



Jobtech Alliance



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Jobtech for Refugees: Kampala case study

Platforms as pathways to digital livelihoods for refugees



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Definitions

Term	Definition
Jobtech	Digital platforms that offer opportunity to work
Platforms for offline work	Platforms where the work is mediated online but delivered offline. The World Bank calls this 'location-based platforms'
Platforms for digitally delivered work	Platforms where the work is mediated and delivered online. Some people call this 'cloud work'.
Digital services for micro-enterprises	Platforms that improve access to market, business performance, or productivity of self-employed individuals or microenterprises
Tech-enabled Skilling	Edtech platforms which equip people for the world of work
Digital tools for worker enablement	Digital platforms which provide workers with tools that enhance their rights, benefits and protections
Gig	A job, especially one that is temporary or freelance and performed on an informal or on-demand basis
RLO	Refugee-Led Organisation

01

Background



What is the Jobtech Alliance?

An ecosystem-building initiative around inclusive jobtech in Africa. We're interested in digital platforms that connect people to work opportunities to build livelihoods.

We help jobtech platforms grow so that they can create more jobs. Currently we focus on 10 countries in Sub-Saharan Africa.

Two workstreams:

- Create an enabling environment for entrepreneurs to build platforms which deliver quality livelihoods
- Deliver a range of acceleration activities with jobtech platforms which enable entrepreneurs to build greater scale, impact, and inclusivity in their solutions

The Uganda Focus:

- In Uganda the Alliance has a deliberate focus on forcibly displaced people (refugees)

Implementers

BFA GLOBAL



Supporters

CHALLENGE
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EMPLOYMENT

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Categories of Jobtech platforms

Platforms for Offline Work

- Job Matching Platforms
- Gigmatching
- Distributed Manufacturing



Platforms for Digitally-Delivered work

- Online Freelancing
- Microwork
- X-to-earn

Digital Services for Microenterprises

- E-commerce Marketplaces
- Business Management & Growth Tools
- Logistics & Finance

Tech-Enabled Skilling

- Testing & Credentialing
- Technical & Professional Skill-building

Digital Tools for Worker Enablement

- Professional Identity
- Insurance & Social Benefits
- Representation & Collective Action

More about this ILO taxonomy can be found [here](#)

* Adjacent Sectors (Fintech, Agritech, E-logistics) are critically important but not considered jobtech unless jobs outcomes are key business component



Why refugee and platforms?

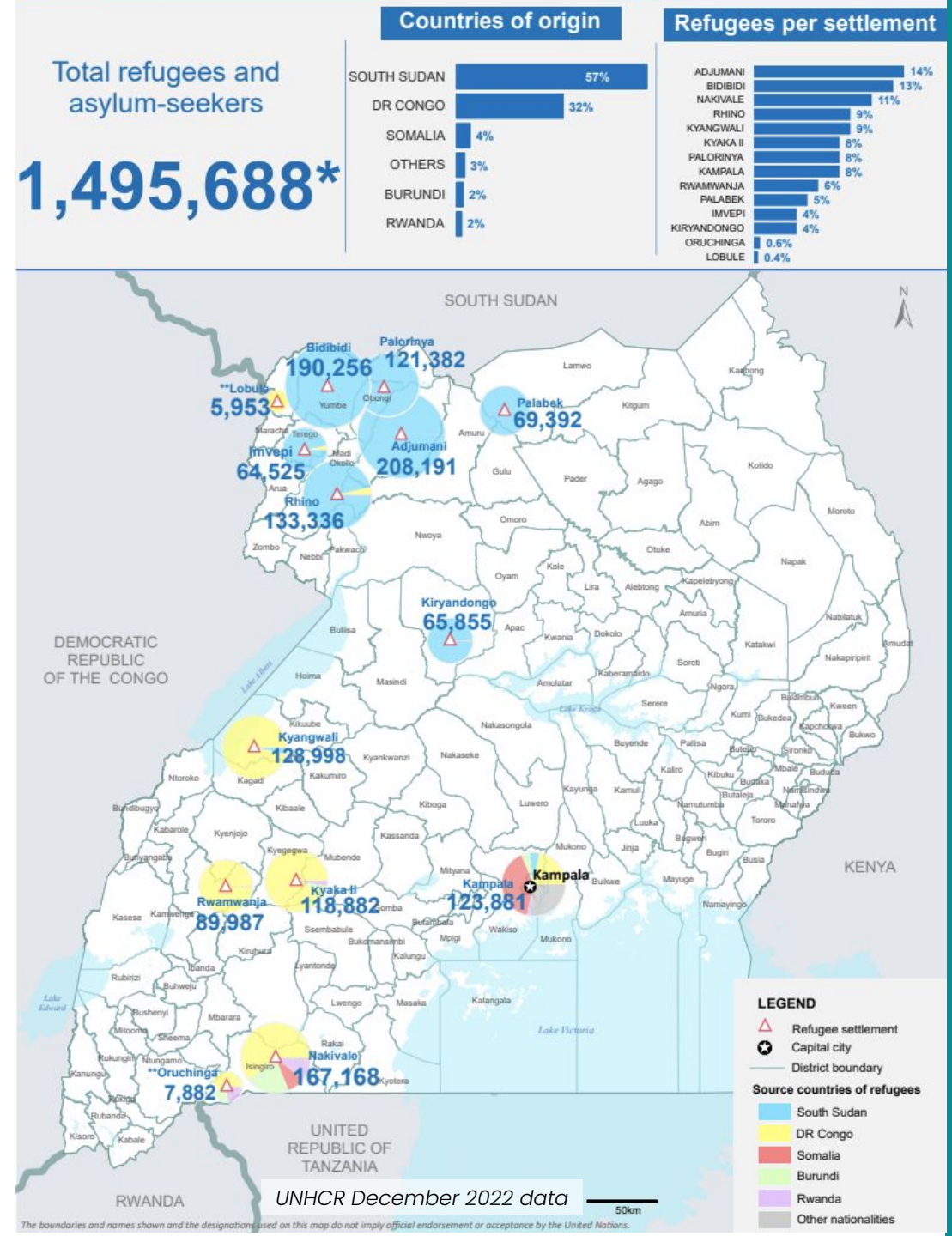
For [both refugee and Ugandan](#) populations, **younger people face more barriers to employment** than older individuals. Unemployment rates for refugee youth are more than three times higher than young Ugandans – 44 percent of refugee youth are unemployed, compared to 14 percent of national youth

- **Labour market outcomes for refugees are consistently worse than those of hosts.** The difference in labour participation rate between refugees and host community members is 27%, while the difference in employment between refugees and hosts in Uganda is [35%](#).
- The **lack of decent employment for refugees is a missed opportunity** for them to contribute to host communities, and it also increases the risk of poverty and dependence on humanitarian assistance.
- [UNICEF](#) finds that **jobtech platforms offer new forms of digital employment for refugees** as access to formal employment is more complex due to location in settlements
 - The [ILO](#) highlights that the gig economy can provide work to refugee women by providing wider markets.
 - Digital labour platforms also have the potential to provide refugees and migrant workers with income-generating opportunities that are not bound to the local market.
- By providing refugees the right to work, to health, and to education, Uganda gives them the opportunities to start productive lives and be more self-reliant. In line with Government policies, WFP has recently developed a transition model for these moderately vulnerable refugees. The **integration into the labor force allows refugees to be less dependent on humanitarian aid** in the medium-to-long run and ensure sustained take-home income and contribute to economic growth.

