenge; some have small savings, while others get contributions and support from family and friends. Interviewees describe a number of reasons for venturing into business. Some sellers saw a gap in the market and decided to do something about it. Some do initial research, mostly not very rigorous, but learn through observation, then trial and error.

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

Simon, 26, Snack seller

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

"IT [information technology] is my profession, software mostly, but with this current situation in Kenya you do what you have to do. Currently I am dealing with perfume. I am still open to doing development work if a client comes my way."

Tracy, 27, Perfume seller

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

Lisa, 26, Fashion business



The experience of sellers on formal marketplace platforms

Formal marketplace platforms offer sellers a massive reach to e-commerce buyers, handle logistics, place sellers in categories, and provide guidelines on product descriptions and packaging. Sellers mentioned having limited control over how their products are showcased on the platform; those selling niche products struggle to compete with products in categories for which platforms are best known. With no direct connection to buyers, sellers struggle to build their brand and support customer relations on the platform, hence they turn to personal social media channels. The experiences of sellers on formal platforms detailed in this section can be compared with those of sellers in social commerce in the section that follows.

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

Formal marketplaces allow sellers to list goods and services with the promise of bringing in buyers and handling product delivery in exchange for a commission. These platforms employ multiple strategies to attract and maintain buyers, including price wars, discounts, and subsidized delivery. This makes them attractive to sellers seeking exposure to untapped markets. Leveraging platforms' marketing budgets and logistic muscle exposes sellers to a diverse clientele, allowing them to venture into new markets, including global exports. Sellers enjoy easy business fulfillment (payments and last-mile delivery) provided by the platforms' budgets and well-defined logistics systems.¹⁰⁶ Those who list their products on formal platforms describe gaining exposure to more clients and help figuring out order fulfillment, even internationally.

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

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

Simon, 26, Snack seller

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

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

Dan, 26, Online hair business

Platforms have multiple categories, some more successful than others.

Multiple categorization on formal marketplace platforms sometimes disadvantages sellers, especially for products that are in low demand, packaged in small quantities, or are low-price. Sellers attribute this to how well the market perceives the formal platform's brand—some platforms are known for certain products, which ultimately sell better. For instance, sellers mentioned observing that electronics sell more on Jumia, while other items struggle.¹⁰⁷ Some low-priced items bought in small quantities have low profit margins, especially when operation costs are factored in. Furthermore, sellers mentioned that the commission applied to each product sold determines whether they will list on the platform.

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

Simon, 26, Snack seller

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

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

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

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

Beryl, 24, Fashion business

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

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

Beryl, 24, Fashion business

The experience of sellers on social commerce platforms

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

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

The openness of social platforms makes them relatively inclusive.¹⁰⁸ Anyone anywhere can set up a social media page or share on WhatsApp without any restrictive requirements—for instance, business licensing or a bank account. Social media channels are the preferred starting point for new sellers due to their familiarity and the low effort required to get started, as compared to the formal platforms. They are free to set up and do not charge commission after sales. They are also attractive to MSEs who want to test new business ideas, acting as a form of market research with minimal capital investment. Running a business on social media has low operating costs, which allows small businesses to keep experimenting and offer competitive pricing.

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

Kelly, 28, Merchandise seller

¹⁰⁸ Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Inclusion.”

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

Most sellers start with their personal social media accounts, using immediate connections as clients. As their business gains traction, they move to a business account. Most sellers indicated this quickens the purchase path. For example, they begin by selling to contacts already on WhatsApp, then online groups acting as marketplaces to connect to buyers and clients expand their social circle.¹⁰⁹ Platforms with closed groups enhance trust among buyers, leading to a shorter path to purchase due to familiarity with the seller. To compete online, some list on multiple social media groups, use their stories and timelines, and ask friends who have more social influence (i.e., more followers) to reshare their posts.

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

Cess, 23, Fashion Products seller

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

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

Dee, 28, Phone seller

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

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

Over time, growth plateaus, necessitating new creative ways to reach customers. These come at additional cost that results in increased challenge when measuring return on investment weighed against sales achieved. Most sellers stated that, while social media platforms offer new ways of marketing, they lack the skills and finances to take advantage of these opportunities. Thus sellers default to familiar strategies and those they can easily imitate from those around them. Some see influencers and influencer market days—targeted days where influencers advertise small businesses on their channels—as better marketing techniques because such influencers have gained clients’ trust and result in a higher conversion rate compared to paid ads.

“When X is doing advertisements on his page, that whole day will be about advertisements, nothing else. He is going to take like 50 stories and upload them together, and when X tells you to follow you do nothing else, you just click and follow.”

Cris, 27, Fashion and beauty products seller

Sellers measure return on investment by tracking the number of sales and followers achieved during the engagement time of the influencer. The rise of influencers is one way sellers can push back against algorithms.¹¹⁰ Because sellers do not always know their audience or the best way to engage them, they struggle to measure return on investment. While influencer marketing might increase brand awareness, it is an exploratory endeavor with no defined way to measure impact. Sellers engage in experiments, sometimes losing money in the process.

“Was it a month ago? We paid someone for followers, it didn’t even change, such a case did not even help. I want to pay KES 1,000 (US\$9.39). I know in 1 hour my followers will start multiplying not that I pay KES 1,000 and in 2 hours nothing is happening, 12 hours after that I have around 10 or 5 followers. That does not make sense, I would have lost my money.”

Tracy, 27, Perfume seller

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

110 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Contestation.”

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

Cess, 23, Fashion products seller

Sellers focus on continuous upskilling to stay competitive in the digital space.

Few have the digital marketing skills necessary to compete on social media platforms, leaving the business's overall success to chance and luck. Platforms continue to advance, enabling more convenient ways to engage customers and run online businesses; for example, the ability to link Facebook and Instagram has made responding to customer inquiries easier. Sellers are aware of the need to learn about these new advancements, especially as competition increases.¹¹¹ Some invest in digital marketing skills to be more competitive and learn how to use new features found on different social channels.¹¹² Some observe other online businesses' strategies or employ digital managers to handle their marketing. Others keep experimenting with new methods until they find something that works. With increased competition, sellers are always exploring new ways to advertise and get sales. Some sellers described facing challenges in positioning themselves online, comparing their experiences to the presumed success of those who can use SEO. Hashtags, word of mouth, and customer-generated content are steps sellers take before turning to paid advertising. Accordingly, most sellers see active digital marketing beyond immediate circles as a way to increase brand trust and sales leads. Unfortunately, these come with additional costs, which bring new challenging ways to measure return on investment.

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

Tracy, 27, Perfume seller

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

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

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

Conducting business online comes with some form of flexibility and freedom that allows sellers to do more than one thing at a time. Some sellers have more than one business and plan their workflow accordingly. Flexibility, however, comes at a cost. Sellers described feeling the need to be “always on,” as online clients are impatient and competing businesses are many; sellers must meet client demands quickly to remain competitive.¹¹³ Portable devices and internet access enable this form of flexibility. Some sellers take advantage of technology to automate some business operations, such as scheduling social media posts that keep their pages engaging, which helps win some sense of their freedom back.

“When it comes to DMs [direct messages], respond quickly, if you don’t do so they will go elsewhere.”

Kelly, 28, Merchandise seller

“And that gives people freedom to do other things. Because we are young people we are struggling and you cannot say that thing will be your main business. You will suffer. You have to look somewhere else and somewhere else and somewhere else.”

Dan, 26, Online hair business

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

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

The growth of online shopping and need for timely and convenient product delivery has necessitated the growth of local infrastructure, including delivering items through sellers who use their cars as mobile businesses, rent a shared shelf space in the central business district, organize days of delivery at common place meetups, and use existing logistic service providers for last-mile fulfillment. Sellers rely on long-distance courier services for out-of-town deliveries.

113 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Flexibility.”

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

Cris, 27, Fashion and beauty products seller

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

Surviving and thriving in digital marketplaces

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

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

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

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

Tracy, 27, Perfume seller

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

"When you're a small fish and then you're selling very authentic stuff, people are like, 'your prices are a bit too steep for a stall in town' or whatever."

Lucy, 31, Made in Kenya products business

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

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

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

Dan, 26, Online hair business

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

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

Dan, 26, Online hair business

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

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

Kelly, 28, Merchandise seller

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

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

Ken, 29, Household products seller

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

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

"If you are importing, filling an import minimum order quantity [MOQ] is a challenge, especially if the cost is very high."

Tracy, 27, Perfume seller

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

Cris, 27, Fashion and beauty products seller

Roundtable discussion

In March 2021, after the completion of interviews in the first four of eight sectors, Qhala and Caribou Digital held a roundtable consultation with key stakeholders in the sector, research, government, development community, and representatives from youth and people living with disabilities to share the research findings and engage in a discussion to forge a way forward on platform livelihoods.

The discussion highlighted how platforms offer a common ground for all to interact, with no preconceptions based on gender. Platforms can erase barriers such as gender discrimination, as all that is required to sign up on social media platforms is a name on a page. Social commerce seems to be addressing the challenge of lack of trust, as sellers are beginning to place more faith in these practices; more follow-up studies on the impact of trust on business growth can uncover specific steps to tackle this challenge.

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

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

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

- 1 How do interactions on platforms differ based on gender?
- 2 How do sellers balance trust and scale? In social commerce, is there a limit to trust once sellers expand beyond their immediate social circles of friends and family? Would this be a reason to consider more formal platforms that have already built up their legitimacy and brand image?
- 3 Why is formalization still a significant barrier for MSEs? What is the sustainability of these activities? What are the fragilities of these platforms? Would upskilling and encouraging these businesses to formalize address some of the challenges MSEs face?
- 4 What impact will the increasing role of platforms have on those who cannot get online? What is the variance in trends for MSEs in urban settings and those in rural areas? Are there specific characteristics of those who participate in social commerce versus those on formal platforms?



Conclusion

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

"You know, this is a business that depends on the season. But there is when you are lucky. The past week, I sold two products, the whole week, there is peak and off peak. December mostly is peak season. Because you will have the product—let's say for example you are selling it at KES 3,000 (US\$28.18), when it gets to December you get the advantage because you can even increase the amount. You could add KES 1,000 (US\$9.39) on to the original price. And still someone will buy."

Irene, 26, Body care products seller

In the early days of a new business, friends and family provide a great support system; starting a business is viewed as a bold move, a great way to stay engaged rather than waiting idly for formal employment, which is never guaranteed. Platform marketplaces reward—or at least present opportunities to—those with a hustler mindset who are keen to experiment and try out many strategies.¹¹⁴ Risks are inevitable; most sellers are aware that their task is not easy, but a focused mindset keeps their business successful longer.

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

Cess, 23, Fashion products seller

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

Dan, 26, Online hair business

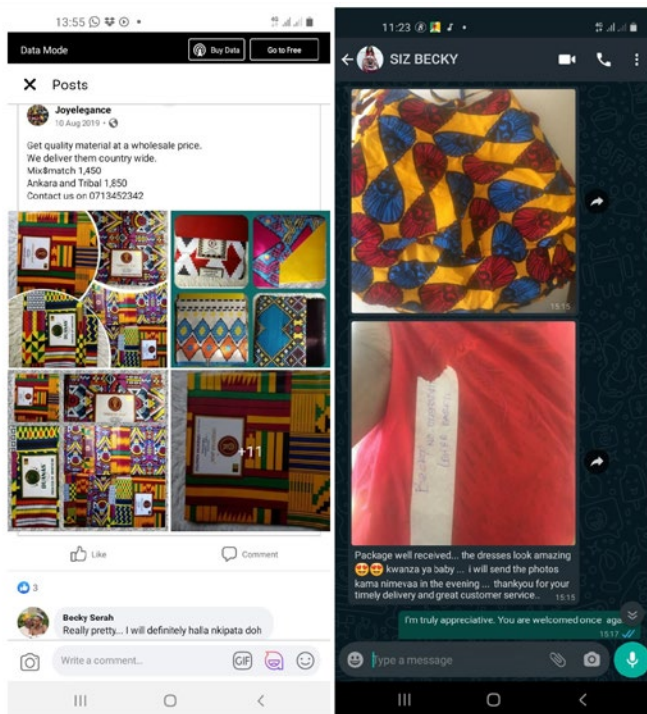
"You will meet all kinds of people. At the end of it all, it doesn't really matter what people think about you. I have read somewhere that says the only time you will mature in business is when you come to realize that the world has seven billion people for you to be demoralized by a few hundred."

Simon, 26, Snack seller

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

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

The twelve livelihood elements identified in the literature review help demonstrate some trade-offs of online business more clearly.¹¹⁵ Revenue,¹¹⁶ transparency,¹¹⁷ and flexibility¹¹⁸ can be elusive, with the need to be always on to increase visibility in a very competitive sector. But sellers' sense of agency and satisfaction in being an entrepreneur is palpable. There is little doubt that this sector will continue to evolve, likely formalizing further, and provide livelihoods for many young Kenyans in the years ahead. The **concluding essay** ➔ of this report reflects on inclusion and the quality of Kenyan youth's platform livelihoods across all the sectors.



Screenshot of communication on Facebook and WhatsApp, which are common channels of conducting business online. Photo credit: Gladys, Fashion entrepreneur

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

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

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

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

CASE STUDY

Gladys

Fashion entrepreneur

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

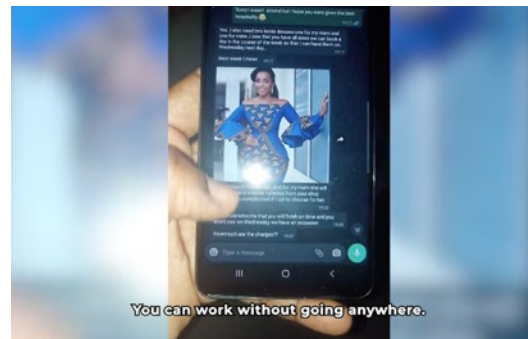


About the work

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

Digital strategies

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



Gladys, a fashion entrepreneur, converses with clients using WhatsApp. Photo © Gladys

Being an entrepreneur

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

Winning strategies

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

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

Challenges

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

Effects of COVID-19

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

Earnings

At the moment I have three tailors who work with me. If there are many orders, I have another one I collaborate with who has his own business. We worked on a gown; the gowns are usually above KES 50,000 (US\$469.70).



SECTOR STUDY

Farming

Experiences of young Kenyans using digital platforms to earn a living

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

Though farmers connect with markets via both marketplace and social media platforms, they still depend on offline markets for direct selling and need to do research to tap into high-end markets, understand evolving client needs, and grow their business. While formal platforms are widely available in Kenya, none of them offer end-to-end transactions. Instead, they facilitate search and discovery, leaving payment, fulfillment, and logistics services to the farmer. The lack of end-to-end transactions erodes farmers' experience on payment due to unreliable clients. As a result, farmers have to get creative in last-mile delivery and require down payments and off-platform transactions to ensure earnings.

The sector

The agricultural sector contributes about 34.1% of Kenya's gross domestic product (GDP), employing at least 60% of workers in informal employment.¹¹⁹ Although this sector is one of the largest youth employers in Kenya, there is scant data on the quality of these livelihoods or the degree to which farmers are using digital platforms in their livelihood strategies.

