



Towards more inclusive platform livelihoods:

Reflections on two studies of young Kenyan platform workers and sellers living with disabilities

May 2023

by Caribou Digital

in partnership with InABLE, Technoprise Global and the Mastercard Foundation



This reflection exercise is part of a broader research study on the platform livelihoods of Kenyan youth with disabilities. That study, in turn, is part of the multi-country, multi-sector Platform Livelihoods Project. All reports in the Platform Livelihoods Project can be found at www.platformlivelihoods.com.

For questions about this report and the overall research, please contact info@cariboudigital.net.

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A final thank you to Ryan Yunis, who helped begin this research and lay fundamental questions and considerations early on.

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

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Introduction

The Quality of Kenyan Youths' Digital Livelihoods study (conducted from 2021 to 2022) portrayed and explored the different experiences of young Kenyans using marketplace and social media platforms to earn a living—working, trading, renting, and creating in the digital age.

During that study, Qhala and Caribou Digital, in partnership with the Mastercard Foundation, scratched the surface of the ways these experiences were different for young people with disabilities. For example, we heard how social commerce was an important source of earnings for one woman living with lupus, a long-term autoimmune disease. In another case, we learned how a [young musician](#) with a hearing impairment relied on YouTube and other social media to build a brand, a following, and a livelihood. Their stories detail the positive promise and potential of platform livelihoods, but they left unaddressed questions of scale and generalizability of their experiences.

Caribou Digital and the Mastercard Foundation agreed to investigate these questions further and partnered with inABLE and Technoprise Global, two expert advocacy organizations for inclusive technology in Kenya, to focus specifically on the experiences and challenges of young people with disabilities in Kenya.

Technoprise Global and inABLE conducted a multi-part study, beginning with a survey of 148 participants with three types of disabilities: visual, hearing, and physical impairments. Qualitative research followed with a sub-selection of 86 participants. Finally, UX testing and digital accessibility assessment of three popular digital platforms in Kenya were completed.

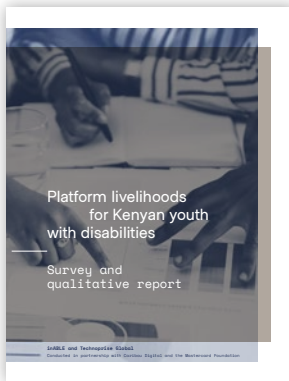
In addition, the research teams worked with Story × Design, who trained and supported six research participants to develop their own self-shot video stories.

This reflections essay starts by summarizing the main findings from the studies by inABLE, Technoprise Global, and Story × Design. It then connects those findings to the broader trend of platform livelihoods, addressing implications both specifically for young people with disabilities in Kenya, and for the shift to platform livelihoods more broadly. Finally, the essay suggests next steps for research on how young people living with disabilities can prosper in the platform economy. These new studies and accompanying videos are exploratory, stark and sorely needed to fill a gap and light a path for future research. Caribou Digital is excited to have gone on this journey with all three partners.

The full body of research is available [here](#).

Study structure and findings

The survey and in-depth interviews



By inABLE and Technoprise

Methods

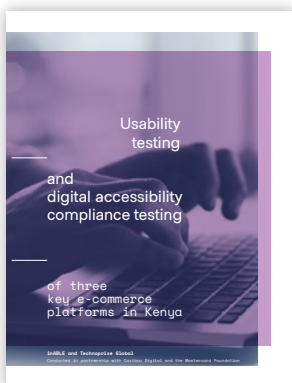
- This phase of the research, led by inABLE, included a survey of 148 young Kenyans (quasi parity in gender) with visual, physical, and hearing impairments. The survey aimed to get an initial understanding of the landscape: Do youth with disabilities use social media channels for their livelihoods in Kenya? If so, which channels and how?
- Follow-up in-depth interviews and focus group discussions were held with 76 participants (44 of whom had participated in the survey).