Refugees in Uganda

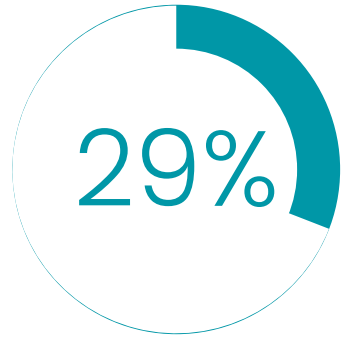
- Uganda is Africa's largest refugee-hosting country, hosting about 1.5 million refugees
- Refugees come from South Sudan (57%), Democratic Republic of Congo (DRC) (32%) with a smaller percentage coming from Burundi, Somalia, Rwanda, and Eritrea
- More than 123,000 refugees are in the capital, Kampala
- A large portion of households (64%) rely on humanitarian assistance to meet their needs*
- The nation maintains an open-door policy to displaced persons, provides plots of land for farming and the construction of housing, guarantees freedom of movement, and a number of rights such as employment, health, and education

*<https://ulearn-uganda.org/labour-market-assessments-covering-refugee-hosting-districts-in-uganda-a-desk-review/>

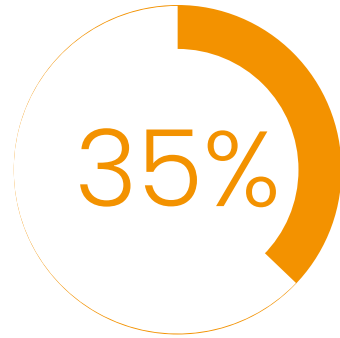




Employment statistics among refugees in Uganda



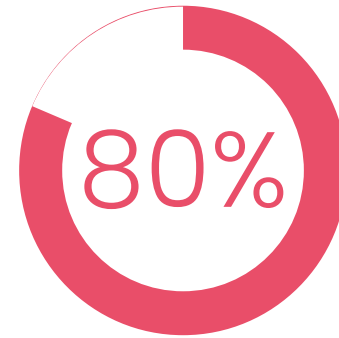
refugees in Uganda are actively working



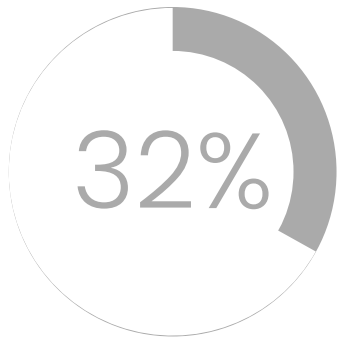
Less likely than Ugandan nationals to be employed



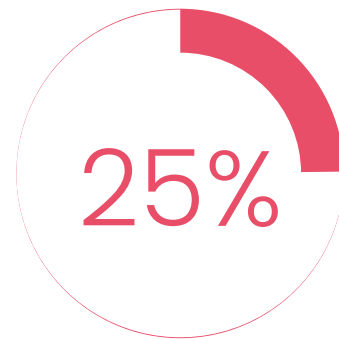
Working refugees are in self-employment



Young people in refugee communities are in self-employment



Earn less than host communities with similar skill levels



Refugees in Kampala are self-employed

1.75 times

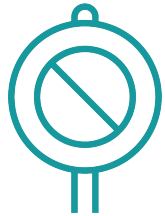
more likely than host community members to fall below the poverty line



Summary: Barriers to accessing job opportunities for refugees



Information gap: Most refugees get their information through social networks. If one's social network is not strong enough then likely to miss out on important information including who is recruiting and which skillset is on demand. Very few refugees have heard of recruitment or jobtech platforms unless they are part of larger networks such as Whatsapp groups that share information on job opportunities.



Labour supply-demand mismatch: Most vocational training being offered are not informed by market demand. This becomes a challenge as refugees become saturated in the same sector with limited demand for these skills. [Another challenge](#) is the lack of recognition of foreign qualifications, refugees end up working in jobs for which they are overqualified.



Access to finance: Most refugees need access to capital to overcome barriers to entry. Currently, refugees are either getting this from their family or through refugee-led organizations, so most are excluded.



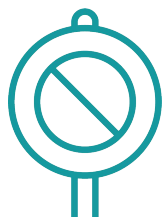
Costs: The cost of upskilling or certification is a big barrier for refugees to access better work opportunities. Therefore, most refugees are dependent on trainings being offered by refugee-led organization or scholarships from not for profits. This only caters to a small subset of refugees leading to more refugees starting businesses that have low entry barrier and costs. Transport costs may also be a barrier for young refugees going to school.



Solutions: How jobtech platforms can respond to some of these livelihoods barriers



Information gap: Platforms like Fuzu and Flip Africa showcase job opportunities that are available in the market. Onboarding is easy and in some cases, offer training on job readiness. Fuzu for example also offers a premium service for career coaching which would be beneficial for young people joining the workforce.



Labour supply-demand mismatch: Jobtech platforms can offer an opportunity for refugees to overcome barriers related to the school-to-work transition. Tech-enabled skilling platforms offer an opportunity to equip refugees for the world of work. Platforms like [Credly](#), offer digital credentials and verify skills that could potentially be used to access jobs.



Access to finance: Most platforms offer an opportunity for one to access goods without the initial capital needed. For example, [Tendo](#) in West Africa is a platform for resellers to sell products from wholesalers without the need for the initial capital investment. For small shops, Wasoko, offer a credit facility that one is able to buy goods on credit for a few days.



Costs: Most platforms offer opportunities to upskill especially in the case of tech-enabled skilling platforms. These courses are usually free or embedded as part of the platform itself.

02

Jobtech, and the Ugandan Jobtech Landscape

Potential of Jobtech

- The McKinsey Global Institute estimates that **540 million people worldwide will find work through digital matching platforms by 2025**
- This amounts to 15% of the global workforce