As in other platform sectors, farmers who are using platforms have done so due to unemployment, to support their family's business, or to build digital market linkages. Some, however, were forced into the sector due to COVID-19, when demand for food commodities was high. In the initial literature review, studies of farmers using platforms (not just information and communications technology (ICT) in general) were scarce.¹²⁰ But during interviews, farmers described two emerging ways of using platforms. Similar to **MSEs** ➔, some farmers used formal digital marketplaces. Others turned to what Caribou Digital calls "social agriculture": the practice of using social media to support farming livelihoods.¹²¹

119 Kenya National Bureau of Statistics, *Economic Survey 2020*; British Council, "Youth Employment in Kenya."

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

121 For discussion of an extensive follow-on study of social agriculture conducted in 2021, see Schoemaker et al., "Social Agriculture: Examining the Affordances of Social Media for Agricultural Practices."

Traditionally, agricultural commodities have been sold through middlemen at local markets. This model has meant that people other than farmers have controlled most aspects of the value chain, including marketing, pricing, and access to clients. Some farmers are now looking to reach their customers directly and sell at competitive prices via digital channels, particularly through online marketplaces, social media, and farmer-owned websites. There are few online marketplaces specifically for agriculture; the most common are [MkulimaYoung](#), [Ecosokoni](#), and [Farmers Market](#). In this sector, there are also digital platforms who are aggregators; they collect produce from different farmers to sell (e.g., [Twiga](#)) or offer access to farm inputs and farming content (e.g., [Digifarm](#)). The majority of the farmers interviewed in this study used social social media rather than dedicated marketplace platforms.

In terms of the elements of platform livelihoods, to be a farmer on a platform depends on savvy *trading*, perhaps with some digital *creating* mixed in. Farming is a far cry from gig work, but, as this section shows, it can be a platform livelihood all the same.

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods, 20 in the farming sector. Further details on methods are available in [Appendix I](#). Interviewees were selected in a purposive sampling manner. We drew on this literature review¹²² and conceptual framework¹²³ developed earlier in the project. This chapter elaborates and extends the framework's themes. While this report stands alone, it can be read alongside our analysis of [the arts and creative industries](#), [asset renting](#), [e-commerce and social commerce](#), [farming](#), [logistics and delivery](#), [ride-hailing](#), and [trades and services](#). Note that this study was conducted during the COVID-19 pandemic.

This research was informed by the increasing number of young farmers. This rise was exacerbated by COVID-19, which further increased the number of farmers who wanted to capitalize on the rising demand for food and agricultural produce.

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

123 Caribou Digital and Qhala, "Platform Livelihoods Framework."

Most of the youth farmers who participated in this study were educated (have a tertiary education), had some connection to rural or semi-urban areas where their farms are located, and had connections to urban markets. Farms of those interviewed are in Kajiado and Kiambu counties, which are part of the Nairobi Metropolitan area, and others are on the outskirts of Nakuru town. These farmers were engaged with platforms in several settings: 1) Some live in urban areas with their farms situated in rural areas. 2) Semi-urban farmers live and work in semi-urban areas and look for markets in urban towns. 3) Rural farmers, most likely educated in urban areas, return to their rural homes after graduation to manage the farm. Some studied agriculture and now apply their knowledge in practice; others are former technology students who want to apply their skills to provide market linkages with other farmers. Education plays a key role in knowledge, awareness, and marketing.¹²⁴ The more skills farmers have in these areas, the better their chances to build a sustainable business.

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



124 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Amplification."

Experience of youth farmers on formal digital marketplaces

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

Formal platforms expose farmers to a wider market.

A key characteristic of formal marketplaces is a large investment in logistics and marketing to draw customers to them. Unfortunately such investment is not characteristic of farmer marketplaces, because they are not designed to allow end-to-end transactions. Instead, they facilitate search and discovery, leaving payment, fulfillment, and logistics services to the farmer. The majority of farmers who use these platforms had the impression that agriculture platforms are not widely known by either farmers or customers, hence their slow sales.¹²⁵ Additionally, these marketplaces are known for specific types of produce, some of which are more popular than others.

“But sometimes it can be a while before you get a customer, especially for stuff like strawberries. But for kienyeji eggs. Yeah, you get—they’re cheap, you find them very cheaply, you get clients. They call you, you deliver.”

Judy, 27, Farmer (strawberries, eggs, vegetables, onions)

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

Maria, 28, Farmer (chicken)

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

“They have, as in free ads. So when you open the home page, they have ads for you. Every day I think you can post an ad, so it’s always in people’s eyes when they open up the home page.”

Maria, 28, Farmer (chicken)

125 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Access to Work and Markets.”

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

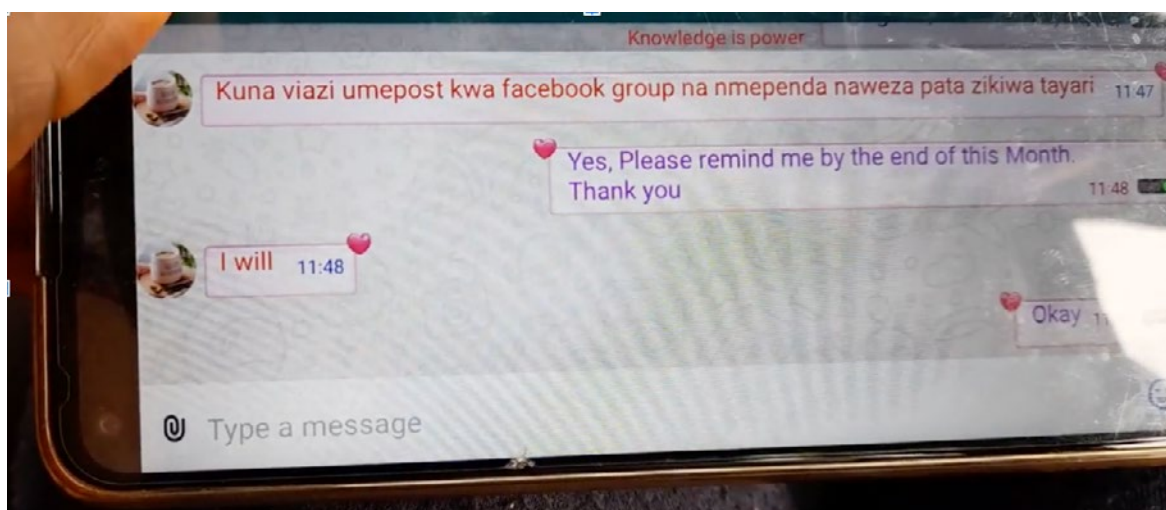
All transactions are completed off-platform, including communication, negotiation, and payment. This leads to a fragmented experience that eventually makes digital platforms become connection channels. Consequently, some farmers abandon formal platforms after building a regular market and shift focus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

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

Prince, 24, Farmer (tomatoes, watermelon)

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

Lucky, 36, Farmer (tomatoes, onions)



A screenshot of a WhatsApp conversation between a farmer and a client who is inquiring about potatoes based on a Facebook post shared by the farmer.

Photo credit: Atlanta, Farmer

Experience of farmers selling through social agriculture

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

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

“Without a doubt, were it not for social media, I would be lacking now in the market. I shouldn’t have a market for my product, because 90% of the consumers of my products are online actually.”

Ian, 33, Farmer (poultry)

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

Prince, 24, Farmer (tomatoes, watermelon)

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

Hope, 24, Farmer (poultry)

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

One key characteristic of this sector is the abundance of community and social support, facilitated via online groups.¹²⁶ These groups have multiple functions, including 1) sharing farming tips and knowledge for better yields; 2) marketing produce; and 3) amalgamating produce to fulfill orders.

"I am in a WhatsApp group, they update the farmers on price changes, quality, like you shouldn't compromise on quality of the produce, e.g., which fertilizers we shouldn't use."

Judy, 27, Farmer (strawberries, eggs, vegetables, onions)

"I think you can't underrate online selling, you will look for a market even on Facebook. I am in around let's say 50 farmers' groups."

Henry, 23, Farmer (watermelon)

"I farm in Nyeri, but sometimes because our farm cannot meet the supply, I buy from other farmers and resell in Nakuru."

Joy, 23, Farmer (onions)

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

"But even now if you wanted to sell cologne, I wouldn't share any information with you. I did not have such an opportunity so I would not give you the opportunity."

Neema, 27, Farmer (chicken) and MSE (perfume)

Different social platforms offer different advantages for farmers.

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

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

Prince, 24, Farmer (tomatoes, watermelon)

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

Fred, 26, Farmer (broccoli, spinach, bell peppers, purple cabbage)

Very few farmers advertise on social media.

“For these posts, so that they can reach as many people as you would want. You pay for the advertising on Facebook. Sometimes it can be expensive but anyway, you have to do it. You have to sacrifice for your products to reach to many people.”

Lucky, 36, Farmer (tomatoes, onions)



A farmer poses with produce in the greenhouse where she farms most of her vegetables.

Photo credit: Tabitha, Farmer

Experience of farmers on both formal and social platforms

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

New entrants to the farming sector need to figure out many variables: where, how, what, and when to farm, weather patterns, soil types, and which seeds to plant. The biggest barrier for new farmers is the availability of land or initial capital.¹²⁷ Some use family land; others lease land.

"I've been doing it since when I was in high school. But now after graduating, that is when I was available to manage. But my father was managing for me when I was away."

Peter, 24, Farmer (potatoes, cabbage)

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

Milly, 26, Farmer (onions)

Agricultural produce is perishable with a short shelf-life. Farmers have to learn the dynamics of the market to succeed, usually using rapid and aggressive online marketing to make sales. However, as farmers build a reliable client base or farm produce decreases, this strategy becomes less common. Some farmers eventually use digital marketing skills to become online aggregators for other farmers' products, shifting into MSEs.¹²⁸

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

Joy, 23, Farmer (onions)

¹²⁷ Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion."

¹²⁸ Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Hidden Hierarchies."

Farmers have diverse market preferences.

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

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

Brian, 30, Farmer (indigenous vegetables)

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

Maria, 28, Farmer (chicken)

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

Even farmers engaging on online platforms still depend on offline markets; farmers engage in "tech and touch" offline marketing strategies, e.g., farmer markets, direct selling to retailers, bidding, or product showcases to increase product uptake.¹²⁹ Others use offline connections to research pricing, tap into niche or high-end markets, understand evolving client needs, and grow their business.

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

Milly, 26, Farmer (onions)

"Everyone wants to sell at the most profitable price and at the same time you don't want to sell it to someone more expensive than you ... The customers refuse to buy from you and move to the cheaper options."

Prince, 24, Farmer (tomatoes, watermelon)

"Let's say you have come in and maybe you want to sell your mushrooms, maybe for KES 1,000 (US\$9.39), if it's too high they regulate. Or if it's low, they tell you it's too low, you should sell at least for KES 1,500 (US\$14.09). They guide you."

Neema, 27, Farmer (chicken)

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

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

Maria, 28, Farmer (chicken)

Farmers see possibilities for financial success in this sector.

Some view farming as an investment option. Farmers measure their success in three ways:

1) profit—post-harvest earnings less all expenses; 2) selling all the produce with no stale produce left over; 3) compared to earnings from previous employment experience.¹³⁰

"The eggs we'll—up to xxx amount in a good month—minus the cost for transportation, fuel, and stuff."

Judy, 27, Farmer (strawberries, eggs, vegetables, onions)

"When I harvested there, you know, there were tomatoes. They're highly perishable. For you to make sure you sell before they go bad you have to source on all methods of marketing your products."

Prince, 24, Farmer (tomatoes, watermelon)

"My family supports me because they know how much I was earning at my previous employment. So it's good business."

Maria, 28, Farmer (chicken)

"Farming is like gold. It's just difficult. But now when you have the products you are selling, there is some fun in receiving money from your sweat. Nothing beats that."

Henry, 23, Farmer (watermelon)

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

"What we do in our family is, we just—returns we get from selling, like investing it back into farming, but once in a while, when need arises we go deep and get some money from our savings."

Matthew, 23, Farmer (tomatoes, sweet potatoes, eggplant)

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

Lucky, 36, Farmer (tomatoes, onions)

Even with the threat of losses, most farmers do not have any form of insurance.¹³¹ Some say they will consider insurance when they scale up and grow their business.

"I'll insure them later, you know, the project is not that big so that I insure. So this one I can at least manage so if I can do this more than an acre or let's say an acre and above."

Ken, 23, Farmer (kale, sukuma wiki, lettuce)

For farmers, growth is tied to the availability of land.¹³² Those who own land have more control over their growth projections and plans. Their goals for their farms include: 1) expanding their business to become a large-scale supplier; 2) increasing production through productive farming methods, such as greenhouse, hydroponic, or aquaponic farming; and 3) expanding their value chain into manufacturing or agribusiness (become an MSE).

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

Henry, 23, Farmer (watermelon)

"The plan is just to expand, to be able to supply bakeries or a place where they require a lot of eggs in a day, like say 50 to 60 trays in a day. That would be good business."

Neema, 27, Farmer (chicken)

"I want to have more greenhouses, growing more tomatoes, and also growing more onions. And I also want to advance now to greens, vegetables on a large scale. Using advanced technology."

Lucky, 36, Farmer (tomatoes, onions)

"I would love to have my own organic supermarket. Like beyond fruits—something like that."

Judy, 27, Farmer (strawberry, eggs, vegetables, onions)

131 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings"; Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Betweenness and Protection."

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

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

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

Timothy, 27, Farmer (chicken, pork)

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

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

Hope, 24, Farmer (poultry)

"So for me I personally believe in having so many skills, not only for myself but also to train others."

Brian, 30, Farmer (indigenous vegetables)

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

Brian, 30, Farmer (indigenous vegetables)

"For us what we normally do we try as much as possible to give people zero free food that has no chemicals ... GMO [genetically modified organism] makes us look bad. No, because the crops they grow, they grow faster, they mature faster. But I think the taste is what determines the quality."

Judy, 27, Farmer (strawberries, eggs, vegetables, onions)

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

Farmers also have to figure out last-mile delivery and fulfillment; this includes packaging, delivery, and customer service. As a result, the platform experience erodes flexibility for farmers, as they are responsible for all parts of transactions. Some farmers schedule deliveries as requests come in; others have set days of the week to deliver produce. Some use delivery partners, such as motorcycle drivers, public service vehicles, hired lorries, or pickup trucks. More established farmers own a vehicle that they use to make their own deliveries.¹³³

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

Joy, 23, Farmer (onions)

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

Maria, 28, Farmer (chicken)

Farmers describe flexibility as the ability to choose their own working hours, largely tied to scheduling different activities, e.g., delivering produce or scouting for new markets.¹³⁴ Some juxtapose their schedules to working in an office or the experience of being an entrepreneur.¹³⁵

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

Farmers face disparities between clients who express interest online and those who show up during delivery. Some clients book or request produce online, but then fail to show up during delivery, creating feelings of mistrust and frustration among farmers.¹³⁶ Farmers mentioned this as a huge loss that affects their earnings and results in unpaid efforts.¹³⁷ Thus many farmers ask for a down payment before delivery.