Findings

- **The methods:** The methods applied to this research provided initial insights into the landscape. Finding and recruiting youth with disabilities using e-commerce platforms was particularly difficult; so, from the outset, the team narrowed the scope of this research output to social commerce.
- **The social seller profile:** From the research sample, the profile of the social seller was young and with higher (tertiary) education. This is an important consideration that has been seen across [several studies](#) Caribou Digital has conducted on platform livelihoods.
- **Preference for social media (not e-commerce platforms):** WhatsApp and Facebook were considered more simple, accessible, and familiar by respondents and their prospective buyers. There was a nuance, however, where those using Facebook added the dimension of reach (promoting their products and services beyond their familiar circle). On the other hand, respondents using Facebook mentioned the need for self-confidence, given the higher exposure and possibility of online bullying. Instagram was considerably less used for online sales by interviewees.
- **Economic impact and gender disparity:** Across all three disability groups interviewed, just under half of respondents indicated that some of their income was derived from online platforms. About 15% of the interviewees indicated that almost all of their income (over 75%) was derived from sales through digital platforms, with more women (19%) compared to men (11%). On average, income derived from social commerce was KES 20,000 (~US\$150) or less per month. More men earned above that average compared to women. However, women mentioned they were “more satisfied” than men by social commerce, suggesting that the work style may suit their needs more (see [Implication 4](#)).

- **Specific barriers to access social commerce:** One of the biggest barriers to access is infrastructure: high cost of data bundles and lack of availability of internet services/ connectivity. Beyond this challenge—shared by people with and without disabilities—there are a few specific challenges for sellers with disabilities, including the lack of accessibility features on phones, a lack of skills to operate, and discrimination and stigmatization.
- **Call for action:** Youth with disabilities interviewed insisted on the need for users with disabilities to be included in the design processes of platform teams and to be included in the design processes of platform teams and to support the design of digital products.

Usability testing and digital accessibility assessment



By inABLE

Methods

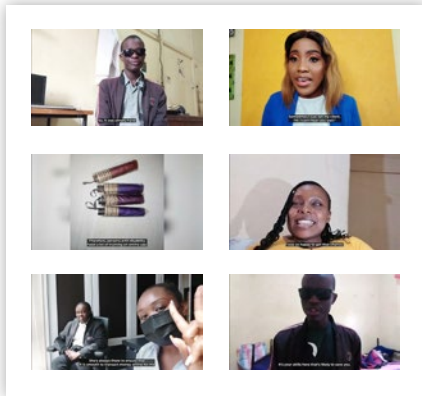
- Following the survey and qualitative research, inABLE and Technoprise engaged in two different testings: usability testing and digital accessibility compliance assessment of three popular e-commerce platforms in Kenya (Jumia, Jiji, and PigiaMe).¹ This research investigated why so few participants engaged on e-commerce platforms compared to social media. For the usability testing, 19 participants (12 men and 7 women across all three disability types) were engaged; the digital accessibility assessment was done via machine.

Findings

- **Overall, the usability testing results show that none of the three platforms were fully accessible.** Visually impaired users were the least supported due to the lack of screen-reading technology on the platforms. Hearing-impaired users were the second least supported, with the main challenge being the language used by the platforms. Physically impaired users had the highest usability rates.
- **The biggest challenges participants reported are no labeling, poor screen reader support, and low colour contrast.** Other complaints related to complex language (often in English), difficult sign-up processes (with verification codes sent by email or text), and complicated methods of uploading and posting items for sale.
- Similarly, the digital accessibility assessment found that the **three most challenging tasks for screen reader users** are the sign-up or registration process, uploading a product, and logging out from the platforms. Setting payments was only partly successful.

¹ These are among the most used platforms in Kenya but there are many other platforms that were not explored in these accessibility studies. See: www.similarweb.com/apps/top/google/store-rank/ke/shopping/top-free/

3 Self-shot videos



By Story × Design

Methods

- Caribou Digital partnered with Story × Design, a Kenya-based multimedia production company, to direct and train six participants in creating their own self-shot videos.
- Each story sheds light on how young people with disabilities use digital platforms for sales. Read about their methodology and training on their blog here.

Findings

Story × Design adapted their methodology in three core ways to ensure that participants could seamlessly tell and film their own stories:

- 1 Adapted resources and supporting tools (e.g., practice manuals, questionnaires, film prompts) to ensure access and usability for all.
- 2 Worked with interpreters and aides to accommodate multiple abilities.
- 3 Led an on- and offline post-production process—leveraging WhatsApp video / voice calls / voice notes and regular carrier calls, but also, importantly, in-person training.