The landscape of platforms in Uganda looks crowded

Platforms for offline work



Digital services for micro-enterprises



Platforms for digitally delivered work

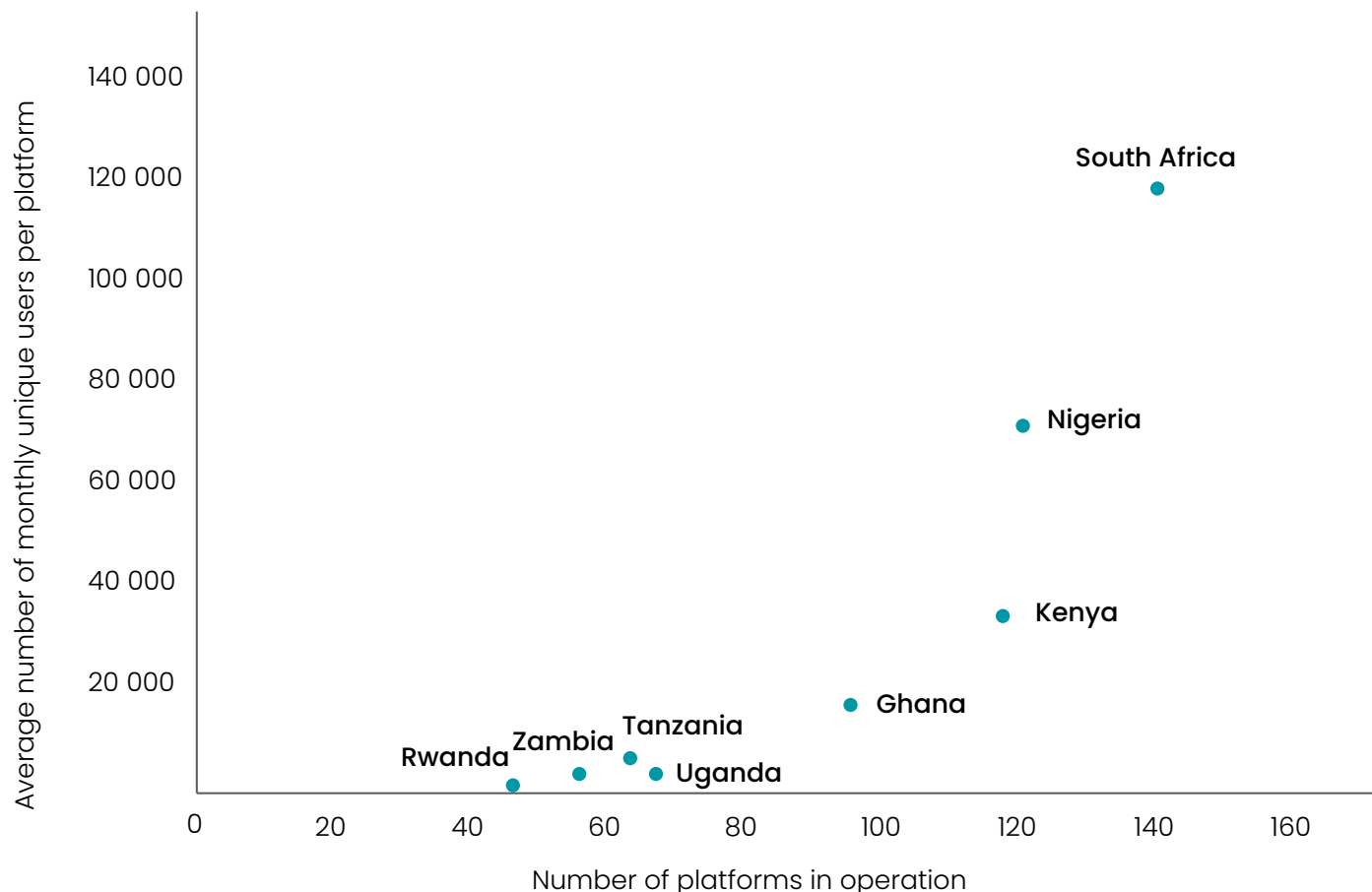


Tech-enabled skilling





But jobtech platforms are underperforming in Africa



<https://cenfri.org/wp-content/uploads/Africas-digital-platforms-trends-report.pdf>

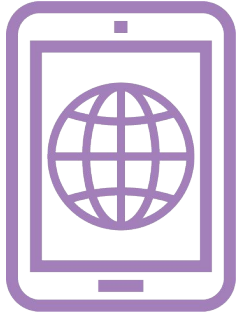
- [BFA Global](#) estimates that there could be 30-88 million 'iWorkers/gig workers' in Africa by 2030 (of a total labor force of 600m)
- This means that the **employment opportunity via digital platforms by 2030 will range between 5%-15%** for the continent, lagging behind international trends. This is evidenced by the graph on the left - Uganda is part of a cluster of countries where the numbers of Monthly-Active-Users (MAUs) are small relative to larger economies, signifying lower ecosystem maturity
- The Jobtech platforms has a lot of potential in offering employment opportunities

Note:

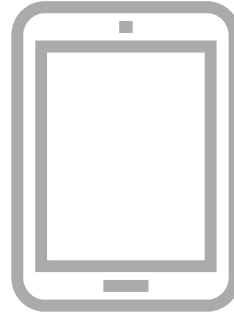
- Current estimated labour force is 3.4 Billion (2022), at an annual growth rate of 1.9%
- Graph Source: Cenfri Report on digital platforms in Africa: <https://cenfri.org/wp-content/uploads/Africas-digital-platforms-trends-report.pdf>



Building blocks of jobtech platforms



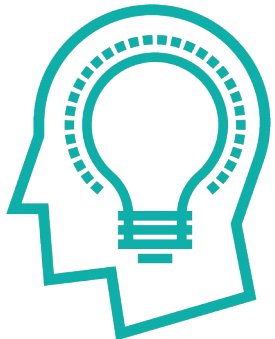
Mobile internet



Smartphone penetration



Digital Payments



**Digital Talent and
Digital Skills**





Venture Capital Funding



Young Population



Building blocks of jobtech platforms: weak internet access but strong digital payments



No.	Blocks	Evidence
	Mobile Internet: Internet penetration is the fundamental building block of digital platforms, but access lags in Africa and, moreover, is expensive in Uganda.	<ul style="list-style-type: none">• GSMA estimates that 40% of people in Sub Saharan Africa (SSA) will subscribe to mobile internet by 2025. While this is a big achievement for the continent, it lags behind global estimates since three quarters of the global population is expected to be connected to mobile internet by 2025• Uganda: At the end of 2022 about 40% of the population had internet access however, Uganda ranks the lowest in terms of internet affordability in the East African region• Urban areas like Kampala have a higher internet penetration (7 percentage points higher) <i>Source: Open Internet Global</i>• Additionally device access like laptops, tablets or desktop computers are extremely limited outside of urban areas
	Smartphone: Smartphone penetration in Uganda is still low, meaning that user experience is limited.	<ul style="list-style-type: none">• Smartphone interfaces allows for a broader diversity in product, user experience, information sharing, data privacy, and innovation. User engagement is reportedly higher on smartphones, even among those who are low-income and low-literacy.• Uganda: 30% of the population has a smartphone, with higher penetration in urban areas <i>Source: Uganda Communications Commission</i>

Sources

- *Scaling digital platforms through partnerships, GSMA*
- Data Portal: <https://datareportal.com/reports/digital-2022-uganda>





Building blocks of jobtech platforms: weak internet access but strong digital payments

No.	Blocks	Evidence
	Digital Payments: The digital payments environment in Uganda is mature.	<ul style="list-style-type: none">According to the GSMA, “digital payments help to reduce the problems associated with cash transactions, such as the higher risk of fraud and delays to transaction fulfilment. As a result, the experience of using digital platforms tends to be enhanced when digital payments are used, helping platforms to scale.”Uganda: Uganda’s mobile money (digital payment) ecosystem is mature with ~66% of the adult population financially included compared to a Sub Saharan Average of 55%. <i>World Bank, Findex 2021</i>
	Digital Talent and Digital Skills: Platform development requires talent in development, user interface, user experience, digital payment integration, order fulfillment, and software engineers but there is a big gap in tech skills.	<ul style="list-style-type: none">GSMA estimates that Africa’s largest markets like South Africa, Kenya, Morocco, Egypt, Nigeria have about 700,000 tech professionals across the continent of 1.2 billion people. While this is progress, there is a big gap in terms of sophisticated tech skills.More importantly, platforms connect at least two parties – buyers and sellers OR in the case of jobtech platforms – labour supply and labour demand. The utility of jobtech platforms rests on the fact that both parties have basic digital literacy skills to use the platform and sometimes deliver the job.Uganda: In 2019, the State of ICT in Uganda study reported that 36% of the population (esp. In rural areas) were digitally illiterate. 23% of the respondents in this subset said that they did not know how to use the internet.



Building blocks of jobtech platforms: weak internet access but strong digital payments

No.	Blocks	Evidence
	<p>Venture Capital Funding: Venture capital funding is critical to the growth of digital platforms but digital platforms have long runways to profitability and high investments upfront.</p>	<ul style="list-style-type: none">• According to TechCrunch 75% of the funding on the African continent typically go to the Big Four – Nigeria, Kenya, Egypt and South Africa (much larger economies and better developed entrepreneurial ecosystem).• Uganda: The entrepreneurial ecosystem is very nascent with a bulk of the deals being early stage funding rounds (Digest Africa).
	<p>Youth population: Although unemployment rates are high poverty rates are high.</p>	<ul style="list-style-type: none">• Young people are early adopters of technology and willing to change the parameters of what a traditional 9-to-5 job looks like.• Separately, Sub-Saharan Africa (SSA) has a high rate of youth unemployment and jobtech platforms can help shorten the gap.• Uganda: Uganda's official unemployment rates are low at 2.94% largely because it is an agrarian economy and many young people are employed as seasonal casual labourers. However, to put the employment figures in perspective, the country's poverty rate stands at 42.2% (i.e. international poverty line of \$2.15 per person / per day). <i>Source: Uganda Poverty and Equity Brief, World Bank (link)</i>, meaning that the jobs are not translating into meaningful and sustained incomes.

03 Insights



Platform findings





With the exception of the larger economies on the African continent there is a big gap between **Ambition and Reality** with regard to jobtech platforms and their ability to absorb or place large numbers of un/underemployed people (including refugees).

Concerted efforts by various stakeholders are necessary to narrow the gap between ambition and reality, quickly.