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

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

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

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

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

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

Maria, 28, Farmer (chicken)

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

Maria, 28, Farmer (chicken)

"When someone tells you they want a tray of eggs, not really stealing but being lied to. They want like two or three trays of eggs for about KES 2,300 (US\$21.60). You keep the eggs aside and wait for them, that person doesn't send any money. But you still think you have a customer coming for the eggs. It's like having no trust in someone, so I'd rather have a phone call that usually translates to sales rather than messages or chats. They may make a down payment for something so that you're sure they are committed to buying something."

Neema, 27, Farmer (chicken)

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

Society does not see farming as a priority for youth; some face societal pressure to find work in white-collar jobs.¹³⁸ To change this narrative, many young farmers use digital technology as an evangelist platform to change the stereotype of farming as designed for older or rural people.¹³⁹ Using social media channels, youth farmers are challenging the narrative, advertising their businesses, and educating the public.¹⁴⁰ Farmers hope this education and awareness will lead to more appreciation for farming among clients, who will understand the value of produce rather than bargain for lower prices.

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

Joy, 23, Farmer (onions)

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

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

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

"And also people bargaining. You know, bargaining not knowing that I have taken time rearing the chicken."

Tracy, 26, Farmer (poultry)

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

"For my dad, I haven't tried educating him because he is an old school guy, you know? He is even afraid of transacting using M-Pesa."

Matthew, 23, Farmer (tomatoes, sweet potatoes, eggplants)

The farming sector does have barriers to inclusivity.

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

"[There's] a little bit of male chauvinism around. I won't lie. There is a lot of sexism that is around. But there is also the advantage of the fact that you are a woman that people will easily believe you or trust in you."

Milly, 26, Farmer (onions)

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

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

Peter, 24, Farmer (potatoes, cabbage)

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

"Yeah, normally my mom and my relatives help me with deliveries ... compared to me walking, going to the market. I have not been engaged too much and walking you know, going to sell the vegetables."

Ken, 23, Farmer (kale, sukuma wiki, lettuce)

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

Lucky, 36, Farmer (tomatoes, onions)

Roundtable discussion

In March 2021, after the completion of interviews in the first four of eight sectors, Qhala and Caribou Digital held a roundtable consultation with key stakeholders in the sector, research, government, development community, and representatives from youth and people living with disabilities to share the research findings and engage in a discussion to forge a way forward on platform livelihoods.

Stakeholders reiterated how important this sector is for providing employment opportunities, and digital channels are key to achieving this goal.

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

Vernessa Khamati, Safaricom

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

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

Phelix, Mastercard Foundation

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

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

Conclusion

Interviews with farmers revealed their engagement with digital spaces and platforms, providing a glimpse of the future of farming in an interconnected, increasingly digital world. Rather than participating in formal marketplaces or buying Google ads, farmers engage with social media and messaging platforms in a novel practice of “social agriculture.”¹⁴¹ The platform’s use has many similarities with digital engagement in the **arts** ➔ and **MSE** ➔ sectors.

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

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

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

The twelve elements of platform livelihoods are also illustrative here, as they help demonstrate that participation in digital markets and spaces is more than simply a transaction.¹⁴² It is a set of practices: social, educational, and transactional. Digital platforms can involve frustrations and a fair amount of hustle, but also agency, flexibility, and the promise of better earnings for farmers. The **concluding essay** ➔ of this report reflects on inclusion and the quality of Kenyan youth’s platform livelihoods, looking across all eight sectors.

141 For discussion of an extensive follow-on study of social agriculture conducted in 2021, see Schoemaker et al., “Social Agriculture: Examining the Affordances of Social Media for Agricultural Practices”; Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”

142 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, “Platform Livelihoods: Results by Element.”

CASE STUDY

Lucy Onion farmer

Lucy is a 26-year-old single onion farmer and agribusiness consultant living in Nairobi. Her farm is located in Kiserian, approximately 1.5-hours drive from Nairobi. Along with planting and selling onions, she works with farmers at the different stages of onion production: site evaluation, soil testing, land preparation, irrigation installation, selecting types of seeds and seedlings to plant, and market linkages.



About the work

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

Digital strategies

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

Challenges

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

Earnings

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



SECTOR STUDY

The arts and creative industries

Experiences of young Kenyans using digital platforms to earn a living

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

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

The sector

The Kenyan government regards the arts and the creative sector as a promising area for job creation. For example, the Ministry of Sports, Culture and Heritage launched a KES 100-million (US\$939,408.17) Artists' Stimulus Programme to support those in creative industries during COVID-19.¹⁴³ This research draws on the definition from UNCTAD: "creative industries" are the cycles of creation, production, and distribution of goods and services that use creativity and intellectual capital as primary inputs.¹⁴⁴ Creatives in music and visual art serve as representative examples of this broad sector; thus this report centers on the ways musicians and visual artists in particular interact with digital platforms to create, distribute, and sell their work. In some cases, this work involves generating online engagement and attention, getting paid by the click for *creating* in the way the platforms define it. But in others, livelihoods are more like *trading*; artists and musicians use platforms to promote and sell their services (concerts) or goods (paintings, sculptures, etc.)

¹⁴³ Kenya Ministry of Sports, Culture and Heritage, "Call for Proposals on KSHS 100M Artists Stimulus Programme."

¹⁴⁴ UN Conferences on Trade and Development, *Creative Economy Report 2008*.

Music distribution in Kenya has been riddled with piracy and monetization challenges. Although some government bodies (Performers Rights Society of Kenya and Music Copyright Society of Kenya) were established to help musicians with establishing copyrights and collecting royalties based on airplay from traditional broadcast media, artists have complained about meager earnings from these organizations.¹⁴⁵ The government recently unveiled a system for creatives to track royalties from their work.¹⁴⁶ Visual art is a growing sector, with reduced reliance on physical galleries as the primary avenue for display as online channels have enabled the online bidding for and buying of art.

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

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

¹⁴⁵ Osoro, "Musicians Demand Justice as Audit Reveals Theft of Royalties."

¹⁴⁶ Kenya Copyright Board, "Kenya National Rights Registry Portal."

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

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods. Further details on methods are available in [Appendix I](#). Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.¹⁴⁷ This chapter extends and elaborates on the framework’s themes. While this report stands alone, it can be read alongside analyses of other sectors: [asset renting](#), [e-commerce and social commerce](#), [farming](#), [freelancing and microwork](#), [logistics and delivery](#), [ride-hailing](#), and [trades and services](#). Note that this study was conducted during the COVID-19 pandemic.

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

147 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, “Platform Livelihoods Framework.”

The 19 interviewees included both emerging and established creatives, based on years of active creative work. Their experiences on digital platforms centered around the opportunity to find inspiration to create, directly interact with fans and clients, self-promote, and build a brand around their creative work. The boundaries between transactional (earnings) and relational (building an audience) labor are blurry, especially for musicians who use social media platforms to engage fans and redirect them to more formal platforms that have monetization options. Creatives described their online engagement as intense, particularly in contrast to other sectors, such as MSEs, where owners can remain anonymous. Most creatives explain how they have to give a part of themselves to keep fans engaged because engagement dictates earnings, an aspect of the platform with which many of them struggle. While digital platforms offer a chance for independent creatives to showcase their art, they still work with distribution partners who help market and protect their work for a commission. Copyright issues are still prevalent, especially among visual artists, who mentioned needing more channels to protect their work as they share and distribute it openly on online platforms.

Experiences of creatives on platforms

In terms of the elements of platform livelihoods, people in the arts use a mix of *trading* and *creating* to sell their creations on digital marketplaces and social media platforms. Selling creative work sometimes includes engaging in “relational labor” in which artists build an audience who they later engage as a way to create a strong brand.¹⁴⁸ Similar to **MSEs** ➔ and **farmers** ➔ who hire influencers and create engaging content as forms of marketing, creatives create content to showcase their artistic processes as a way to connect and engage with the audience.

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

Alfred, 28, Musician

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

148 Baym, *Playing to the Crowd*.

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

Sue, 27, Musician

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

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

Lynn, 25, Visual artist

Creatives must build an active online engagement with fans to convert their following into sales. This aspect also highlights the difference between new artists and established creatives, who find success due to their brand name and can afford to hire resources to grow their brand (e.g., social media managers).¹⁴⁹



Platform experiences of musicians

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

Musicians create and easily share their work with a wide audience through digital platforms. They explained they must put effort into marketing to be successful. On online platforms, independent musicians can share their work, driving sales through viewership, downloads, and streams.¹⁵⁰ While social media platforms lack clear monetization channels, musicians use them as conduits to create a fan base and direct fans to music streaming and download platforms where downloads, listening, and viewership translate to earnings.¹⁵¹

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

Owino, 26, Musician

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

Kevin, 27, Musician

Selling creative work requires relational labor.

The more consistent a musician is in pushing their music online, the better their viewership.¹⁵² Interviewees described performing this kind of "relational labor."¹⁵³ They have to balance this marketing engagement with their creative process. Musicians mentioned needing to have an iron-willed focus on promoting their work, sometimes needing to share personal information to relate more with fans and drive engagement. Satisfying fluid audiences that shift with new trends involves challenges of relatability. Some struggle to share personal information, so they contract digital marketing experts and distribution partners. Sometimes, fans expect more from musicians than what they can provide, which creates challenges for frequent engagement.

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

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

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

153 Baym, *Playing to the Crowd*.

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

Sue, 27, Musician

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

Owino, 26, Musician

Platforms reinforce purpose and passion by enabling access to fan interaction.

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

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

Kevin, 27, Musician

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

Complexity surrounding distribution, copyright infringement, and marketing drives musicians to engage distribution partners. These partners act as intermediaries between platforms and creatives and track down payments, taking a commission for their services. However, neither platforms nor distribution partners offer redress mechanisms on client earnings in case of an issue. Some musicians mentioned that these partnerships succeeded at first but that the service deteriorated over time. They complained about an opaque payment structure with no clarity on the breakdown of earnings.¹⁵⁴ While these partners facilitate platform distribution, musicians must reach a certain level of engagement to start earning, a policy defined by platforms.

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

Samuel, 27, Musician

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

"Because once you check our statements you get initial earnings, which is a lot of cash. You can get initial earnings of KES 200,000 (US\$1,878.82), but the final payment that you get, you find less than KES 50,000 (US\$469.70) or less than KES 30,000 (US\$281.82). So you see, I've been cut here, I've been cut from there. There is a company that I have registered with that they've cut. Every company also cuts taxes, I don't know what. So you come to find cash that isn't there. So it could be we are the second party."

Kevin, 27, Musician

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

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

"Platform X does pay me but not a lot of money. The most that they have ever paid me was about KES 226 (US\$2.12). Yes, KES 226 but it also depends on your downloads. Platform X is there so that people are able to find your songs and be aware so it is still a good opportunity. Although I do notice that the big artists when they make it they do not bother anymore with Platform X. This is because they know their fans can easily reach them via other platforms like radio, YouTube. Yesterday they sent me money from Platform X, KES 60 (US\$0.56)."

Owino, 26, Musician

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

Earnings on digital platforms for musicians are not sustainable, leading many to pick up side hustles, often offline gigs where they entertain at events.¹⁵⁵ However, this secondary income stream has been affected by COVID-19. Many expressed that their earnings from their music are not sustainable when compared to the time and resources spent in creating and engaging fans. They also stated there are many hidden costs involved in producing creative work; high initial investment is necessary to create quality work.

Many creatives want to advance their music careers. Once they have a strong brand, they can earn through other partnerships besides music. Those just starting out are curious about how best to create a brand from their creative work, which will help them stay competitive. In creative work, artists need to upskill and grow.¹⁵⁶ Talent is key to succeeding in the sector, but raw talent requires continuous refinement and frequent collaborations to increase engagement and shift from just selling art to establishing a brand.

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

Sue, 27, Musician

¹⁵⁵ Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Earnings."

¹⁵⁶ Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Upskilling and Growth."

Platform experiences of visual artists

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

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

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

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

Vinny, 25, Visual artist

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

Lizzie, 25, Visual artist

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

Visual artists face unpredictable seasonality in demand, usually affected by changing trends.¹⁵⁷ In slow seasons, they keep creating, even if only small personal projects, to keep themselves occupied and retain engagement with their fans and clients. Artists mentioned the constant need to promote their work by engaging with their audiences, resharing posts on social media even when they do not have new work to share. Creating takes time, and engagement needs to continue even during slow spells.

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

Lisa, 26, Visual artist

Similar to music, getting to the next level requires time and attention to detail. Patience and experimenting with fun projects go a long way in getting better. Those who want to grow their business research, improve their skills, and seek advice from others who have been in the sector longer. Visual artists determine the price of their art by the cost of materials, size of the product, and time taken to create a piece. Thus by improving their skills, artists can increase their pricing. More established artists have the confidence to charge higher rates.¹⁵⁸ Learning how to value their work is a process that takes time and experience.

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

Lynn, 25, Visual artist

"How I price my art is mostly through the materials I use, depending on the material I have used, and the cost and the labor I charge—KES 1,000 (US\$9.39) per hour. So if a piece takes like 12 hours, the bare minimum is already 12k. Those are usually the main factors that I consider: material price and the time it takes. But my colleagues, there are some that are a bit advanced and they look at a lot of things and you find that they are a bit pricey. Like an A4, they would charge more than I would. But for now, I do not look at the details. For me, I do it according to size. If it's a small size it has its own price, all the way to the big sizes."

Lynn, 25, Visual artist

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

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

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

Digital channels allow artists to showcase their work and creation process. When clients see the effort and passion that goes into creating art, they are willing to pay more and support the artist.¹⁵⁹ However, creatives struggle to make their art a sustainable career because most Kenyans do not appreciate art; hence, selling it is a challenge.

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

Lizzie, 25, Visual artist

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

Vinny, 25, Visual artist

Visual artists often lack a specific kind of social and legal protection when working in platform markets: copyright.¹⁶⁰ Artists mentioned needing to manually sign their art pieces before posting them online, though this does not fully prevent copying of their work. Currently, legal protection and property rights for art pieces are lacking, a challenge especially prevalent when art is shared online, which enables easier copying. Artists use community networks when reporting copyright infringement cases, but this is not always successful. Most mentioned needing support from digital platforms to protect their work and build a more professional portfolio.¹⁶¹

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

Lizzie, 25, Visual artist

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

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

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

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

Vinny, 25, Visual artist

Surviving and thriving in digital creative marketplaces

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

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

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

Samuel, 27, Musician

Flexibility gives artists the time, autonomy, and freedom to engage in other enterprises.

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

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

Lizzie, 25, Visual artist

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

Lizzie, 25, Visual artist

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

Kevin, 27, Musician

Fame makes society more accepting of creative career paths.

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

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

Owino, 26, Musician

The sector lacks diverse representation, especially of women.