“The most gratifying measure of achievement for all of us is the fact that the expressions of all participants were not dictated, directed, or curtailed. At each stage of the project, participants had full control of their stories and authority on what to feature in their final videos.”

Abu Majid, Story × Design

Five implications of the study for inclusive platform livelihoods

The primary research activities, detailed above, focused specifically on the platform livelihood experiences of young Kenyans with three types of disabilities (visual, hearing, and physical impairments). The qualitative work, survey, and videos focused mostly on those earning a living via social commerce. The usability testing and digital accessibility assessment identified significant barriers to the effective use of marketplace platforms for sellers with visual impairment.

On their own, these findings offer key new insights about the challenges and opportunities of platform work and sales for people with disabilities. At the same time, the studies are part of a broader tapestry of studies Caribou Digital calls the [Platform Livelihoods Project](#).

The remainder of this essay shares five takeaways that build on the findings of the qualitative and quantitative studies to highlight specific challenges for young people with disabilities engaging in platform work and platform sales. In addition, these implications illustrate the broader connections and widespread trends of how platformization is changing the nature of work in the digital age—for people of many abilities, vulnerabilities, skills, and resources—and underscores the urgency and importance of creating an inclusive digital economy that works for everyone.

1 Individual profiles hide critical collaborations and the need for human assistance.

“I am lucky. People support me especially in communication when it’s face to face. I get help from my sister and my mother. When I choose to be alone, that is when I face challenges.”

Young woman with hearing impairment, Mombasa

The result of the varying degrees of accessibility and usability of online platforms (both social media and e-commerce) was that, even though many respondents across all three categories of disability were sole proprietors of their online business, at some point in their online sales journey, they needed human assistance.

The questions of assistance, of many hands making lighter work, may be particularly acute for some people with disabilities, but are not unique to them. The [literature review](#) that kicked off the Platform Livelihoods Project documents many references to [hidden hierarchies](#) and informal micro-enterprises among platform workers who might appear to customers as sole proprietors. Would-be entrepreneurs, regardless of ability, have to weigh all the costs associated with providing goods and services, even if that sometimes requires employing people or relying on them for critical help.

Respondents' testimonials highlighted that platforms have positively impacted youth with disabilities by enabling them to earn additional income. But how does including assistants' contributions (whether fee-based or free) come into play?

2 Sellers often start, and often stay, with social commerce.

This research points to a gap between the ease of use and familiarity of social media compared to the costs and complexities of access and use of specialized e-commerce platforms. Social commerce was considered more accessible and usable by people with disabilities, compared to e-commerce platforms. The survey and interviews revealed how much easier it is to embark on online selling using social media platforms than e-commerce platforms.

"The challenge of Talkback [a tool that reads text aloud for those with visual impairment] not reading some apps has left me with no alternatives but to shift to WhatsApp [for business sales]. Imagine logging in to your account, and you start scrolling and all you hear is clicks."

Young man with visual impairment, Kisumu

The qualitative research, usability testing, and digital accessibility assessment all highlight that the e-commerce platforms selected didn't fully support assistive technology solutions and were difficult to navigate, at the onboarding stage (complicated sign-up and ID process) but also throughout (difficulty uploading material or interacting with customers). People with visual or hearing impairments were the most affected by these challenges.

Other studies in the Platform Livelihoods Project suggest that social media is often the first step on the platform livelihood journey, which can, but not always will, grow into using e-commerce platforms or even developing standalone domains. A takeaway from these research studies is that the pathways to e-commerce are not yet as inclusive and open to all as they should be.

3 It's a challenge to balance privacy and disclosure, a possible opportunity for more inclusive design by e-commerce platforms.

“Whereas no one will judge you, no one will favor you, it's your skills that are likely to save you.”

Adika, visually impaired freelancer

Adika's acknowledgement of the appeals of anonymity speaks to one of the oldest and multifaceted parts of online life. In many cases, being “invisible”—not having to disclose one's disability—was considered a strong advantage by participants. However, anonymity rarely lasts for the duration of a transaction, particularly in the case of social commerce. When the “online” journey ends and the offline journey begins is where many of the challenges of discrimination and dishonesty lay for youth with disabilities, as described below:

“Mistrust is the biggest challenge we [youth with disabilities] have. A buyer can see an item, a sample of an item you sent to them, and they accept. But if it comes to a time when they have to meet you in person, they start doubting that you can finish the order.”