Most platforms in Uganda face barriers to reaching growth-stage and scale



Business Operations

- Platforms (especially local entities) have limited capital to invest in the business, which further limits investment in recruitment and training.
- Limited talent pool which impacts both leadership bandwidth and pace of growth of the company.
- Many platforms are yet to find the right product-market fit (PMF) in Uganda.



Ecosystem

- Few incubators in the ecosystem to support the journey of platform companies to product-market fit (PMF).
- The market is largely informal characterized by cash-based transactions, leaving poor data trails that otherwise could be used for layering financing products and services that could help the growth of platforms, merchants on these platforms and workers.



Low demand has also limited scale

- Most job platforms (apart from e-commerce and ride hailing apps) have had less than 1,000 jobs to-date
- Low demand is usually created due to market fundamentals including:
 - High unemployment rate
 - Insufficient demand for labour
- Jobtech platforms help to create opportunities to create new work but until market fundamentals change, jobtech platforms would not magically change it



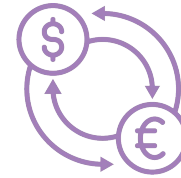


On the supply side, platforms require workers to come with their own 'tools of trade', creating barriers to entry



Setup costs

- The Initial investment required to purchase tools of trade prior to onboarding could be a challenge for workers. Motorbike and smartphones are initial investment needed for platforms like Safaboda, and Uber while computers/laptops are a requirement for firms like Refactory, Waape and other Edtech platforms.
- Smartphones, internet access and airtime are minimum requirements, in addition to decent spoken English.
- Jumia's J-force is an exception as sales agents are selling goods that are present on the e-commerce platform to clients who are not present on the internet or on the platform. The agents don't need to purchase any inventory and make a small commission of each sale. The only investment needed is a smartphone.



Recurring costs

- There are also ongoing costs that the worker needs to plan such as:
 - Internet and airtime access through either WiFi/Phone.
 - Stable electricity to charge tools for online work. Note: over 70% of the country, outside of the capital city Kampala does not have stable electricity.
 - Repair costs for equipment and tools.



And platforms are unable to make big investments in worker training to make the labour pool 'deployment ready'

- Most platforms interviewed have very basic training programs for workers and even employees, and often, no refresher trainings.
- Bridging the gap between the quality of labour supply vs. the needs of many platforms might require a big investment, which many platforms are unwilling / unable to make.
- **3 types of skills** were highlighted as critical by companies:
 - Digital Skills: Workers are expected to have a basic level of digital literacy and skills
 - Soft skills: Companies typically want to recruit workers who have soft skills. They expect potential hires to have good communication, relationship management and sales skill sets and they set up reward-systems based on them
 - Hard Skills: White collar and blue collar platforms that are matching labour supply to demand don't have the budgets to invest in workers. Workers are expected to know their craft well. At best, these platforms check credentials of workers (e.g. vocational certificates, or academic credentials) but it's up to the worker to ensure end-customer satisfaction



Even once onboarded, worker churn is a key challenge for most platforms

- Worker churn was identified as a big challenge by all platforms interviewed during the research
- A key contributor to worker churn is inconsistency in income due to uncertain or volatile demand on platforms
 - For example: Jumia's J-force sales channel, which is one of the biggest platforms has a total sales base of 20,000 agents. But in any given month **only 5%** of that base is active. Many J-force agents only log back into their agent apps during certain seasons and during specific sales, in direct response to consumer demand spikes
- Most platforms make more sales in urban areas like Kampala, Entebbe and the surrounding areas. Labour demand from platforms drops significantly outside of major cities, which creates **excess labour supply in the areas that are not within the city**
- Additionally, for platforms that connect blue collar workers, the set up does not always allow for initial working capital for raw materials or inputs, making certain types of 'service order placements' unattractive for such workers



On the positive side, worker onboarding processes are often light, which directly benefits refugees

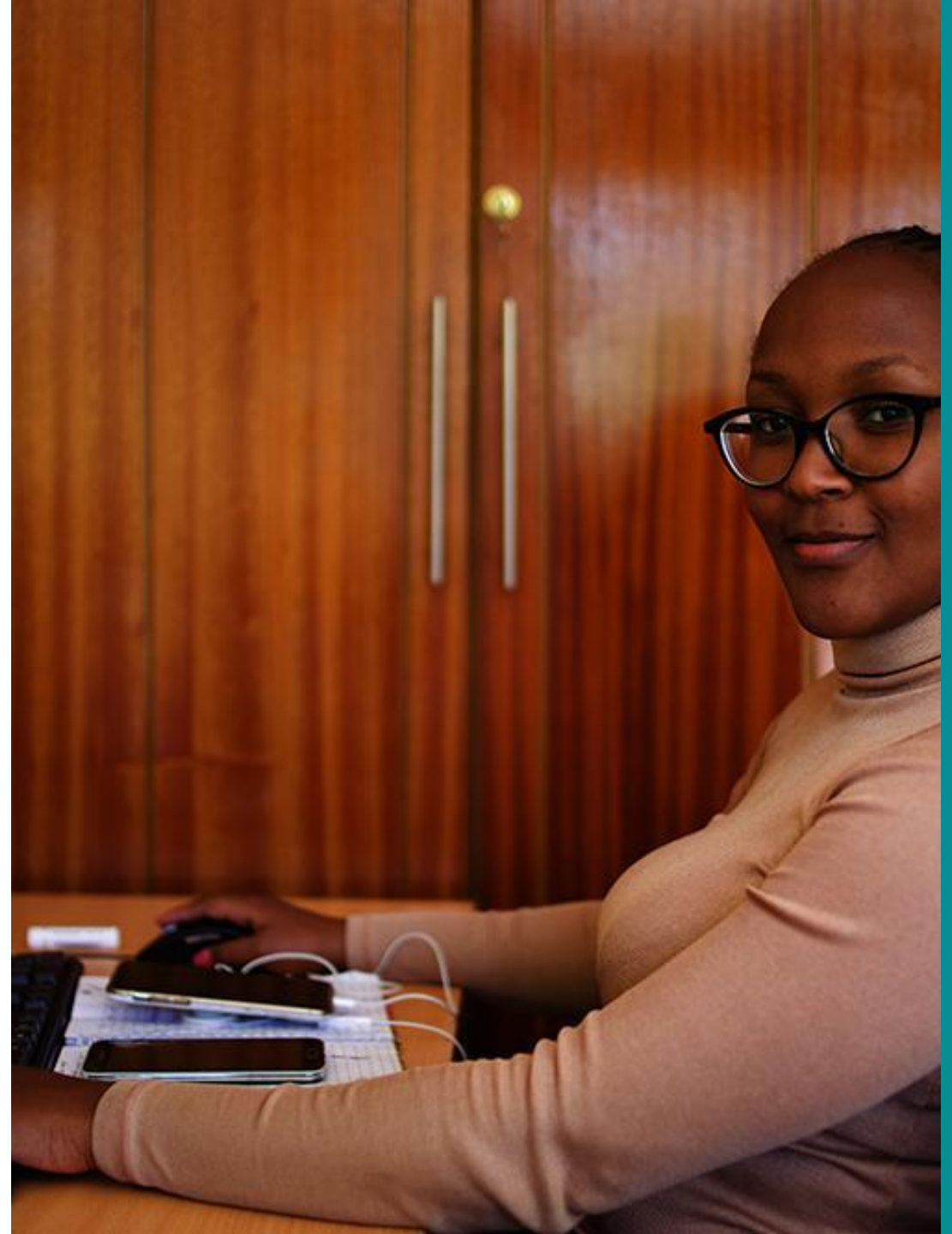
- Most platform requirements for onboarding only include a working phone number and email address or location of business in case of digital services for MSMEs
- Most platforms we spoke to rarely asked for any ID
- KYC (Know Your Customer) details are only requested if there is a financial product in play e.g. for Wasoko in Uganda, they will only request for the ID when the shop wants the Buy Now Pay Later product (financing scheme)
- The relatively 'light' barriers around ID and documentation does make jobtech platforms a lucrative opportunity for qualified refugees, who may or may not have the documentation or means to pass through bureaucratic information requirements