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

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

Sue, 27, Musician

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

Lisa, 26, Visual artist



A musician recording a song in the studio. Before distribution on online platforms, a lot of time and work goes to music production.
Photo credit: Ken, Musician

Roundtable discussion

In March 2021, after the completion of interviews in the first four of eight sectors, Qhala and Caribou Digital held a roundtable consultation with key stakeholders in the sector, research, government, development community, and representatives from youth and people living with disabilities to share the research findings and engage in a discussion to forge a way forward on platform livelihoods.

In the consultation, stakeholders mentioned the need to promote artists and their content should be closely tied to bridging the gap in access to revenue. Reviewing the sustainability of the creative sector, specifically in music, it was clear that earnings do not always reach the pockets of the artists who contribute to its success. More conversations are needed to capture the ways creatives are sidelined by the dominators of the industry. Artists mentioned a needed shift in the industry: putting the artist at the center. Some local initiatives, such as HEVA Fund, were highlighted among those working to localize solutions for the creative sector.

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

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

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

- 1 Is revenue being generated by the artist getting to the artist, and how can this be examined?
- 2 Are youths in creative sectors able to make enough income, and is this an issue across sectors or is it unique to the creative sector?
- 3 There are too many intermediaries between the artist and the money—this is not a platform issue, but rather an industry wide issue. Is it possible to transform the whole sector?
- 4 Can a system be set up that allows creatives to access financing based on their demonstrated ability to produce revenue?
- 5 How can artists be supported to copyright their work and enforce these copyrights? More discussions need to be had on intellectual property for creatives and the terms and conditions revolving around the content, its creation, and its ownership.

Conclusion

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

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

Fal, 26, Musician

"I don't know because you know art is not like a necessity, art is more like a luxury. And so you don't just wake up buying art every day so sales are like far in between. So let's say like two to three sales a month, not a week. That's like a good month. On a bad month, it's nothing at all. Yes. August. The first two weeks things were quite okay. Then from there not much. Because it was painting a mural, it cost KES 75,000 (US\$704.56)."

Din, 27, Visual artist

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

Thus the arts and creative sector is a compelling example of the constellation of ways in which platform practices are manifesting in Kenya and beyond. Limiting inquiry to artists' participation in formal marketplaces or paid searches obscures the social activity creatives are engaging in on digital platforms. Like **social commerce** ➔ and emerging forms of social agriculture, creative workers show social creativity.¹⁶² These new forms of livelihood entail new trade-offs, tensions, and vulnerabilities for creatives on the online social hustle to sell their work, especially in relational labor. The **concluding essay** ➔, reflects on inclusion and the quality of Kenyan youth's platform livelihoods across all sectors.

Eric, a visual artist, takes a photo of a drawing to share with the client for review. Photo credit: Eric, Visual artist



162 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, "Social Agriculture."

CASE STUDY

Kennedy Musician

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



Sector study: The arts and creative industries

About the work

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

Digital strategies

For my first song on YouTube, the moment I saw there was no media giving me attention and stuff, I was so active on social media. So I pushed it. To my surprise it got to 30,000 likes, now it's heading up to 50,000 views. I usually say my subscribers on YouTube that it's my church. So the moment I saw my YouTube reach 1,000, I said that 1,000 congregation, that's a whole church, that's the thing that has been motivating me. You can do it by yourself without waiting for media houses to push your music, if they do, that's an added advantage.

There are many channels now. On some, you enter a number, you enter an amount, then after you've sent those, you get a link on

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

Challenges

Earnings, because once you check our statements you get initial earnings, which is a lot of cash. You can get even half a million. You can get initial earnings of KES 200,000 (US\$1,878.82) but the final pay that you get, you find less than KES 50,000 (US\$469.70) or less than KES 30,000 (US\$281.82). So it could be we are the third party. For me, I could suggest platforms look at revenue on owners of content at least they get the bigger cake. Going to the studio, you're the one who is paying as an artist. Video, you're also paying like a lot of things. You're the one doing them. Writing, creation ... but at the end of the day, you get something that is not there. That's bad.

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

Effects of COVID-19

I get calls for emcees these days, which is better than nothing. I'm told because of COVID, "It's KES 5,000 (US\$46.97). Will you accept, you take us like friends?" You go do it not just because you're worth that, but because you know, you need the money.

Earnings

So I remember there was a time I got some good money from music. I even started saying I've got some money from music? I got KES 30,000 (US\$281.82). So I chilled and saw that they sent statements. I saw the statement that 100,000 people have subscribed to my Skiza Tune. With another distributor, I got KES 10,000 (US\$93.94), the whole year there was nothing and my music was online and adverts were running. But at least I got something.

CASE STUDY

Wanja Visual artist

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



About the business

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

Digital strategies

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

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

Challenges

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

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

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

Effects of COVID-19

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

Earnings

How I price my art is mostly through the materials I use, depending on the material I have used, and the cost and the labor. I charge KES 1,000 (US\$9.39) per hour so if a piece takes like 12 hours, the bare minimum is already KES 12,000 (US\$112.73). Those are usually the main factors that I consider: material price and the time it takes.

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



SECTOR STUDY

Asset renting

Experiences of young Kenyans using digital platforms to earn a living

By digitalizing asset renting and sharing, platforms enable visibility for asset owners, renters, and clients looking for these assets. Even with this wide visibility, some assets (e.g., housing) are place-based, limiting the market one can serve. More portable assets (e.g., tractors or sound equipment) can move around as need be, but remain within certain geography for cost purposes. Popular narratives focus on a person who owns an asset and shares it for some extra money on the side or even as a primary source of income. Interviewees included such “asset owners.”¹⁶³ But many participants first rent an asset from an (actual) asset owner and then fractionally re-rent the asset via platforms to make money.

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

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

The sector

This sector revolves around the sharing economy, with people “renting” or “sharing” their assets. While the sector gets a lot of attention in some countries, there are relatively few studies of how asset sharing is experienced as a platform livelihood in developing economies such as Kenya. They serve a local market limited by the asset being either a fixed location (place-based) or only somewhat portable (moveable, but only in a limited geography for cost purposes). These assets are fractionally utilized with payments to use the assets. Besides being a way to monetize investments and maximize the use of underutilized assets, the renting economy ensures collaborative use of assets while minimizing the burden of ownership.

163 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Asset Renters.”

Thus there is a reduced entry barrier where one can still participate even if they don't fully own the asset, as most of these assets are costly and require high starting capital to purchase.¹⁶⁴ Renting and sharing was a common model even before digital platforms, popular in real estate with furnished house rentals and car hire businesses. Digital platforms are expanding opportunities to participate in this sector.

This section explains a key difference between owners and renters who rent an asset and then re-rent it via platform. Some do asset renting full time. Others rent assets as an add-on to other pursuits; for example, DJs and others in the entertainment industry commonly expand into sound equipment hire. Common assets rented include physical assets (real estate) and non-physical assets like cars, tractors, and sound systems.

Common platforms in this sector include [Airbnb](#) and [Booking.com](#) for house rentals, [Hello Tractor](#) for tractor hire, and [Jiji](#), [PigiaMe](#), social media, and personal websites for those renting out other gear. As the sector grows, it has not been exempt from rules that apply to its traditional counterparts. For instance, the Kenyan Tourism Regulatory Authority began regulating Airbnb by registering and licensing all serviced apartments and homes. Hosts are required to pay a one-time fee of KES 1,000 (US\$9.12) and an annual license fee of KES 26,000 (US\$237.14) per unit. Additionally, a digital tax was introduced.¹⁶⁵

Asset sharing in house rentals, sound hire, and tractors is similar to asset renting in ride-hailing, where a driver uses a car they don't own and pays some money to the car owner by the end of the day or week. In ride-hailing a driver relies on a single account per platform and has to be physically present, as it involves "working," which is exclusive labor and demands one to be present for service delivery.¹⁶⁶ In contrast, when renting homes or sound equipment, one can have more than one asset listed online and operate it at the same time.

Growth in this sector includes getting more listings by renting more assets, aspiration to own the asset if one is renting, which in turn influences earnings (asset owners are likely to earn more compared to asset renters), or buying more assets for those who own to serve more clients. Others want to expand to include complementary offerings, e.g., in sound hire, have an entire event planning and entertainment company; in house renting, have other amenities as "add-ons," such as cleaning services, restaurants, or additional experiences that a guest can engage in.

¹⁶⁴ Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Inclusion."

¹⁶⁵ Airbnb, "Kenya Tax Guide."

¹⁶⁶ Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Ride-Hailing Drivers."

The study

In partnership with the Mastercard Foundation, Qhala and Caribou Digital interviewed 154 young people in Kenya about their experiences with platform livelihoods. Twenty people participating in asset renting from Nairobi Metropolitan (plus surrounding counties) and Nakuru County were interviewed for this study. Further details on methods are available in [Appendix I](#). Interviewees were selected in a purposive sampling manner. The study also drew on a literature review and conceptual framework developed earlier in the project.¹⁶⁷ This section extends and elaborates on the framework's themes. While this report stands alone, it can be read alongside analyses of other sectors: [the arts and creative industries](#), [e-commerce and social commerce](#), [farming](#), [freelancing and microwork](#), [logistics and delivery](#), [ride-hailing](#), and [trades and services](#). Note that this study was conducted during the COVID-19 pandemic.

Interviewees rent a variety of assets, including sound systems, tractors, and rooms and other housing. They all used a mix of formal marketplaces and informal social sharing. Those who own homes are mostly affluent and rent to further monetize their investments or their underutilized item. Those who rent and then re-rent homes see it as a side hustle, inspired by seeing others' earnings. They might get a loan, take from savings, or receive family support for the initial furnishing of the house. They start with a smaller space then grow from there to rent more rooms; they are also most likely to experiment with various locations as they are not tied down to one place by house ownership. Home renters interviewed are in Nairobi Metropolitan areas and Nakuru. All sound hirers interviewed are in the events scene in one way or another, as either DJs or event organizers, located mostly in urban areas of Nairobi and Nakuru. The tractor renters interviewed inherited their tractors; they are located in rural areas, one to two hours away from Kitale town where the farms are, limiting tractor mobility to this area for maximum returns.

¹⁶⁷ Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, "Platform Livelihoods Framework."

Experiences of asset renters on formal and social platforms

Asset renters primarily engage in *renting* their owned assets, or renting from the owner and sub-renting. To attract clients who then fractionally utilize the asset, one needs to engage in creative marketing on social media and other digital platforms, as listing alone does not always guarantee clients. These practices are similar to those of **MSEs** and **trades and services**, who are *trading* products and services online. In the asset owner's case, the areas and clients served are limited by some assets; for example, homes are mostly location-based. In housing rental, some are actively *working* or might hire additional help to maintain the home, including cleaning or cooking for those who offer meals as an add-on. Similarly, those hiring out sound systems are involved in setting up the equipment and might need to be on location to control the asset or offer additional services like dj-ing or mc-ing. This need for human touch and constant upkeep to satisfy clients and successful use of the asset are similar to **ride-hailing** and **logistics**, where one needs to account for the costs of maintenance and upkeep.

Platform workers in this sector start by investing in the asset, either through ownership or by renting. To do this, some take money from their savings and invest in this business; others get support and backing from family. Others mentioned getting a loan and paying for it over time as the investment starts generating returns. For all, investing in an asset and putting it into business is a risky endeavor that could either succeed or fail, so one needs to have a high risk appetite and tolerance. Many begin asset renting after watching close friends succeed in a similar business, a common theme in home rentals. Those in sound hire begin asset renting to expand their existing business. Some mentioned managing an asset on behalf of the owner and getting a commission from successful sales.¹⁶⁸

"My cousin stays in Norway and he is the one who came up with the idea because he has a house in Milimani and always comes twice in a year. For ten months the house is empty. He came up with the idea that in Europe they rent out a spare room or house. We discussed [it] and said why can't we give it a try. That is how I entered. Since he resides in Norway and I'm on the ground, he said, 'Let us do this, I want you to be my manager and learn a, b, and c.'"

Pascal, 35, Airbnb host (Nakuru)

With access to the asset, one then prepares it for renting on digital platforms. Preparation takes many forms, from settling on a price based on locality or target clients, taking quality pictures of the asset for marketing, furnishing rental homes, getting an operator for a tractor who will drive the tractor when requested, or assembling a team of event organizers to be on call in case one gets invited to an event and the client requests additional services. The choice of platform depends on its availability (most end-to-end platforms are only available in Nairobi), the chance to increase access to work, and the platform's support, including booking services and client verification.

"I had saved because I needed a bed, I needed to buy utensils, because for a night maybe you need to cook, towels, so I used part of my savings. I would roughly say it was around KES 250,000–300,000 (US\$2,280.19–2,736.23), though I didn't have to do it all at once. I bought things pole pole [slowly]. For rent, we rent it out at KES 13,000 (US\$118.57), so that is why our daily charges are KES 2,000 (US\$18.24) per night."

Lyn, 30, Airbnb host (Nairobi)

"If someone comes and tells you 'I want to book,' you don't have much detail about the person. So in case of a loss, you have nowhere to go, utashinda ukimpigia tu simu na akikublock [you will call them and they won't pick up and also block you]. That is it. But for Airbnb and Booking.com, you know, they make a follow-up."

Lucy, 35, Airbnb host (Nakuru)



Digitalizing asset renting allows visibility for both clients and asset renters.

Online platforms attract both asset renters looking to list and clients looking to fractionally utilize these assets. Platforms act as mediators that enable asset renters to reach clients beyond their immediate circles. On formal marketplaces like Airbnb and Booking.com, asset renters can attract both local and global clients who are visiting a certain locality. Those who had been leasing assets before the advent of digital platforms compared then to now, saying it has become easier to showcase one's assets. Previously they needed to move around with said asset (if it's not location-based) or have clients come confirm before reaching an agreement.

"So, according to the work we do, it's very hard to go from person to person, door to door. Oh, I hire sounds, I do this and these, yet they haven't seen and you can't carry all of them to show them. So for social media, for me, it has come to help us, displaying what you have and what we've done with them and basically just everything that we have, that we hire. Then when you contact us, you tell us what you want, there are different varieties of packages and then we will tell you the prices."

Kevo, 24, Sound hire (Nakuru)

These platforms not only expose asset renters to clients but also connect them with fellow platform workers. They are able to form communities, share ideas, and learn from others' strategies. Many reflected on how the online exposure visible through pictures, listings, and customer reviews has created a form of sanity in the asset-sharing sector; one is forced to deliver what they shared, which helps weed out fraud or low-quality services. Public online showcases serve as a way to curb trust issues which are prevalent in online businesses. Asset renters aim to share quality pictures that aid clients in their decision-making.

"Social media has also brought the advertisement. The advertisement is so broad ... and also it has given class to people because people used to go and get a place where there are cockroaches. It's like it was someone's store. So nowadays they have to see what you are offering. You have to post the photos and all that, so when someone is coming to see, you can't give less than that, you have to give exactly what you posted"

Jack, 34, Airbnb host (Nairobi)

"Generally the social media platforms have helped in many ways because if it were not for social media, probably I couldn't have more clients than what I have right now. But thanks to Facebook, there are a lot of youths ... through Facebook you get connections. But if it wasn't there, the client would not reach us or we wouldn't know they need equipment. It has really helped also in terms of socializing and exchanging ideas because you find someone advising you 'by the way why don't you add something and it could be interesting ...' The red carpet advice was from a friend, as I could go to a gig and be told it's a red carpet event, where will I get it, I saw it [would be] good to have it."