Young man with a physical challenge, Kilifi

With little in the way of payments or shipping services, social media channels aren't completely virtual marketplaces, complicating the point above about their greater accessibility. They provide online tools to initiate and coordinate offline trading activities. The youth's livelihood happens, therefore, in a combination of online and offline spaces, providing opportunity but also challenges when they have to leave the screen, meet in person, and get paid.

While the experiences with discrimination reported in this research were particularly stark, there are echoes in other studies. The broader literature review surfaces instances of discrimination by gender and by nationality in both online and place-specific platform work. In Caribou Digital and Qhala's study of women platform workers and sellers, women described the challenges of managing safety and security at the time of the transaction. (Watch Zumunta tell her story [here](#).) Our recent studies on “social agriculture” also underscore how social media-based transactions provide little protection or chance for redress when a customer discriminates or does not pay for the good or service they requested.

The experiences of discrimination in social commerce detailed by respondents also underscore a promising appeal of formal e-commerce platforms. Unlike in social commerce, where disclosure is all but required in order to conduct business, some e-commerce platforms may provide greater opportunities for anonymity, or at least just disclosure of only selected and relevant personal details, to those who seek it. How can platforms durably change their approach to ensure inclusivity of their design?

4 The intersections of gender, disability, and platform work remain open and urge new questions.

The respondents in this research were almost equally divided between women and men, and researchers crafted specific questions to tease out the differences in experiences for women with disabilities. However, there was very little evidence of any particular differences in women's experiences. This result is surprising, given that our extensive research on platform livelihoods, including a study specifically on women, has shown that women do have different experiences, particularly different challenges on platforms.

This study suggested some level of difference around income levels and the interpretation of successful online business. As pointed out in the discussion of the survey findings, fewer women earned the average income of KES 20,000 (~US\$150) on platforms compared to men. On the other hand, more women considered their online sales successful. While success here was not defined, our assumption is that women may consider the ease of online sales (i.e., working from home) as part of what success looks like for them

Our hypothesis remains that intersectionality—being a woman and living with a disability—may lead to higher barriers to access to platform livelihoods. By only speaking to successful workers and sellers who are actively in business, we might have missed a chance to document onboarding pathways or the breakdowns in those pathways. We would have needed a different sampling methodology to find those who had (a) tried to pursue platform work/sales and were turned away and (b) those who might never had considered platform work/sales.

5 It may be time to see platforms not just as sales channels, but also as workplaces.

The first four implications were based on concrete observations of concrete experiential elements, each connecting the experiences for people with disabilities to broader patterns in platform work and platform sales.

By contrast, this reflection is more abstract. But, importantly, it reframes these findings based on the discussions inABLE had with platform sellers, and by the assessments Technoprise conducted with a subset of them.

The key point is this: in speaking to people about their livelihoods and in wrestling, particularly, with questions of accessibility and usability, all our partners, inABLE, Technoprise Global, and Story × Design, were having conversations about **workplaces**—the settings (both digital and physical) in which people sought to earn a living in the digital age.

There are some established arguments around this line of thought in other settings. In 2013 in the United States, Melissa Earll, a platform seller with a hearing disability, sued the giant peer-to-peer marketplace platform eBay, arguing that the required verification process that involved a voice telephone call (which this seller could not pass) violated her rights under the Americans with Disabilities Act (ADA). She lost her case on appeal in 2015. As it stands, the law of the land in the United States is that, without a clear connection to physical places, digital platforms are NOT workplaces and thus not subject to the norm of “public accommodation,” not required to conform to the tenets of the ADA, and not required to provide affordances and protections for equal access to all would-be workers.

We join other policy researchers in wondering whether this state of affairs should be reconsidered, particularly in places where employment in the formal sector (and the protections it provides) is relatively scarce, as in Kenya, where perhaps only one in 20 young people expects to find full-time employment in the formal sector.