Furthermore, varied payment methods aid refugee choice

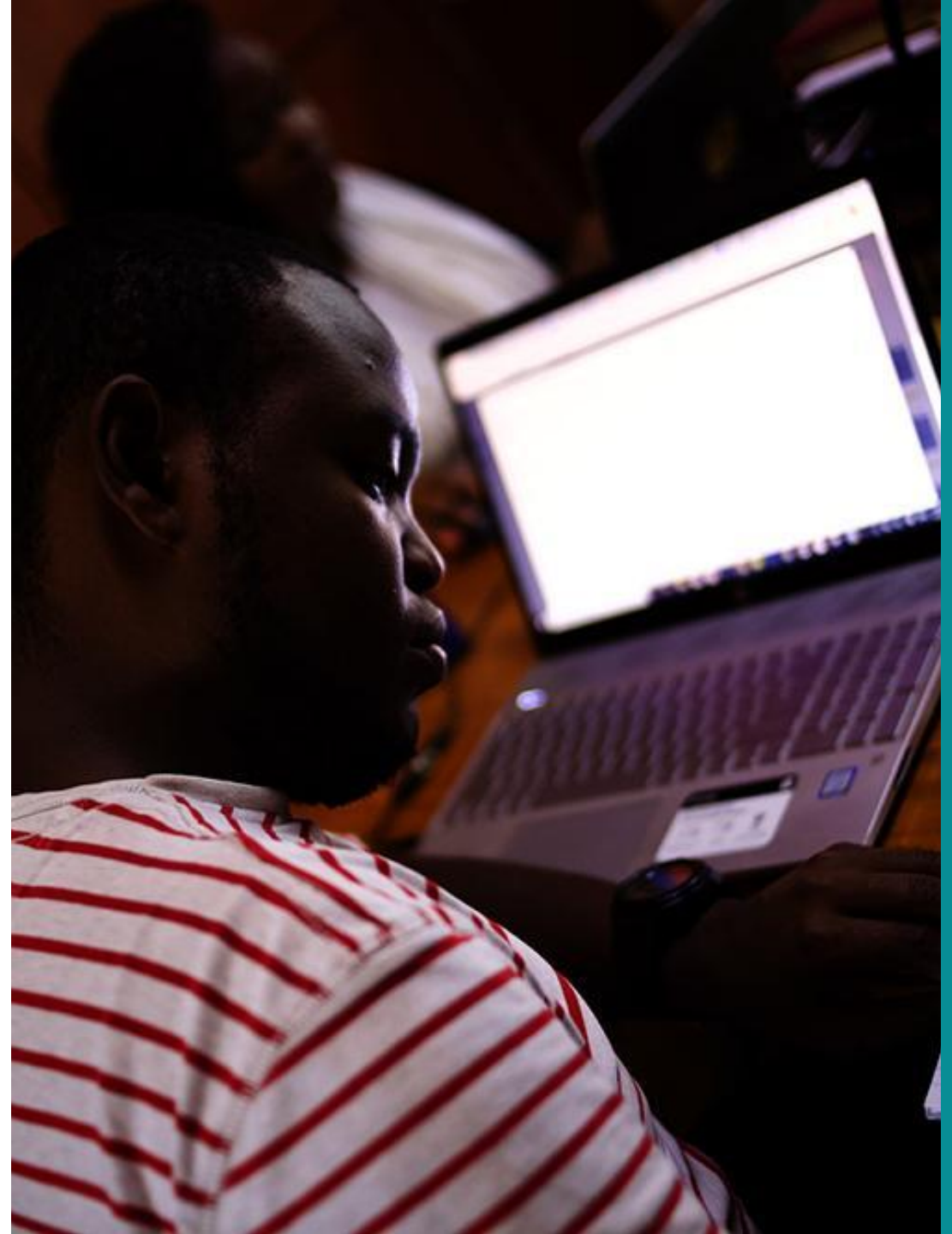
- Although our research uncovered some friction around remuneration, especially digital pay-outs, digital payments infrastructure is strong. Many refugees in Uganda have valid refugee IDs, giving them access to telecommunication and mobile money services (a practice that has regulatory approval), and bank accounts
- [Mobile money](#) is the most popular choice to receive financial assistance as well as for commercial use among refugees
- Many platforms have multiple payout options from direct cash, to mobile money, to bank transfers. Thus, giving workers choice which benefit refugees
- Unlike developed markets, digital platforms in Uganda don't have end-to-end digital processes. Processes and systems are often manual





While a portion of the platforms interviewed have employed refugees, none have intentionally targeted them as a segment

- 4 of the platforms confirmed that they have refugees as part of their workforce though it was not deliberate
- Most of the platforms mentioned that they have not actively recruited refugees. Additionally, they have not done an analysis of workers on their platform but would not be surprised if refugees were part of it





Refugee on platforms



We found that awareness is limited to only 4 platforms, all in either e-commerce or ride-hailing



Users: Safeboda (20), Jumia (11), Jiji (6), Uber (5). 7 respondents had no experience with jobtech

Low awareness means:

1. Refugees don't know that there are alternative avenues for obtaining jobs and
1. Refugees are not aware that they can sell their products & services online especially in urban areas and thus increase their take-home income or supplement existing income streams



Though awareness is low, social networks play a key role in getting information and securing jobs

- Social networks play a critical role in passing information about new opportunities and also communal support in setting up businesses
- Research done by the Refugee Studies Center found that nearly 100% of the Somali refugee employment and 33% of Congolese refugee employment in Kampala is by the host community
- Respondents working on platforms like Uber and Safeboda reported that they came across these opportunities by sheer luck. They were made aware of these companies by their friends who asked them to try job opportunities with these platforms



"I ride someone's bike on Safeboda after he told me about it. I have now done it for a year."

38 year old Burundian refugee





Friends and family are key informational networks and often help refugees join jobtech platforms

- Both workers and users of Jobtech platforms heard about platforms from friends and family
- In some cases, the family/friend was supportive in getting someone started in the journey
- There is a huge potential to raise awareness of jobtech platform impact through community storytelling