Leah, 23, Sound hire (Nakuru)

Listing assets on platforms does not guarantee clients.

A lot more goes into getting an asset marketable beyond listings. Some are considerations taken when acquiring the asset, while others come up as a form of engagement in the online space. A prime location is key in house rentals, as is the quality of the sound equipment in sound hire. Many invest in taking great pictures and sharing them periodically, starting with close friends and existing social media pages; they also ask clients for ratings. This engagement helps build trust online. In house rentals, being a “super host” on Airbnb is an advantage; clients are more trusting when platforms rank you well. While there is no one way to persuade a client for a high rating, many are hopeful that by providing quality services clients will recommend them to others, most preferably by leaving reviews on online platforms.

Going the extra mile is what separates those who get business for their assets and those who don't. Some engage in paid advertising on platforms or partner with influencers; these are especially common in house rentals. All who are listed as hosts on rental platforms share their listings on social media and with close friends, stating that formal platforms are not well known to clients; they need to reach the masses, and the masses are on social media. Constant posting and engagement solidifies the business by showing clients that clearly this is a serious business with real clients and that the asset renters can be trusted based on past successful work.

“We post often for verification. Because tomorrow I might open mine, any other person can open a page and claim to have equipment, but you'll never see them. You find that he got them from Google then posted there. So for verification, you may also see the things we do. Maybe if there's a video, you will see, maybe some short clip of what we do. So you will also see the period that we have been doing it, and the clips that are there and you will trust us.”

Kevo, 24, Sound hire (Nakuru)

“It helps us to get more clients, but that's by boosting. Yeah. 'Cause the more you boost, the more you get more clients, because, let me see, I don't boost. I just posted this today. Tomorrow is different. You will realize that those who viewed today are the people who will view tomorrow, you even get bored no one is interested. So you boost and you find your level growing. You will be like, 20 people viewed, 30 people viewed, you get motivated.”

Val, 29, Airbnb host (Nairobi)

“I market off the platform, because not so many people know about the app. But the local social media apps, people know them. They should advertise more for clients to know. What I can say is many people are not aware of them. They should be advertised. They should say, ‘This site is available, if you want a room, you go here. If you want anything you go here, this is the way to go.’”

Liz, 25, Airbnb host (Nairobi)

Quality offering and services also go a long way. A commonality among Nakuru hosts was “*suka*” (furnish well) your house in order to get clients. This entails maintaining the asset with quality furnishings and extra services like catering, frequent cleaning, etc. Clients are attracted to certain types of houses: those with good furnishings, those in a safe location, and those near amenities. To fit the changing demands of trendy clients in house rentals, platform workers stated needing to budget for frequent updates. Those in sound hire expressed a similar sentiment, where what is considered a quality asset is always changing. Community groups on social media and online listings are a great way to check what is trendy, what fellow asset renters are doing, and where to source items from.

Beyond listings, those in sound hire look for ways to qualify for tenders. This calls for formalization, because it is hard to win tenders if one is not a formally registered business. Many in sound hire are aware they are in competition with possible “big fish” who easily come into the space, invest in many assets, and easily dominate the market.

“Because you get clients from big companies, they want to see the documentation. Then even if it's tender you must have the documentation. They will ask about KRA [Kenya Revenue Authority] forms, certificate ... We saw it's easier and searched for all documents so that just in case we get such an opportunity, it's just taking the documents.”

Leah, 23, Sound hire (Nakuru)

As some engage in paid marketing, those unfamiliar with social media marketing wish they had assistance, stating they lack experience with marketing beyond newsfeeds, stories, and groups. Beyond listing, most platform workers are seeking ways to win in an ever-changing market, lacking any clear guidelines from most platforms.

Formal marketplace bookings ensure terms and conditions are well maintained and client information is available.

Fraud and parody accounts are a major concern for sound hire systems specifically, and businesses conducted on social media platforms generally. Serious clients likely coexist with those intending to defraud businesses. When renting out an asset, many stated that having clear agreements of use is key, as is knowing who you are renting the asset to. This comes in handy in case of future follow-ups, theft concerns, or damage. Many spoke of the possibility of damages and additional costs that come with them. This concern was echoed by those in **ride-hailing** ➔, which also involves working with an asset that is susceptible to wear and tear; most take it as a risk that comes with the business. Those renting homes described common damages, like broken utensils or missing towels, that they accept as the cost of doing business. Some follow up with clients in case of damages, while others do not want to sabotage the relationship with the client, as this would likely result in bad reviews and ratings on online platforms.

In sound hire, because most clients come from social media or marketplaces, it can be challenging to get enough information about the clients. Lack of upfront payment was another challenge, when clients are constantly bargaining, not offering a commitment fee, or threatening to cancel. Asset renters engage in extra “research” work to gain more information on potential clients, sometimes requiring signed agreements and a down payment before making the agreement. This involves both online and offline strategies; for example, in sound hire, clients often want to see the items before committing.

“The best thing to do in this business is a written agreement. If you agree with my terms, I agree with your terms. Let’s do business.”

James, 29, Sound hire (Nairobi)

In house rentals, many have homes within residential apartments, which raises concerns if a guest is not well behaved. Stubborn clients can be a major challenge: those who don’t follow the rules, are rowdy, or fail to respect the guidelines. Some have had to throw out guests or fine them, which is always a challenge to enforce. While formal platforms come in handy in enforcing these agreements, many stated there is always something unanticipated that is likely to fall through the cracks.

“Getting a house to rent as an Airbnb is a challenge because clients are different and perhaps one is staying with the family at the same place. Yet my clients are different people coming in, and maybe you feel you are insecure since you don’t know them. Some come to party, others have different behaviors. That is the challenge that we have been having. You just can’t rent any house and make it an Airbnb; the owner of the building has to consent because maybe the neighbors will complain.”

Moraa, 31, Airbnb host (Nakuru)

“You know, sometimes a client has booked and you are not there to monitor them, and you need to give them space. So some customers steal towels, slippers, I get broken plates, things like that. Sometimes someone calls you to make a booking and says they will be staying for a week. So you decide to give the apartment to the client who booked for a week, and you don’t give it to the one who booked for a day. Then the client who had booked for a week fails to come, so you lose both.”

Joy, 27, Airbnb host (Nairobi)

“OLX [now Jiji] has many con people. I can’t say it’s that good, clients who use OLX I can say are not straightforward people. Like someone calls you, then they insist, you know. At least Airbnb and Booking.com, people can pay using a credit card, the payment goes through. Mostly the OLX people, if it’s not a straightforward person, he will insist on paying using cash, or they will insist on checking in and paying later, so when he comes payment becomes a problem.”

Ian, 32, Airbnb host (Nakuru)

“Our main challenge is getting clients that are noisy or drunkards because they are the ones who destroy relationships with the landlords.”

Moraa, 31, Airbnb host (Nakuru)

Unlike other sectors, asset renters require prior booking for planning. In housing, the host has to clean and set it up for visitors. In sound hire, the owner has to confirm availability and deliver items per the agreed time. In tractor renting, one has to organize transportation and engage a driver who will operate the tractor. They are exposed to some clients who do not understand the terms of use or are hard to manage. While asset renters don't have much choice, in some apartments, long stays are discouraged, as clients can be destructive. Only those who can afford to turn away paying clients have the luxury to do this.

While formal platforms can help secure payments and deal with challenging clients, they do take a commission. Many interviewees stated that ways to avoid or lower these costs would be welcome, but they understand that platforms are in business. They stay on platforms to maximize access to clients and because they are channels for more organized bookings, especially for more formal or foreign clients.

Good ratings compound; poor ratings are degrading.

Reviews on Airbnb attract more clients. Many are proud to be “super hosts” on Airbnb. To achieve this, one needs to respond to requests on time to make sure not to miss out on a client. If you slack you miss, especially when clients are in a different time zone. Interviews described difficulties recovering from a negative review, even after dealing with the issue. On formal platforms rating and leaving reviews is more straightforward; on social media and marketplaces this is not the case. Many stated that most clients are not engaging and rarely leave reviews. Most asset renters have not defined a clear way to ask clients for reviews. Reviews are a common dilemma in platform livelihoods across sectors: businesses want good reviews, but clients are only most likely to leave a review if their experience was bad.

“We started with KES 10,000 (US\$91.21) then we stayed for three months until we got our first client and he commented well on Airbnb. After that we started receiving more clients. At the moment we are given a five-star rating on Airbnb.”

Pascal, 34, Airbnb host (Nakuru)

Online communities offer a way to compare notes and learn from fellow asset renters but lack clear pathways for collective action.

Online groups are used for both marketing and sharing tips. There are Facebook groups for Airbnb hosts with community moderators. Many stated using Facebook and WhatsApp for association, community, and access to work. They are either able to get jobs from these platforms or post jobs if they have clients who need their assets but they are unable to serve them at the moment. Those in tractor rental use online communities as a way to avoid dead miles; if an order is too far, they coordinate with another tractor close to the area and get a commission. Growing these groups beyond sharing information and jobs remains a challenge. Many are aware that they can be used for advocacy but have no clear plan or strategy to facilitate collective action, particularly because every individual in these groups has their own motive of being in the group.

Generally, societal views of asset renting are positive. This might be related to owning or being in charge of an item of value, which connects to the goal of entrepreneurship. Many plan to increase assets and register the business or get more clients and win bigger tenders. Even as one gets to meet similar entrepreneurs online, there is no clear way on how to work together to achieve common goals.

While online is open to all clients, asset renters prefer a certain profile.

Asset renters generally prefer clients who are easy to work with. Many are happy with those who don't bargain much. At the same time, some clients cannot be trusted with the asset, while others are generally stubborn. For instance, in home rentals, some prefer renting to families or those on business trips if their house is within a quiet residential area. Others are happy to host those traveling for vacation or parties, as they are likely to have clients every other weekend. While this is the case, no interviewees mentioned turning down a client for not fitting their preferred profile. Clear rules and guidelines assist in working with difficult clients. These sentiments were similar to those in **trades and services** ➤; while they have a goal of creating a niche to serve a certain profile of clients, they lack the luxury to do so based on limited access to work and its precarious nature.

“Hawa huwa bargain sana kama huku chini ya mtaa. [They don't bargain a lot like the normal customers.]”
Lyn, 30, Airbnb host (Nairobi)

“I usually insist to get to know how many people are checking in. Like sometimes the first group may check in, then the other group comes in another car, so you can't know. Later is when the guard calls you and tells you that you have many visitors, tell them to cool down.”
Ian, 32, Airbnb host (Nakuru)

“No, just being stubborn, you just know Kenyans ... you've gone to Airbnb and you brought “vurugu,” or just being stubborn.”
Ian, 32, Airbnb host (Nakuru)



Qhala researchers in a Nakuru Airbnb, where they stayed when conducting field interviews. The Airbnb's rules are posted on the wall. Photo credit: T. Waithira, Qhala researcher

Surviving and thriving in asset-renting marketplaces

Earnings take time due to investment in the assets.

When starting out renting assets, one might stay for some months with no clients. It's easy to give up, especially with rent payments and money invested in furnishing. Some started out by listing their own houses and seeing how it goes before investing in improved furnishings. During this time, they stay with friends. Similarly, some have invested in extra sound equipment, which might not always be in use due to limited access to work. There is no clear plan on what to do with the asset during idle times.

Earnings cannot be easily predicted and depend on many factors. In home rentals, earnings are based on profit after paying rent and other costs, which include cleaning, replacing damaged items, and paying the guard. Sound hire pricing is often determined by a discussion with the client depending on the size of the crowd and what equipment would best serve them. In tractor hire, pricing is based on the size of the farm. For all asset renters, pricing is both season and location-based on the location. For instance, one asset renter in Nakuru stated that demand is high when there are events in town, hence the possibility of higher prices. In most cases, clients don't know what they want, so they consult the asset owner. Charges also depend on the clients one is targeting; some don't bargain and likely pay well.

After successfully putting the asset to use, one can focus on other things.

Most in asset renting are also engaged in other economic activities. Once their asset is in use with a client, the asset owner can focus on other things knowing money will come from that usage. Many in sound hire accompany the assets in order to operate them or serve as a DJ; they double up as service providers. Thus, because this sector is mainly *renting*, sometimes *trading* and minimal *working*, many have a chance to engage in other things on the side.

Conclusion

Reflections from home renters showed how asset renting is disrupting the hospitality industry and allowing the “small fish” to take part. Similarly for DJs and tractor hirers, digital platforms provide additional ways of monetizing existing assets, and possibly investing in more. Only a few are engaged in this sector full time; those who do have advanced and purchased or rented more assets.

Of the eight sectors in this study, asset renting has the highest cost incurred when starting out, (i.e., the need to acquire the asset either through ownership or renting. But it also has the possibility of high returns). While digital platforms have increased the monetization capacity for rented assets and offered a chance for more youth to participate in renting rather than needing to own, the asset ownership status greatly influences earnings. It was common that those who can get access to funds to start out either through loans or family support had an easier route in, compared to those who have to save for long periods.¹⁶⁹ More support for the youth renting on how to get started, how to maximize returns on rented assets, and guidance on the journey to owning can help promote this as a sustainable livelihood. This is a sector that is likely to have a fair share of reach beyond the urban areas of Nairobi; for instance, clients are looking for home rentals away from the city and tractors primarily operate in rural areas.

It’s the case that some local youths are not actively using platforms to do this work, but are instead being hired to manage the assets.¹⁷⁰ We spoke to such youths who are managing assets on behalf of the owners and getting a commission; asset owners or renters list these assets on platforms and hire local youths to receive guests and look after the homes, others are tasked with overseeing delivery and installations of sound equipment when these assets are hired out for a function. The few who manage to get in and create their own listings rely mostly on success stories from their close friends or family. Platforms should engage in more education and training to empower more local youths to take part.

Future studies in the sharing economy and specifically on “renting” should go beyond access to work and markets. There is need to interrogate how platforms in asset renting have reinforced or mitigated preexisting inequalities in areas of caste, class, availability of capital, and age (many young people don’t own the assets, they are mostly renting and further subletting). As in other sectors where social media is common, social sharing is gaining traction as the best way to reach local clients. The complex nature of renting an asset, however, is not supported in social media, including booking, agreements on terms of use, down payments, etc. As social media platforms and other marketplaces support businesses, they should consider how to go beyond marketing to helping businesses manage their assets. The **concluding essay** ➔ of this report reflects on inclusion and the quality of Kenyan youth’s platform livelihoods, looking across all eight sectors.

169 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Amplification.”

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

CASE STUDY

Paul Airbnb host

Paul, 34, is an Airbnb host in Nakuru. He has three apartments listed on Airbnb. Two of them are managed in partnership with some family members, and the other he runs independently, applying lessons he has learned over the years. Paul is also a farmer and sometimes offers an additional service of airport transfers for his Airbnb clients for a fee.