There are, of course, standards and established best practices for ensuring accessibility and usability, including Kenya’s new Standard on Accessibility for ICT Products and Services implemented in 2022.² But these standards are made enforceable by industrial agreements and, particularly, by legal and regulatory levers. Reframing the digital marketplace as a digital workplace might invite more (and more enforceable) applications of such standards in the informal, platform, and gig economies.

While this reframe might be critical for many people with disabilities, it might also invite a reconsideration of the nature of platform marketplaces as workplaces for many more people also earning a living on the platforms. Introducing a workplace perspective brings the lack of many protections and accommodations into view—and, we’d argue, might help those policymakers with the urgent task of making platforms (on which livelihoods happen) more accessible and useful for more people.

Of course, extending workplace-style protective mandates to social commerce would be even more difficult than doing so for marketplace platforms, given the looser connection between individuals and platforms and their more heterogeneous use cases. But the first step is to consider the opportunities of doing so, a step that this study encourages researchers to take.

2 Kenya Bureau of Standards, “Kenya Standard: Accessibility—ICT Products and Services,” April 5, 2022, https://www.kebs.org/images/miscellaneous/KS-2952_2_2022.pdf.

The path ahead

Unique challenges and significant commonalities

The primary studies and accompanying videos have surfaced, for the first time, some significant and distinctive elements of the experiences of young Kenyans with disabilities with platform work and platform sales. Their unique, or at least particularly salient, challenges include:

- the opportunity, but also limitations, of social media platforms as a way to earn a living;
- the poor accessibility of several dedicated e-commerce platforms, despite the opportunities they offer for more protection against discrimination;
- the need for human assistance, and therefore the need to share revenue;
- and the stigmatization when interactions cross to the physical world.

At the same time, the studies are notable for how they illustrate the ways young Kenyans with disabilities face many of the same opportunities and challenges encountered by others building their businesses online. The qualitative interviews, in particular, echo themes identified by scores of studies around the work, documented in the [Platform Livelihood Project Literature Review](#), in profiles with young Kenyans in eight platform segments, in the details on “social agriculture” in Kenya, and in the experiences of young women platform workers and sellers in Kenya, Nigeria, and Ghana. These commonalities include:

- **Infrastructure:** The cost of data, internet bundles, and quality mobile devices can be prohibitive.
- **Capital:** The capital needed to expand the business can be difficult to find. Sales can be inconsistent, and customers sometimes do not make payments on time.
- **Skills:** Young people lack information and skills on how to improve and maximize their online businesses.
- **Fraud:** Workers and sellers sometimes encounter conmen and scams on platforms like Facebook.
- **Side hustles:** Young people with disabilities turn to platform sales as a “side hustle” that supplements their income. As mentioned in the [findings section](#), the average earnings were KES 20,000 (~US\$150) or less per month.

Importantly, despite relatively low average earnings and challenges, the majority of interviewees agreed that they would recommend online sales. Their stories highlight the opportunities platforms can provide and how they have felt empowered by their successes online. With the support of platforms, regulators, and civil society, there is a potential to make platform work and sales more inclusive.

Towards interventions and next steps

In beginning this study, it became apparent that there are not many published studies focused on people with disabilities leveraging platforms for work, particularly in emerging economies like Kenya; the evidence base is still quite thin.³ And, given the descriptive and exploratory nature of these studies, it is “early days” for guiding policy, design, and practice in this area.

That said, there are some indications of paths forward, in research, in design, and in policy, that would help guide the digital economy (in Kenya and beyond) towards a more inclusive future, specifically for people with disabilities, but also for people more broadly.

Design and business model levers

Moving a bit further into significant alterations to the platform landscape, the studies hint at a few ways where design could be improved. The first is to invite more marketplace platform designers to design with their users, in this case, with young people with disabilities. This could be done in the spirit of exploring new products and services, or in improving the accessibility and usability of existing interfaces for the broader community.

The second and third ways are to be open to more holistic approaches to supporting youth with disabilities in platform work.

In the social commerce context, it might be fruitful to identify ways to partner with delivery and financial agents to facilitate the offline delivery stage of a sale. While this functionality would appeal to many people with disabilities earning a living on platforms, it would not necessarily appeal only to them—and might be something valuable to informal/social sellers from many walks of life.