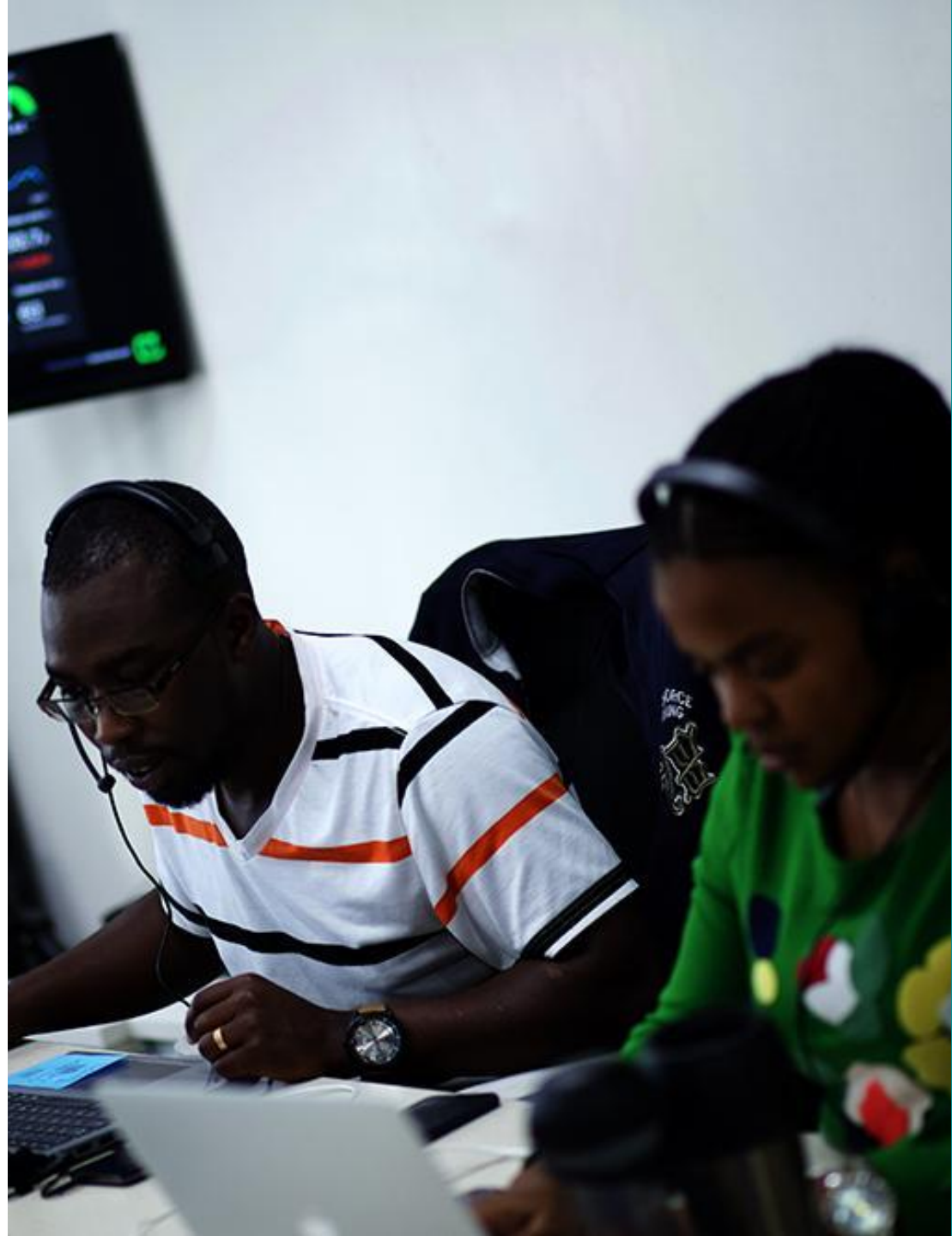
"My neighbour gave me the bike so that I could start working on Safeboda. I already knew how to ride a bike from back home."

38 year old Burundian refugee



"My uncle bought me the car as a gift. I do not have to pay him back for it or share with him any proceeds."

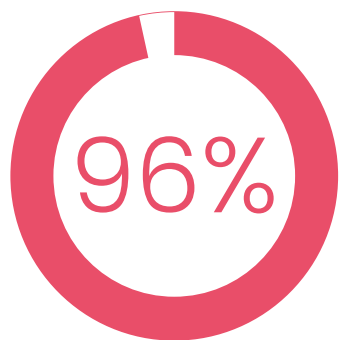
26 year old Congolese refugee



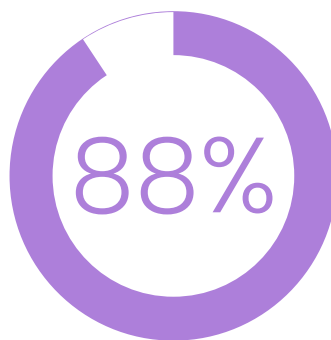


ID rules are no longer a barrier to tech penetration among refugees

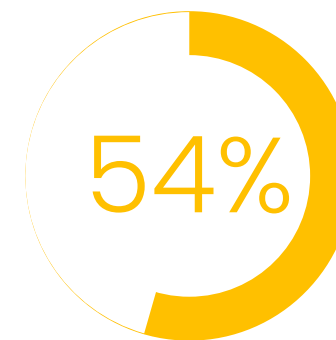
A [policy change](#) in 2020 has led to significantly more refugees owning SIM cards registered in their names. Other than using their cell phones for communication, a few younger refugees with higher education levels also use social media platforms as a marketplace to sell merchandise; often assisting more older relatives who are digitally unsavvy.



96% of refugees in Kampala have access to phone



88% of refugees in Kampala have access to a smartphone



54% of refugees in Kampala have mobile money

Refugees are now able use their personal line to register on Jobtech platforms and start creating their own profiles. Smartphone penetration is high in Kampala which enables refugees to work on platforms like ride hailing apps or even ecommerce platforms.

Having access to a phone means that Jobtech platforms in Uganda are able to connect with their workers. Mobile money also enables refugees to receive money on their phone which is important for safety.



However, refugees face skills and accreditation gaps in attaining digital work, despite having basic education

- [Research](#) by BFA Global found that 62% of refugees in Kampala have at least secondary education. Our current research found that half of the respondents had some secondary education.
- However, [literacy](#) is still low among refugees. 51% of male refugees are literate compared to 25% of female refugees. The same research also highlights that only 17% of refugees have received digital literacy training.
- Most of the refugees who have completed secondary school, have also done some short courses e.g cosmetics, tailoring etc from TVET schools with majority being non-formal courses
 - Unfortunately, according to [U-learn](#), less than half of TVET institutions are registered. Only 13 out of 30 TVET institutions studies have been registered at the Directorate of Industrial training, which makes it difficult for refugees to earn certification.

What does this mean for Jobtech platforms?

- Even though refugees have basic numeracy and literacy skills, they still need digital literacy training; which could be done through the refugee led organisation through grants from donor and development community
- Refugees may not have papers from registered institutions, but they are still learning skills. There is an opportunity for platforms to offer the accreditation that is missing



Jobtech offers an opportunity to have a portfolio of work

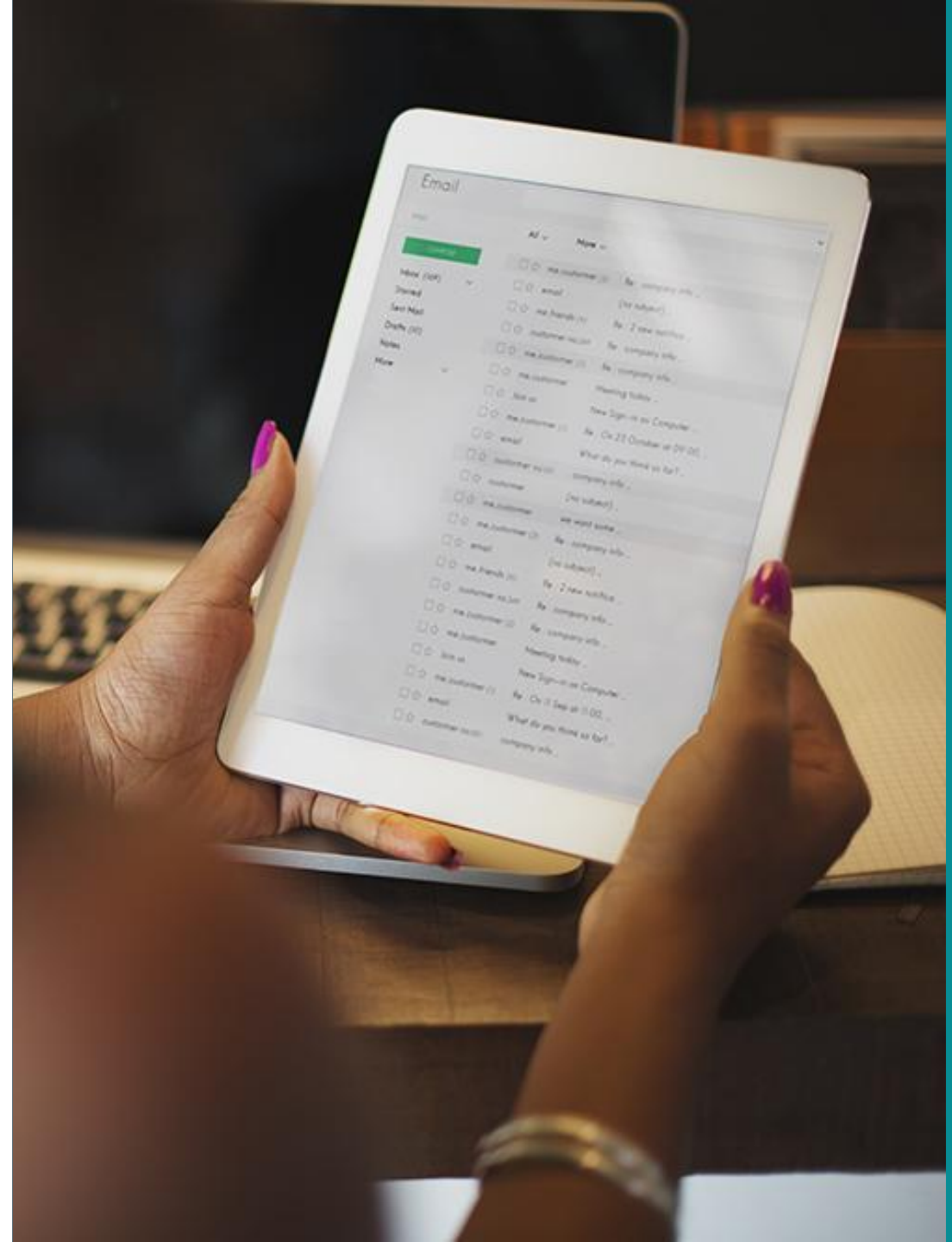
According to most refugees in Uganda, a good job is “one that provides stable income to meet your basic needs without over-reliance on external aid.”