Sector study: Asset renting

About the work

I started in 2017 and that is when I knew of something called Airbnb. Then I went through it, I was familiar with Booking.com. My cousin stays in Norway, and he is the one who came up with the idea because he has a house in Milimani and always comes twice in a year. For ten months the house is empty. He came up with the idea that in Europe they rent out spare rooms or houses. We discussed and said why can't we give it a try. That is how I entered. We started with a rental fee of KES 10,000 (US\$91.21) per night, then we stayed for three months until we got our first client and he commented well on Airbnb. After that we started receiving more clients; at the moment we are given a five-star rating on Airbnb.

Getting clients

My cousin would refer people coming from abroad to come stay with us. Meanwhile on the ground I was making calls, telling my friends verbally. Then someone told me to list on Facebook and send the link to all my friends. After a short while we started getting

calls, 'hey I saw your house, how can I book' and I told them to go and book on Airbnb.

My data is always on so when I hear a "ping" I always respond because Airbnb checks response time. When [you're] asleep and get a customer request, you just respond to the message and if the client is satisfied they book the house. The more you do it faster, the higher your chances of getting clients because they can ping three or four houses and wait for the first response. That enables me get a lot of clients.

Challenges

Having an Airbnb in gated communities presents a big problem. Where we rent, there are 190 households, the apartments plus mansionettes. We are talking about 100-plus families. It is a very tricky thing. We came up with some rules, community rules, because before the community rules, you know, Nairobi youths, they just can't start drinking around children, bad dressing ... We came up with policies to make sure. Now me as a host, when my clients come I tell them no loud music, no partying.

Platform Livelihoods

Effects of COVID-19

Before COVID all our weekends were fully booked, let me say from Thursday, Friday till Saturday, at least 98% booked. Then you get some people coming in for seminars from Tuesday; we call that bonus because we don't expect people coming in during the weekdays. After COVID came we stayed from March, April, May, June, July, August till September without a client. In Milimani we had to close because they didn't want people coming in, they had to stop everybody that was doing Airbnb.

Growth plans

In my five-year plan I want to own my own house so that I can do listings, because as you do this business you get a lot of clients and most clients like privacy so own[ing] a compound is better than apartments.

Overall platform value

I can tell hotel owners they need to up their game because a lot of hotels are losing clients because if I can come to a hotel and they charge me KES 3,500 (US\$31.85) and I can get a one-bedroom house with a sitting room and a kitchen because a hotel is just a room and then they are exaggerated prices. The platforms have really created a lot of employment especially for us youths. We really use a lot of internet and the computer.

Reflections on the quality of Kenyan youth's platform livelihoods

Most of this report focuses on the experiences of young Kenyans in eight diverse sectors of the platform economy, conducted in two waves of interviews.

The first wave in 2020 covered **logistics and delivery**, **e-commerce and social commerce**, **farming**, and **the arts and creative industries**. The second wave, in 2021, included **ride-hailing**, **asset renting**, **freelancing and microwork**, and **trades and services**. This concluding essay draws across these chapters to offer some reflections on platform livelihoods in general, particularly as they relate to quality, inclusion, and opportunity for youth.

Of course, Caribou Digital and Qhala are by no means the only researchers to speak with young people in Kenya, or anywhere else, about their experiences in the platform economy. A 2020 literature review, summarized in an online evidence map and the first report in this series, found at least seventy-five first-person or primary research reports about such topics.¹⁷¹ However, the notion of connecting and contrasting disparate vocations as an overarching set of “platform livelihoods” broader than gig work remains relatively rare.



A farmer checking whether her capsicums are ready for picking. Most farmers start advertising produce online several weeks before picking to ensure a ready market prior to harvest.
Photo credit: Tabitha, Farmer









171 Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*; Caribou Digital and Qhala, “Platform Livelihoods Framework.”

Reflections on the diversity of platform livelihoods

These eight sector studies gave the research team an opportunity to combine a broad array of insights from the literature review with those gathered through interviews: listening to young people in Kenya describe their platform livelihoods. A key lesson is that there is a diversity of experiences and approaches. Some key crosscutting lessons are as follows.

Young people's experiences vary from sector to sector.

This research has described four elemental ways in which people can earn a livelihood on a platform, by *working*, by *trading*, by *renting*, by *creating*, or often through a combination of these ways.

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

Platform working/gig work

Of the eight sectors, **logistics** ➡, **trades and services** ➡, **ride-hailing** ➡, and **freelancing** ➡ are each commonly recognized as “gig work” or platform work. In each case, independent contractors access day-to-day income opportunities through dedicated marketplace apps or informal social media marketing in ways that often resemble a “job” or “employment,” but without much of the security a job provides. Interviewees were decidedly mixed in their assessments of the quality of their experiences and their long-term plans. Some were excited (or at least satisfied) about earning capabilities, particularly as compared to previous jobs. But others, and sometimes the same people, reported very long hours, unpredictable instructions, lack of clear paths for advancement, and an array of risks from minor (having to compensate customers for delays or breakage) to substantial (lack of safety gear, no insurance, risk of injury while on the job). These vulnerabilities, and the relentless attention drivers, workers, and freelancers need to pay to apps in order to secure work, suggest that these workers are often precarious or vulnerable. Echoing the findings of other studies of delivery drivers,¹⁷² ride-hailing drivers,¹⁷³ trades and services workers,¹⁷⁴ and freelancers around the world,¹⁷⁵ it is clear that algorithms and platform business models are sitting between the individuals working in this sector and the money they wish to earn.

Platform trading

In contrast, the ways in which MSEs and farmers engage in platform livelihoods are less well documented. There has been plenty of attention to the use of ICTs in general by these groups, but relatively little to specifically how MSEs¹⁷⁶ and farmers¹⁷⁷ have come to rely on platforms as new channels for sourcing and/or selling goods. Yet shopkeepers, farmers, and other small-scale entrepreneurs do engage with formal marketplace platforms, putting them in competition with larger sellers. Or they use less formal social media channels to pursue “**social commerce**” ➡ or “social agriculture” via WhatsApp, Instagram, and other platforms.¹⁷⁸

Among MSEs, there are different approaches between those who had established retail brick-and-mortar locations and those who began digital-only selling, often during the pandemic. The latter depend on marketplace platforms (or hyper-local delivery apps) as their exclusive channel. Regardless, individuals acting as MSEs were less likely than those in gig work to feel like the algorithm was defining their lives and acting as their boss. Interviewees were generally enthusiastic about the ways both formal platforms and informal social media channels allowed them to access new customers and serve existing ones. Perhaps this excitement reflects the appeal of being one’s own boss, but there was certainly enthusiasm about the changing e-commerce scene.

172 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Delivery Drivers.”

173 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Ride-Hailing Drivers.”

174 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Trades and Services.”

175 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Freelancers.”

176 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: MSEs.”

177 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Farmers.”

178 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”

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

Cris, 27, Fashion products seller

The farmers interviewed are likely not representative of all Kenyan farmers. They were relatively well-educated, relatively urban, and remarkably excited about how these same kinds of channels, be they formal marketplaces or, particularly, social media, help them thrive in upmarket agricultural ventures. These pioneers will be well worth listening to and learning from as agriculture sectors further digitalize.¹⁷⁹

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

Lucky, 36, Farmer (tomatoes, onions)

Where freelancers, creatives, and people in trades and services are selling their services or products to multiple clients via platforms, they, too, are engaged in trading. Lessons from MSEs and how they navigate the platform environment can also apply to these other livelihood sectors.

Platform renting

Interviewees included people who rented homes/rooms, as well as audio equipment. Popular narratives (or "platform imaginaries"¹⁸⁰) may focus on a person who owns an asset and shares it for extra money on the side, or even as a primary source of income. Some interviewees, "asset owners," pursued this kind of livelihood.¹⁸¹ But in many cases, individuals first rent an asset from an (actual) asset owner and then re-rent the asset via platforms to make money. This process involves thinner margins and a more precarious position. So as a category, it is best to call this activity asset renting, rather than asset owning or asset sharing; ultimately, a customer is "renting" an asset.

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

180 van Es and Poell, "Platform Imaginaries and Dutch Public Service Media."

181 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Asset Renters."

Ride-hailing, and even delivery logistics, has much in common with platform renting, as it depends on securing access to a major asset—a motorcycle or automobile. Like individuals who run an Airbnb, individuals in the transport platform economy either own their wheeled assets or have to rent them before they can contribute their labor as a worker/driver. The popular categorization of ride-hailing and delivery as purely “gig work” tends to underemphasize the importance of the asset and how the costs of access to the asset vary for owner and renters. The barriers can be high; indeed, in some cases, the key pathway is not to drive more hours, but to build a small business (trading and employing others) around the car(s) or bike(s), such that the assets are utilized more consistently and efficiently.

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

Ada, 25, Driver¹⁸²

Regardless of sector, asset renting means different things to different individuals. There are those who rent and feel responsible for maintaining desirability and function (keeping up with trends to attract clients, e.g., new furnishing and fixtures) while others leave maintenance to the owner. Regardless, minimal maintenance costs, risk of damage, and breakdown are among the key things asset hirers look out for when renting these assets.

Platform creating

Finally, there is platform creating.¹⁸³ The artists interviewed are, in many respects, a unique or edge case, but their experiences with digital platforms are quite instructive given the extraordinary nature of the creative process. Like platform workers, visual artists and musicians offer products or services; thus creative workers also have to figure out how to work with algorithms on both domestic and international platforms to survive. In some cases, artists create art offline and sell it online, like a small enterprise conducting **e-commerce or social commerce** ➔. Others use YouTube and other channels as means of promotion and advertising. But others are better described as what the industry has begun to call “creators”—those who make digital content for consumption online or, especially, to drive engagement and advertising impressions.¹⁸⁴ From influencers to musicians, this work is captivating and high-profile, even if it still is relatively rare, and even if actual returns remain scarce for all but the occasional breakout star.

182 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Delivery Drivers.”

183 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Creative Sector.”

184 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Creative Sector.”

In the years ahead, platformization will likely continue in the creative industries, so these conversations and profiles are valuable.

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

Samuel, 27, Musician

Workers and sellers use platforms in many ways: sometimes fractionally, sometimes in combination.

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

It is important not to assume people are simply gig workers or e-commerce sellers. Many people are a little bit of one and a little bit of another, all at the same time.

Similarly, interviews demonstrated evidence for the idea, encountered in the literature review, that people are often fractional users of any given platform.¹⁸⁵ Perhaps this is particularly the case in Kenya, where “side hustles” are commonplace. But the idea of the side hustle complicates policy, as there is not a singular employer–employee relationship or captive channel that can be completely regulated or governed. This research revealed evidence of complexities and blurring of fractional work as people marshaled their own resources, whether support from friends and family, support from otherwise invisible employees and helpers, or combinations of online and offline hustle, to make a living.¹⁸⁶ Rarely is one profile on one platform the totality of someone's digital livelihood—underneath and behind that platform profile lie interconnected resources, trade-offs, obligations, and opportunities.

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

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

"Apart from cleaning I also do tasking, machine learning. That one is online; we get projects and I do ... so when I don't have clients for cleaning. Before, cleaning was the main hustle. But now it's like a side hustle, because it helped me open a Playstation store, movies and stuff, gaming, and I do the machine learning ... one upholds the other. Maybe the cleaning part has done good. I take money there, I service the other, just in case one is low the other supports it. That's how you balance if you are a freelancer. At times one is down the other is okay, because it's not that all the time they are the same."

Charlie, 30, Cleaning services and freelance work

"You find if you stay online for one hour on [Uber](#) without getting a client and then switch it off then switch on [Bolt](#) immediately you get a client, you may find sometimes I have put on Bolt from 7:00 AM to around 10:00 AM and I have made some money, then I put on Uber from a certain time to a certain time."

Nancy, 35, Driver (Nairobi)

There are no solid boundaries between casual employment, self-employment, and entrepreneurship.

Interviewing people in a variety of sectors allowed the research team to see how the distinctions between work, self-employment, and entrepreneurship are often quite blurry. It is a common frame in the "gig work" discussion that gig work is just employment without the safety, security, and social benefits of a contract. In some cases, particularly **logistics and delivery** ➔, where individuals find *all* of their income exclusively on a *single* platform, and when the platform is fully responsible for matching workers to clients and setting prices, this characterization was largely accurate. On the other extreme, some **farmers** ➔ and **MSEs** ➔ were clearly entrepreneurs. They ran a business, paid employees, and only turned to one or more platforms as a new channel—a new source for inputs or a way to attract and serve customers.

But between these two extremes, study participants described an array of experiences that looked more like self-employment or meso-entrepreneurship. In these cases, individuals were in delicate and complex power-sharing arrangements with the platforms. Not quite free, but not quite constrained.¹⁸⁷

For example, both this fieldwork and the literature review uncovered hidden hierarchies.¹⁸⁸ "Gig" platforms hide enterprises—multiple freelancers working under a single profile. Ride-hailing sites match riders to cars driven by someone (other than the vehicle owner) who might be subletting or paying the driver to keep the car on the road more hours of the day. Even Airbnb hosts might pay someone else to clean the house in the morning. It is possible, and worth more exploration, that the people best positioned to prosper in gig marketplaces aren't doing the gigs directly, but rather have found ways to oversee others doing the work.

187 See Woodcock and Graham, *The Gig Economy: A Critical Introduction* (particularly p. 62) for a comparison of the many varieties of "governance models" workers experience on gig platforms. This variety is even more pronounced when considering platform traders, renters, and creators.

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

Others are on the way to something else. Beauty care workers and freelancers may use platform sites to acquire customers and then move off-platform as soon as the relationship is established. Others may start with **social commerce** ➤ and work their way up to other forms of e-commerce. Still others in **freelancing and microwork** ➤ start as frontline workers but hope to move into management, supervisory, training, and recruiting roles. When asked about their vision for the next five years, many participants described these kinds of entrepreneurial plans. They looked more like employees or gig workers now but had aspirations to become traders, renters (with assets to bring to the work), creators, employers, and entrepreneurs. In local **services and cleaning** ➤, for example, this means starting as a cleaner, saving for the heavy machines that unlock bigger jobs, then pushing for those commercial gigs, then getting employees to help. Where is the line between being a gig worker and an entrepreneur? It's partly in the mind.

"I want to register the company and have a certificate. When I go to apply for a bank cleaning job I can show them that I have something because the banks don't pay cash. Maybe they pay us through the bank. I have to pull up a little bit; I have to register as a company to see how I can get help. I can be getting contracts that I don't have to be paid in cash. I can do red carpet cleaning for the government and at their homes. My target is to employ others and to earn income. In future I want to have my own company, Ng'arisha Hygiene Services, where I will employ more youths and create more employment to people to earn a living."

John, 32, Cleaning services (Nakuru)

Social is a widespread practice with unique risks.