In the formal marketplace context, e-commerce platforms could provide better support for people with disabilities in their full online work journey. There are issues of “time to bid” and “time to complete a task” that freelancers face. (Time sensitivity is particularly important for freelancers who bid for work online, as Adika shares in his [video](#).) Perhaps there is a way for e-commerce platforms to be more intentional and inclusive in their design.

3 Exceptions include: Sooyeon Lee, Bjorn Hubert-Wallander, Molly Stevens, and John M. Carroll, “Understanding and Designing for Deaf or Hard of Hearing Drivers on Uber,” *Proceedings of the 2019 CHI Conference on Human Factors in Computing Systems* (2019): no. 529, <https://doi.org/10.1145/3290605.3300759>; Shruti Sannon and Dan Cosley, “Toward a More Inclusive Gig Economy: Risks and Opportunities for Workers with Disabilities,” *Proceedings of the ACM on Human-Computer Interaction* 6, no. CSCW2 (2022): no. 335, <https://doi.org/10.1145/3555755>; Yuanyuan Qu, “Is the Internet the Game Changer? Disabled People and Digital Work in China,” *Disability & Society* 37, no. 5 (2022): 725–45, <https://doi.org/10.1080/09687599.2020.1833314>.

Policy levers

As mentioned above, it is premature to suggest sweeping policy changes based on a few exploratory studies. However, given this set of unique and common challenges, experiences, and opportunities, there does seem to be an opportunity to explore how to support youth with disabilities to take full advantage of formal marketplace sales and gig work platforms—beyond the informal social selling we observed in this study.

The challenge in doing so will be for policymakers, donors, and other key actors to work with (and/or incentivize, or require) e-commerce platforms to improve access to their platforms for people with disabilities.

Regardless, we can speculate and project that the day may come when a reevaluation of “the digital marketplace as a workplace” occurs, and when it does, the needs and experiences of people living with disabilities earning a living on such platforms should be top of mind for those regulators who seek to create a more inclusive digital economy.

Learning levers

This research highlighted several questions, in terms of both content, as our reflections share, and methodology. In the qualitative research and survey, convenience samples limit our ability to make assessments about those who may have tried and failed to take on platform work, or those who have moved on to other livelihoods. Representative samples of people with disabilities (whether doing platform work or not) would be a valuable way to estimate the prevalence and patterns of platform work and sales in Kenya and beyond.

In the usability studies, only a few of the common e-commerce platforms in Kenya were tested, but the landscape is varied and changes quickly. It would be helpful to expand the exercise to a broader selection of platforms.

Similarly, replications of this work in different countries would help fill out the picture of the accessibility and usability of various marketplace platforms.

A follow-up study could dive more deeply into the intersection of gender and disability in shaping the move into and experience of platform work and platform sales. Again, access to a representative sample of young people with disabilities might help identify a broader set of participants for such a study.

Finally, in the fifth implication above, we mentioned a small body of relevant US case law. A broader scan of case law and related research from other jurisdictions in Africa and beyond could help regulators take a fresh look at accessibility for digital economy services in their countries.

Capacity levers

If an institution wanted to help, today, to make the playing field more level and to create more opportunities for participation in the platform economy for people with disabilities, our advice would be the same as it has been in several of the other platform livelihoods studies: add knowledge and capacity. Several of the participants in this study indicated that there were knowledge gaps in sales and in digital skills that, if filled, might help them earn more on the platforms as they are currently configured.

We can envision the development of a corpus of “platform sales skills” as configured especially for people with disabilities. It would cover many of the common challenges facing all platform workers and sellers, as well as insights (in tools and practices) specific to those with the same or similar disabilities. Peer-to-peer learning might be particularly effective in this area.

An emerging frame

These studies hint at, but must pass on to the next actors, a core question still to be addressed: **How can platforms provide not only a space for independent livelihoods for people with disabilities but also one that supports competition, collaboration, and exchange (participation) with the economy as a whole?**

It was a great privilege to work with our partners inABLE, Technoprise Global, and Story × Design. Hearing the stories of so many young Kenyans with disabilities and the livelihood opportunities they find online gave us the opportunity to reflect deeply, not only about inclusion for each of them, but also for the whole idea of platform-mediated work and livelihoods. We are grateful, and confident that the work will continue.



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