However in the BFA study, refugees on median had three income sources. Jobtech offers an opportunity to be part of the portfolio with perks like flexibility e.g Having Chapchap platforms as a shopkeeper, enables you to earn while at your shop or in cases like Rwazi one can be in school and still be able to do a gig either in the evening or over the weekend



Data privacy concerns may discourage refugee in engaging with Jobtech platforms

- Majority of refugees are people who are on the run having been forced out of their countries of origin for varying reasons.
- Refugees value privacy and are unsure of how their data will be handled which makes them naturally wary of jobtech platforms that require input of personally identifiable worker and consumer data into their apps.
- One refugee interviewed stated that “he would wish to utilize jobtech platforms but he feared that his personal credentials might fall in the wrong hands and be used to trace his whereabouts.”





Gigmatching and jobmatching platforms in Uganda don't have much scale at present, and therefore don't offer scale potential for refugees.

But given the fact that most refugees own or run businesses and based on refugees skillset, digital services for microenterprise presents the biggest opportunity.

04 Recommendations



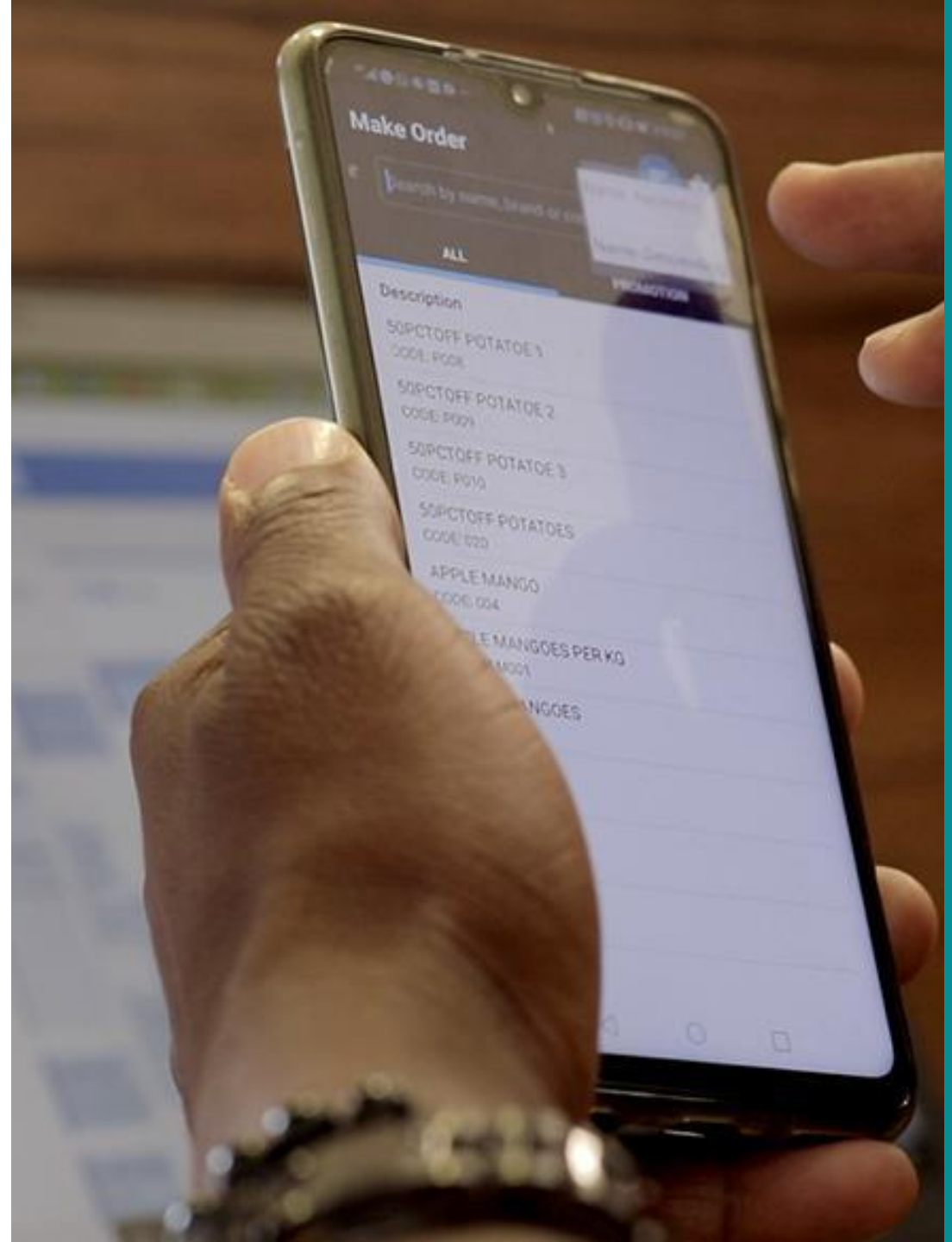
Support jobtech platform growth

- Our research supports the overall trend demonstrated on the African continent that **local platform players are not yet able to scale their operations in a sustainable manner**
- **Platforms would benefit from de-risked capital** in the form of grants, or concessional financing
- Concessional financing from development actors could be offered in several ways:
 - **Investment into their worker-force:** Grants in particular can be useful for worker investment like building robust recruitment, onboarding and training strategies to decrease worker-churn rate and increase worker productivity
 - **Financing partnerships:** concessional finance can enable financing partnerships that help the platform or workers, especially around 'additional skilling' or buying the right tools of the trade. Financing models for skilling include deduction of a percentage of worker pay at source (platform) to financing upskilling over a time-period, while tools-of-trade model could include credit, lease-to-own models or just pure rental models
- Through Jobtech Alliance, platforms are able to register and become a part of a community. The Alliance is able to amplify the awareness of the platforms through meetups, newsletter and
- However, many platforms are at different stages of growth and therefore **platform financing needs should be coupled with the right amount of Technical Assistance (TA)** in the form of acceleration / incubator style services or pre-investment TA
- Currently, **Jobtech Alliance offers support through 2 models:** through an accelerator model that supports platforms with their core business offering and an innovation lab model where there is support to de-risk specific needs e.g sales; expansion to a new market etc