Many interviewees used the everyday, personal versions of Facebook, Google, Instagram, WhatsApp, and Twitter to engage in "social" marketplaces—blending the personal and the professional, engaging naturally and dynamically with customers in Kenya and beyond. This happened in almost every sector. In addition to **social commerce** ➤, participants described examples of social transport, social freelancing, social services, social creativity and creative promotion, social renting/sharing, and even social agriculture. The use of social media for livelihoods in Kenya is the topic of an extensive follow-up study also released in 2022.¹⁸⁹

Generally, we argue that these "social" practices may be equally as important to the youth of Kenya (and beyond) as the formal marketplaces deployed for gig work, e-commerce, asset sharing, and agriculture. For some individuals, "social" (the WhatsApp and Facebook apps on their phone) may be the first and only way in which they engage in digitally mediated working, trading, sharing, or creating. For others, these practices will involve a mix of informal and formal, unstructured and structured, social and purpose-built platforms.

189 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, "Social Agriculture"; Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, *Social Agriculture: Young Farmers, Social Media, and the Digital Transformation of Agriculture*; Schoemaker et al., "Social Agriculture."

While the development community may wish to focus on and celebrate the formal marketplaces springing up to serve virtually every economic sector, the particular dynamics of general-purpose social platforms as sites for market participation must also be understood. Social commerce is an unregulated, rough-and-tumble space. Fraudsters, scams, sexual harassment, and missed connections abound, and there is little recourse for those who wish to do business with strangers via the soup of the advertising-driven newsfeed or in moderated WhatsApp and Facebook groups. These risks are real problems that need to be addressed and solved.

"There is nothing that is perfect, for all online platforms definitely there are scammers, people who do not exist—pseudo accounts. I don't know what ways the creators of the platforms can use to know if people who are posting the jobs are genuine. That is disappointing, also the one I was telling you about Facebook they advertise jobs for cleaners or house helps and then when you apply and you agree on meeting them you go and find it's not the one, you get disappointed. Differentiating the one who are telling the truth and the one who is lying is hard, you just risk."

Ire, 27, Cleaning services (Nairobi)

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

So it is against all these forms of differences— in approaches (social vs. formal), in status (gig work, self-employment, or entrepreneurship) depth of engagement (full time or part time) in sector and in elemental form (working, trading, renting, and creating)—that the subjectivity, complexity, and uniqueness of the experiences of Kenyan youths in the platform economy must be understood.

Income matters, first and foremost. After that, it is a broader range of factors (flexibility, security, entrepreneurial chances, opportunities to learn and grow, etc.) that individuals may come to value in combinations as different as the people and the livelihoods themselves.

"One doesn't have a social life. I rarely go to town and I'm always indoors, whenever I go outside it is to the shop and back to the house. Let us say you have friends that want you to go to a certain place for maybe one hour or three hours. You will have to weigh to either to go or stay at home and those hours use them to make up to KES 3,000 (US\$27.36), when it comes to meeting up with people I rarely have time and when someone visits me I don't really concentrate on the conversation because my mind is on the job."

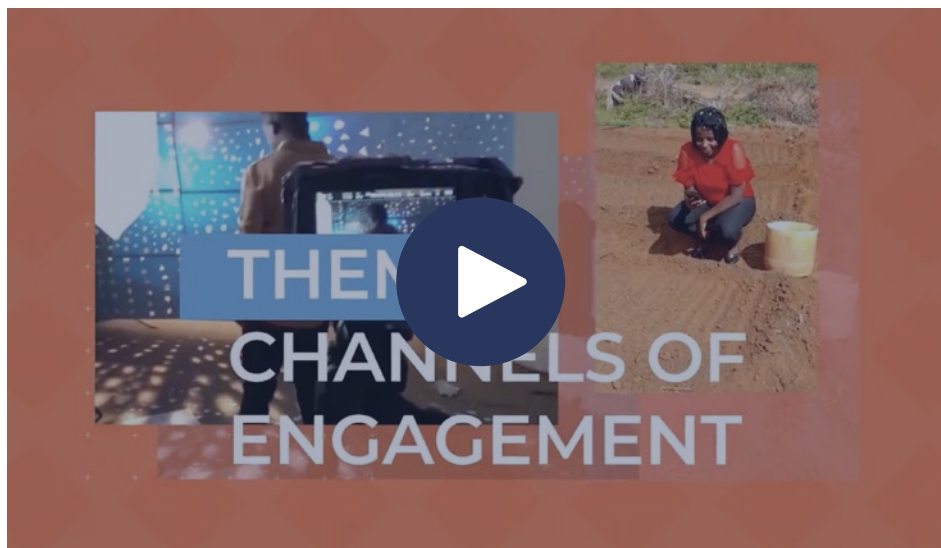
Polly, 30, Freelancer

"I think besides the money that we seek, we also seek customer satisfaction. There are some clients I work for, not because they're paying me well, or they're not paying me well. I work for not because I like, I actually like them. It's like a family thing. Like for example, the school kids they take to school the family like depends on you and you feel like, I have to."

Mburu, 28, Driver (Nakuru)

While there is no doubt that many of the individuals interviewed made choices about their work based on potential income, open-ended research questions, informed by the literature review, indicated the multiplicity of experience factors at play.¹⁹⁰ As to economic factors, after earnings¹⁹¹ (does it pay?), market access,¹⁹² and flexibility,¹⁹³ often were trade-offs for platform workers and sellers. As to subjective factors, logistics drivers seemed to experience more challenges in being managed by an algorithm¹⁹⁴ and a tight set of rules, in contrast to the enthusiasm expressed by **creatives** ➤, **MSE entrepreneurs** ➤, **farmers** ➤, **asset renters** ➤, and **service providers** ➤ who often more clearly expressed entrepreneurial drive¹⁹⁵ and seek more capital to expand their businesses. In terms of human development factors, safety¹⁹⁶ and learning opportunities¹⁹⁷ vary widely across sectors; logistics involves minimal opportunities for advancement, while the sales sectors involve more opportunity. Closer communal engagement was observed in semi-urban areas, particularly in ride-hailing and asset renting, where interviewees use these groups to share work opportunities or as an information source about the sector.¹⁹⁸ Aside from informal communities, there are no clear ways that these online groups can be used for collective bargaining as pertains to improving the sector.

This array of experiences might reflect the focus of the majority of research: toward evaluating gig work versus formal employment, instead of creating an opportunity to evaluate entrepreneurial experiences. That is, itself, reflective of how the digital development community might contrast experiences across different sectors.



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

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

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

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

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

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

196 Caribou Digital and Qhala, "Platform Livelihoods Knowledge Map: Health and Safety."

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

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

Reflections on inclusion

This section revisits and synthesizes themes present throughout all eight sectors under the broad question of inclusion. This requires particular scrutiny of issues like youth, rurality, gender, and disability. Each of these areas is of interest to the Mastercard Foundation—Qhala and Caribou Digital's partner for this work—and to the broader community of policymakers, philanthropic institutions, and companies interested in the roles digital might play in building a more inclusive society. Both invitations to interview participants and the questions composing every interview worked to foreground issues of inclusion.



Youth

By design, almost all interviewees were young. With minimal barriers to entry, many youth are turning to platforms for earnings against a backdrop of high unemployment and a scarcity of full-time jobs. Many of the emerging entrepreneurs, however, reported challenges in lacking resources (mostly financial) to upskill and grow their businesses. Conversely, enthusiasm, openness to change, and relative levels of comfort with digital technologies were apparent across all sectors. Clearly, the further intertwining of platform livelihoods in the Kenyan economy will most closely involve the young.

Echoing the theme of amplification identified in the literature review, some platform entrepreneurs described how the market punishes those who lack assets, beginners who have no existing ratings, referrals, or previous work to showcase, and those who are less digital savvy.¹⁹⁹ This prompts the question of who is the superstar and who is struggling, and what does this difference entail? For some freelancers and tradespeople, it is those with machines (assets) who can pull ahead of those who can only offer their hands and their time.

In other cases, the distinction is between those with skills (or ratings of skills) and those without. In some sectors, showing competency is difficult due to the nature of the work, presenting a challenge to those who wish to showcase their offerings, especially where there are no organized ratings on social media. Those in the **creative sector** ➔ mentioned that showcasing “behind the scenes” has positively influenced how clients value art; those in local **services and trades** ➔ are doing the same as a way to show clients they are actually skilled in what they say they can do. For the most part, this strategy requires creative digital storytelling beyond recording videos, a skill with which many still struggle.

Gender

The research team took care that at least half of interviewees from each sector were women, with the exception of logistics and ride-hailing, in which women are still underrepresented. And yet, upon reflection, this study design may have only begun to unpack and address the challenges and opportunities that platform livelihoods present for women. The interview samples may show survivorship bias; by only speaking to relatively successful female drivers, artists, shopkeepers, farmers, etc., the barriers to platform livelihoods that particularly affect women are not discussed.

Nevertheless, even these successful participants described some of the *long-standing dynamics of gender* in each of the eight sectors.²⁰⁰ Issues of sexism, navigating the assumptions of “doing a man’s job” (or “a woman’s job”), and a need to adopt a stereotypical male attitude towards being a business owner were raised. In logistics, female drivers were scarce. However, it does seem to be the case that young Kenyan women are successfully navigating social commerce and even social agriculture.²⁰¹

199 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Amplification”; Caribou Digital and Qhala, *The Quality and Experience of Platform Livelihoods: A Literature Review for Digital Development*.

200 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Gender.”

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

It is also possible that, instead of new barriers to be confronted, there are variants of broader social constructions of livelihoods which are manifesting in platform spaces. So it is “important to make distinctions between the gendering of work and the gendering of platform livelihoods.”²⁰² A study on domestic and care work in India highlights the rise of deep cleaning as a category regarded as a specialized and mechanized form of cleaning requiring dedicated use of machines and chemicals, which has contributed to it being viewed as a male task.²⁰³ This finding was echoed by interviewees; some indicated that women fear machines, while others were excited about the opportunity this has opened up in professionalizing cleaning and ultimately increasing earnings. New mothers reduced their working hours, and some eventually stopped working. Without any safety net, they lost their livelihood. One woman detailed her experience as a new mother and how she eventually had to move back to her parents home to cope. She only returned to freelancing after her child grew up.

In late 2021, Caribou Digital and research partners conducted a multi-country follow-up study²⁰⁴ specifically on gender to expand on these themes, applying an expansive lens on women's empowerment²⁰⁵ to the newer area of platform livelihoods, digging deeper into issues like the second shift²⁰⁶ (caring for the home and family) and the complexities (perhaps even myth) of flexibility which might be more specifically related to platform work.

Rurality

In thinking about platform livelihoods and their prospects in rural areas, it is helpful to distinguish between “placeless” work, specifically freelancing and microtasking, that can be performed anywhere there is an internet connection, and “geographically tethered models” that depend on local clients and/or local logistics infrastructure to support transactions.²⁰⁷ Some freelancers detailed the benefit of living/working outside major cities, especially Nairobi, from a cost perspective. As a result, some freelancers bid lower, especially for local work. However, some spoke about infrastructural challenges that inhibit them from working well online—notably, slower connectivity. One stated the value of cyber cafés in finding work, especially when they are still in the beginner stage without devices of their own.

“Nairobi it's not the same because it's highly competitive. Highly competitive is good. The problem is the price is high. You get the price of rent, it's high and the work it's the same, so I charge the same amount here. Like those people charging in Nairobi and I will have no rent charges. So for me that is a win-win.”

Collins, 33, Designer

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

203 Rathi and Tandon, *Platforms, Power, and Politics: Perspectives from Domestic and Care Work in India*.

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

205 Cornwall, “Women's Empowerment.”

206 Hochschild and Machung, *The Second Shift: Working Families and the Revolution at Home*.

207 Woodcock and Graham, *The Gig Economy: A Critical Introduction*.


"Another challenge is connectivity, you find that the reliable networks are not that affordable. You will be going for, letting us say Airtel, it is very affordable but not that efficient and very unreliable."

Chase, 26, Freelancer

"Nakuru has provided a platform. It's very conducive and less hectic compared to Nairobi. With Nairobi you waste so much time from your way to town, you consume a lot of time. So I prefer Nakuru because of its location."

Luke, 30, Freelancer

Within the broad array of tethered models, there are further distinctions between what is viable in urban and rural areas. Digital platforms are not a cure-all for problems facing rural Kenyans. Many of the local models (ride-hailing, logistics, local services, etc.) require a sufficient density of local customers to make the geography worthwhile for platforms to cover. For example, logistics companies struggle to serve rural areas; farmers seeking to participate in social agriculture benefit from proximity to prosperous urban buyers,²⁰⁸ and most MSE activity still revolves around urban areas. In the absence of engagement in rural areas by marketplace platforms—engagement that at this time tends to be unprofitable—perhaps only less formal “social commerce” is able to take root.

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

For the time being, digital innovation and the cultivation of platform practices—with the exception of farming—mostly urban and mostly for younger people who are more tech-savvy. This does not mean that the paths they forge, the practices they develop, and the accompanying changes to overall markets and sectors will not eventually spread further into peri-urban and rural areas. But none of these eight sectors, as of yet, have completely removed long-standing discrepancies between rural and urban. It may be up to a variety of actors, not just platforms, to aggregate and learn how to make these systems more approachable and usable for people living outside urban areas.²⁰⁹ New practices may emerge, like the use of community groups to warn about security concerns or blacklist difficult clients, which was common in ride-hailing in Nakuru.

208 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”

209 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Inclusion”; Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Rurality.”

Disability

The research team also sought out people with disabilities involved in each sector. Some mentioned being able to participate equally, despite various limitations: “with online, people first judge you by your work, not how you look.” However, some sectors, like **logistics** ➡, are limited based on the nature of the work. Gig workers with disabilities mentioned the need for additional resources to be able to participate and earn via the platforms. For instance, deaf people may hire interpreters, while persons with limited mobility may need resources that provide help with logistics. In **e-commerce and social commerce** ➡, some may focus on other areas in the value chain, such as production and marketing, and depend on family members for delivery. Some prefer working via mobile phone due to their disability.

“So that is what I have always used because of, again, my limited ... my disability limits the way I use my fillers, so am not ... I could use a laptop but it's not as comfortable as the phone. So in my case, my phone was the greatest asset for me when I was working and again a lot of research online to just put myself with the information that I need.”

Kariuki, 27, Writer

In 2022, Caribou Digital and inABLE are conducting a follow-up study on disability and platform livelihoods in Kenya.²¹⁰

COVID-19

Of course, this research was completed during the COVID-19 pandemic. One-on-one interviews were conducted while masked in well-ventilated rooms; eventually, the research team shifted to remote interviews. The disruption of COVID-19 in the middle of 2020 involved both a health and economic crisis, exposing the vulnerabilities in platform livelihoods and simultaneously cementing the role of platforms, showing increased digital transformation. As discussed in the sector studies and in another storytelling project, platform workers and sellers experienced different paths during the crisis.²¹¹

Those in **logistics** ➡ fared better, as the logistic platforms established themselves as essential service providers and delivery agents; more people were making online orders that required at-home delivery. Some **freelancers** ➡ did well, as the accessibility and visibility of online work and online hustling increased. **Farming** ➡ saw a great shift during COVID-19, too, with a burst of sourcing, selling, and information sharing on social media. **Artists** ➡ focused on their digital platforms and put in more time to connect with fans, build their audience, and tap into new ways of keeping their followers engaged. Within **MSEs** ➡, demand in some shops dropped; in others, the switch to online shopping was an opportunity to deepen and expand online presences. Some were able to quickly pivot by observing what the market needed, especially around home supplies.

210 Caribou Digital, “Our Projects.”

211 Caribou Digital and Story x Design, “COVID-19 Video Storytelling – Platform Livelihoods.”

But these were the bright spots, and there were also challenges. Some logistics drivers may have initially received support from platforms, such as personal protective equipment, but more vulnerabilities were exposed, especially around health and security and the lack of social protection and benefits. For MSEs importing products, getting supply was a challenge, and this slowed down business. When curfew and movement cessation were implemented, delivering orders became difficult. Ride-hailing dropped for a long time.

Others, especially part-time farmers, struggled to oversee their farms, especially during the lockdown, cessation of movement, and border closures. Some lost their business-to-business markets due to closures of schools, restaurants, and hotels. Due to increased home deliveries and most people being at home, food demand and supply were high. On the other hand, order fulfillment was a challenge. Offline gigs for musicians were affected by limits on public gathering, while visual artists saw low sales in art, as most consider art a luxury item unnecessary or inaccessible during the COVID-19 crisis. A related study by Caribou Digital and Story × Design on COVID-19 resilience goes into more detail on some of these issues.²¹²

In the early days of COVID-19, those in home rentals were not clear on what to do; platforms like Airbnb closed bookings, but hosts would still market on social media and through word of mouth. For residential and gated communities, other tenants opposed the idea of strangers being hosted in the apartments. Closure of boundaries where most clients are located caused a decline in international clients with no travel. The cessation of movement from Nairobi, where most clients come from, dramatically affected musicians and those who rented sound equipment, due to the lack of live events. Similar instances were common in trades and services, especially in domestic cleaning where clients limited interactions in their homes.

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

Conclusion

This chapter has synthesized themes that would not have emerged from examining one sector at a time. It has portrayed some similarities between platform work and platform sales: the importance of flexibility and easy onboarding, the opportunities for professionalism, and the often attractive earnings (relative to scarce alternatives, especially during the pandemic). It has also surfaced some key differences about the experiences between those platform livelihoods that resemble work without employment contracts (e.g., delivery) and those that use platforms as a sales channel and are likely better understood as “self employment.” This research also revealed differences between those who engage full time in platform livelihoods and those for whom a platform livelihood is a supplementary source of income.

It also portrays several themes of inclusion: the promising roles for youth and those living with disabilities; additional challenges, barriers, and expectations for women; the limits of these roles’ reach into rural areas; and the significant impact of COVID-19, where closures, disruptions, and new opportunities varied sector by sector.

Takeaways for the policy and design communities

This study documents what is happening with digital platforms in Kenya. It is another task to focus on questions of what *should* be happening—how to make platform livelihoods work well for all Kenyans. As suggested in the [introduction](#) ↗, this analysis was designed to be descriptive rather than prescriptive. Indeed, the breadth of the youth experiences portrayed in this report makes it less likely that there are one-size-fits-all policy responses or design interventions that would make *all* platform livelihoods more dignified and fulfilling for more youth, in Kenya or elsewhere in Africa.

Rather, the main takeaway for policymakers and others who want to engage with digital transformation for inclusion and advancement is more likely that **each sector may need close attention and a tailored response.**

Equating “digital platforms” with gig work, and regulating and designing for them as such, may not serve many others relying on platforms for livelihoods in other ways: self-employed sellers (formal or social), asset renters, and content creators.

Thus this report, used in conjunction with the literature review, should inform policy briefs about the platformization of almost any of the livelihood sectors, but it is itself not a policy brief.²¹³ That said, there are a few overarching themes for both policymakers and designers.

- **There are more people involved in the platform economy than is initially apparent.** A focus on individual gig workers, sellers, creators, or renters hides the important roles that casual employers, networks, and other helpers may play. Platform livelihoods are characterized by “**hidden hierarchies**” and opportunities for employment beyond the profile holders²¹⁴; examples include those who do maintenance on rental homes, or drive others’ cars on off hours, or make the food sold by the restaurant to a delivery app.
- **Fractional work is pervasive.**²¹⁵ Platform sellers may use platforms as one of several channels to market their goods, and platform workers may mix online clients with those found offline. Anyone may augment platform work with wage employment, or vice versa. Designers and policymakers should avoid oversimplification. There certainly are full-time “gig workers.” But since not everyone depends on a single platform for all their income, nor is the platform entirely responsible for the quality of every worker’s livelihood, interventions may have to work systemically rather than on a per-platform basis.
- **Ratings and showcasing work are important for people in many sectors.** Youth and newcomers, in particular, have to devote significant attention to promoting their own work, documenting their skills, and cultivating a customer base. Marketplace platforms and social media sites place the onus for promotion on individual workers and sellers. Yet initially, gigs and ratings are so hard to get, and the risks of a bad rating so extensive, that established and better-resourced individuals have an advantage over newcomers. Businesses want good reviews, but clients are most likely to leave a review if their experience was bad. As a stand-in for a formal rating system, social sellers have begun resharing posts highlighted with clients’ comments after receiving the product as a review or rating. If platform livelihoods are to be part of Kenya’s plans for youth employment, there are fruitful interventions and advancements to be made in working with youth innovators on ratings transparency, onboarding, visibility, and portability.
- **Policymakers and the design community should take social seriously as a way to include youth into the digital economy.** The use of social media as an informal, diffuse alternative to the fees and rigid structures of formal marketplaces is growing. There’s not just social commerce—there is social ride-hailing, social gig work, social trade, even social agriculture.²¹⁶ In addition to ratings and reviews, interventions in training, fraud protection, payments integration, and marketing can make social platforms (WhatsApp, Facebook, YouTube, TikTok, etc.) more effective and useful as livelihood platforms for youth.

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

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

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

216 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”

- **This study only scratches the surface on some of the complexities associated with gender and platform livelihoods.** Notably, flexibility, though valued by many, takes on different characteristics for women, many of whom see that “flexibility” became expectations that they be both online earning *and* available for caregiving. In 2022, Caribou Digital, Qhala, and several other partners have conducted a follow-on study on this topic and other gender-related challenges to effective participation in platform marketplaces in Kenya, Nigeria, and Ghana.²¹⁷
- **All of these livelihoods—whether working or trading, renting or creating—are challenging, and the path to success is far from guaranteed.** Many youth interviewees spoke about precarity and the struggle to achieve scale, either in the volume and value of their earnings as workers, or in the growth of their enterprises as entrepreneurs. Partly because these livelihoods are flexible and fractional, partly because they often offer access to larger and more efficient markets, and partly because the platforms themselves claim a share of revenues, prosperity and growth of individual workers and sellers can be difficult to achieve. For many, their long-term goals do not include platform work or platform sales; they use the platforms as a means to an end. Some have the goal of setting up their own business websites, and others use platforms to deal with unemployment or underemployment as they hope for a better future, possibly in formal employment.

Next steps for research

Some important issues remain unexplored by the qualitative approaches taken in this report.

The **scale** of these sectors in Kenya and beyond remains difficult to accurately assess. Future research is needed to better understand the percentage of Kenya’s workforce that is platformized, particularly using methods that could account for hidden hierarchies, multi-homing (using two or more platforms at once), and fractional work.²¹⁸

Second, and just as importantly, there are open questions about the **pathways in and out of platform livelihoods**. These are related to, but bigger than, upskilling and growth.²¹⁹ What were people doing before, and what might they go on to do afterwards? These trajectories will be key to assessing the quality of platform livelihoods relative to alternatives and as elements of a person’s lifetime progression of work. To explore this, more research assessing people’s feelings about platform livelihoods is necessary: do they feel that their move into them has been a step up, in earnings or in dignity, a step down, or simply a step sideways? The disruptions caused by COVID-19 make any comparisons from 2019 to 2020, and now to 2021 and 2022, difficult and unreliable.

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

218 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Hidden Hierarchies”; Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Fractional Work.”

219 Caribou Digital and Qhala, “Platform Livelihoods Knowledge Map: Upskilling and Growth.”

Third, and perhaps most importantly, the qualitative approaches used to assess platform livelihood experiences in this report should be complemented with **quantitative approaches to assess worker and seller earnings relative to their off-platform peers and relative to prior employment**. Because the sampling methods were purposive rather than random, interviewees are not precisely representative of the distribution of approaches and sentiments in the community of platform workers and sellers as a whole. These observations, essays, and profiles should be used to inform follow-on and complementary research efforts which can validate and expand these findings with representative samples of workers and sellers.

In one respect, this study is the intermediate point in a four-part series that began with a literature review which identified twelve distinct elements of the quality of experience of platform work, nine distinct sectors, and a variety of platform practices.²²⁰ This study uses that framework to present the experiences of eight of these sectors. Further studies will explore the complexities of gender in platform work,²²¹ the emerging practice of social agriculture,²²² and how platform livelihoods are (or are not) accessible and rewarding for people living with disabilities.

In the meantime, these eight sector studies and the experiences of the young people involved in each of these sectors can improve the conversation and framing of both gig work and new forms of digital selling as they are developing in Kenya and beyond. Interviewees described considerable distinctions in the relative quality of experience between the challenging **logistics sector** ➤ and some of the rewarding entrepreneurial elements of **e-commerce** ➤, **farming** ➤, and the **creative sector** ➤. The experience of **freelancers** ➤, **ride-hailing drivers** ➤, **renters** ➤, and **workers in the trades** ➤ were mixed.

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

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

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

222 Caribou Digital, Kilimo Source, Learn.ink, and Habitus Insight, “Social Agriculture.”



Mary, who crochets items to sell online, working on a client order. Due to her limited mobility, she relies on family members to make deliveries or clients to pick up items from her house. Photo credit: Mary

On one hand, Kenya should look to conversations happening around the world about regulatory interventions to improve social protections and the social contract between gig workers and platforms. On the other hand, Kenya needs to evaluate its own particular stance towards each of these platform livelihoods, in order to develop the solutions that make the most sense for Kenya. Regardless, this research helps demonstrate how there is not a one-size-fits-all approach to regulating or catalyzing the platform economy. Different sectors do offer different qualities of experiences and appeal to and include different parts of the population. Involving different mixes of working, trading, renting, and creating, sectors should be addressed and evaluated differently, approached and nurtured in different ways. At the same time, it's worthwhile to view them as a set, to see how digitalization and the increasing role of platforms are indeed changing how people can pursue livelihoods that aren't traditional wage or salary work and can involve people far outside the ICT sector.

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

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Appendix I: Methods

Interviews

For this study, we interviewed 154 youths in three target areas: Nairobi Metropolitan (Nairobi county and surrounding semi-rural counties including Thika, Kiambu, Kajiado), Nakuru, and the Rift Valley agricultural town of Kitale. As the capital city, Nairobi has greater diversity and density of platforms, as well as MSEs using platforms, more interviewees were recruited from this area.

As digital channels find new markets and expand beyond the capital city of Nairobi, Nakuru is one of the preferred choices. Nakuru, which became the fourth city in Kenya when it was accorded city status in December 2021, is urban with rural clusters that practice agriculture. There is an increased uptake in digital technology due to a rise in internet connectivity. The city serves both rural and urban populations; the rural clusters practice agricultural production, adopting digital channels looking for markets in urban or peri-urban areas.

This research sought to understand how digital technology is being used to build new value chains that allows youths to earn a livelihood. The main question guiding the field research was:

What is the experience of the Kenyan youth as they use digital platforms to find work, sell, rent and create to earn a living?

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

Using purposive methods well suited to qualitative interviews, Qhala and Caribou Digital assembled a group of interviewees with an eye towards experiential heterogeneity (rather than statistical representativeness).²²³ Specific characteristics emphasized included gender, age (18–35), a mix of rural/urban areas, and persons living with disabilities. The research team used a three-pronged approach for recruiting: 1) internal platform connections; 2) snowballing; 3) a recruiter who tapped into different segment networks. The research team remained cognizant of the changes brought by COVID-19, which may have led to closure or pivoting of some businesses; during recruiting, the research team sought to interview both new entrants as well as established or recently closed businesses.

223 Marshall, "Sampling for Qualitative Research"; Horsburgh, "Evaluation of Qualitative Research."

Below is the breakdown of the recruitment of the participants.

	SECTOR	WOMEN	MEN	AVERAGE AGE
	Farming	7	13	26
	E-commerce and social commerce	15	8	27
	The arts and creative industries	8	11	24
	Logistics and delivery	3	9	26
	Freelancing and microwork	12	10	28
	Ride-hailing	8	11	31
	Asset renting	11	9	29
	Trades and services	10	9	29
	Total	74	80	27.5

The average age among all participants was 27.5 years. Interviewees included ten persons living with disabilities (1 hearing impairment, 9 physical disabilities). In each case, the research team aimed to interview at least 50% women, but in the case of logistics (delivery) the difficulty in attaining this goal may reflect discrepancies in the participation of men and women in the sector.

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

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

Note that because the sampling methods were purposive rather than random, the interviewees are not precisely representative of the distribution of approaches and sentiments in the community of platform workers and sellers as a whole. The observations, essays, and profiles found in this research should be used to inform follow-on and complementary research efforts which can validate and expand these findings with statistically representative samples of workers and sellers.

Video stories

Following the one-on-one interviews, 32 participants were invited to take part in participatory video interviews to share their experience using digital platforms. Participants selected included at least two from each sector and two persons living with disability. Invitations were extended to a subset of the interviewees who were best positioned to a) portray a range of experiences working within a sector and cross-cutting themes established from the key findings and b) seemed amenable and engaged with the material enough to pursue this second stage of engagement with the research team. Participants received video guides suggesting themes they could highlight in their recordings. These guides explored similarities and differences in their experiences working in the same sector not to compare successes and failures of individual participants but to structure the video around the key themes revealed in the study.

A separate procedure was employed to secure informed consent for both participation and photo/video release from each video participant. This second process was necessary because submitting a video made it impossible to preserve participants' anonymity. The research team explained this carefully, explaining the videos were likely to be used. The consent form included their rights as participants, how and where their videos and photos will be used, and the compensation from the project. All photos made by these participants used in this report were shared with consent, as indicated in the photo credits.

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

Participants received three forms of compensation for this video exercise:

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

All the participants received their compensation via mobile money.

Video production and the coordination of individual participants was managed by [Story x Design](#), a video journalism and design firm based in Nairobi. After the video production, the research team contacted all participants and shared all videos with them via WhatsApp. This was to gauge their comfort with their portrayal in the video and get approval to share the videos publicly. The participants were happy with the videos and the message embedded in them.

Stakeholder consultation

In March 2021, Qhala and Caribou Digital conducted a virtual stakeholder consultation. Attendees included representatives from each sector and represented diverse backgrounds (youth, gender, and people living with disability). Participants' videos and an early draft of the first report's executive summary were shared with two dozen attendees from the Mastercard Foundation, the research community, the government of Kenya, and various platform companies. The resulting discussions helped inform conclusions to each sector assessment and the **cross-cutting reflection** ➡ chapter.