Grow awareness of Jobtech platforms

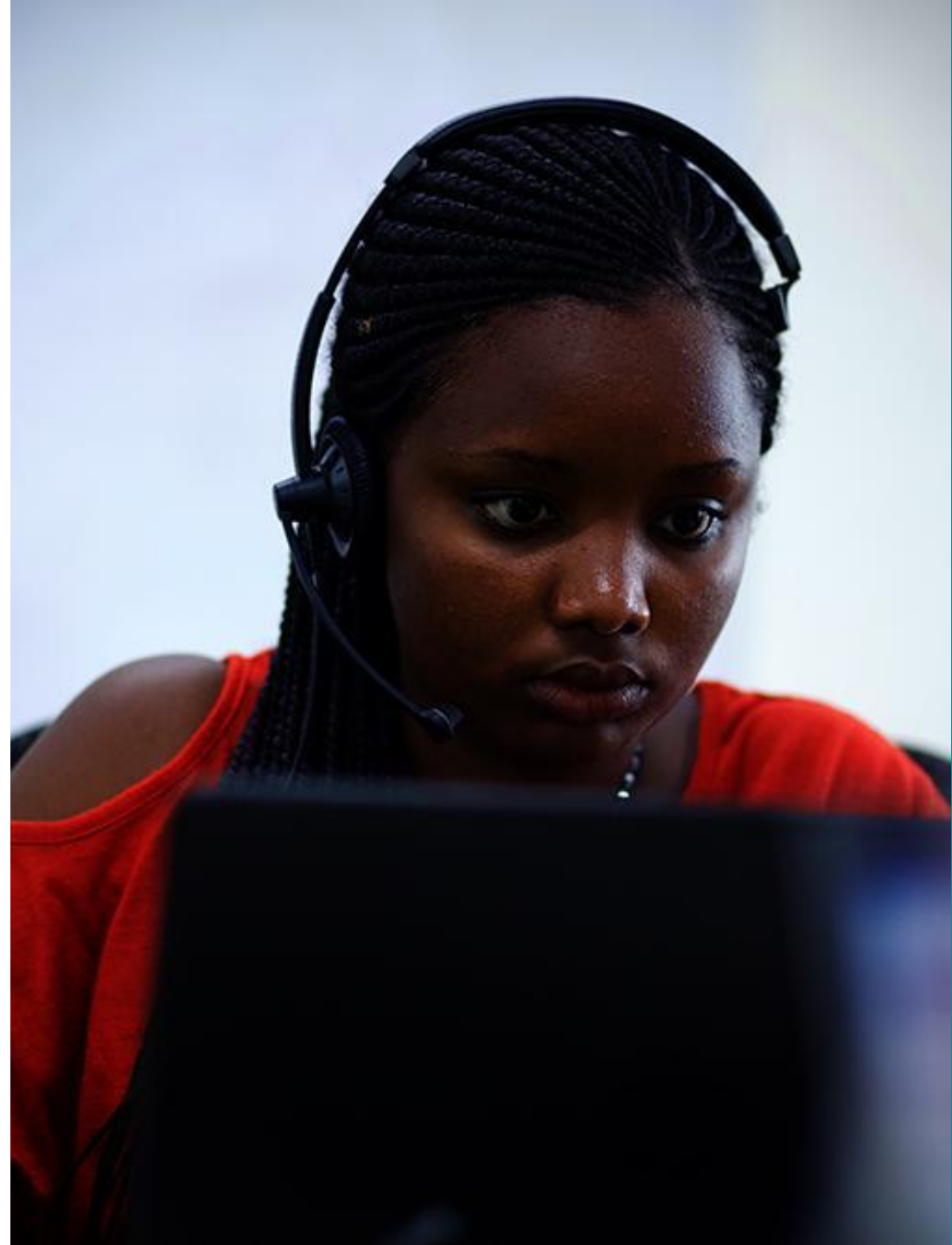
- Our research shows that there is still need for awareness of the platforms for refugees to use them.
- Increasing demand: Most platforms we spoke to did not have the capital for ATL (Above the Line) or BTL (Below the Line) marketing activities to raise consumer awareness and demand. In line with the overall company strategy, the right marketing strategy can help raise awareness and brand credibility of platforms which attract both workers and customers





Training to upskill

- Jobtech platforms need to offer upskilling either through their platforms or through partnerships with refugee-led organisations (RLOs) so that refugees are able to navigate the platforms easily
- Digital, financial and soft skills are important for workers on platforms
- Platforms could integrate their own learning content or partner with other actors with chatbot or API-based learning (like [Arifu](#)) to improve their learning journeys
- There is an opportunity for skill building organisations with philanthropic funding to make up for the skills deficits. In country platforms may not be able to do sufficient upskilling themselves. With skill building organisations they can support in getting the right skill set for the global digitally-delivered work like customer call centre agents, basic graphic designers, and developers which could be instrumental in significantly increasing refugee take-home income





Access to capital for the users

- Once jobtech platforms grow in demand, there is still gaps on capital for refugees
- When it comes to jobtech platforms more specifically, refugees need the 'right tools' to participate in this new type of opportunity. There are different models that could be applied:
 - Productive asset financing offered by banks, MFIs or fintechs could be an opportunity to bridge this gap. However, it is unlikely that financial services companies are going to offer this without the right partnerships in place -
 - Grant or concessional finance,
 - RLOs for a good quality pipeline of borrowers and for loan originations and
 - RLOs support for collections (if needed)
- Working capital loans OR business loans for refugees will most likely need grant funding. Development partners should evaluate models like adding grant capital to the revolving funds (VSLAs, ROSCAs) that have been established for business purposes through MFIs and others to increase the funding pot available to refugees to start their own business

Thank You

Michelle Hassan

29th March 2023

www.jobtechalliance.com



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05 Annexes





Bird's eye view of jobtech platforms interviewed (1/2)

ILO Taxonomy	Platforms Interviewed	Taxonomy Categorization	Type of Job	Stage of platform maturity
1	Chapchap	Digital services for microenterprises	Blue Collar	Seed stage
2	Jumia	Digital services for microenterprises	White Collar	Mature but looking for a path to profitability
3	Ecoplastiles	Platforms for offline work	Blue Collar	Pre-seed stage
4	Flip Africa	Platforms for offline work	White Collar	Seed stage
5	Fuzu	Platforms for offline work	White Collar	Early growth stage (Series A)
6	Maarifasasa	Tech-enabled skilling	White Collar	Pre-seed stage
7	Refractory	Tech-enabled skilling	White Collar	Pre-seed stage
8	Rwazi	Digitally delivered work	White Collar	Early growth stage (Series A)
9	Tukole	Platforms for offline work	Blue Collar	Pre-seed stage



Bird's eye view of jobtech platforms interviewed (2/2)

ILO Taxonomy	Platforms Interviewed	Taxonomy Categorization	Type of Job	Stage of platform maturity
10	Waape	Digitally delivered work	White Collar	Pre-seed stage
11	WITU	Tech-enabled skilling	White Collar	Not for profit
12	Yo Waste	Platforms for offline work	Blue Collar	Pre-seed stage



Research Methodology



Research objectives and methodology



Objective

- Better understand the supply side (labour supply i.e. of refugees) and demand side (labour demand by platforms) dynamics
- Document the dynamics of jobtech / platform companies in Uganda by:
 - Investigating platforms and gaining a high level understanding of their business models and likelihood of job creation;
 - Understanding their current and future ability to hire refugees;
 - Documenting the barriers platforms face when engaging with refugees;
 - Defining the profile of job seekers on platforms
 - Identifying opportunities to enhance the ability of platforms to provide work to refugees



Methodology

- **Platforms:** Interviewed 14 jobtech platforms
 - Platforms for offline work:
 - Platforms for digitally delivered work
 - Digital services for micro-enterprises
 - Tech-enabled skilling
- **Refugees/Nationals:** Interviewed 59 people¹
 - **Face to face in-depth interviews:** the aim was obtaining more detailed information
 - **Focus Group Discussions:** to cover significant variation in sample traits
- **Key informative interviews:** Somali Leader, Burundi leader and Yarid lecturer
- **Refugee-led organisation:** 12 interviews

¹BFA has already conducted several interviews with refugees in Uganda. The largest being Financial Inclusion 4 Refugees (FI4R) initiative. We used previous institutional knowledge coupled with hypothesis that we expected to be validated / invalidated in the field regarding jobtech platforms in our research methodology.



We interviewed 14 platforms

Platforms for offline work



Digital services for micro-enterprises



Platforms for digitally delivered work

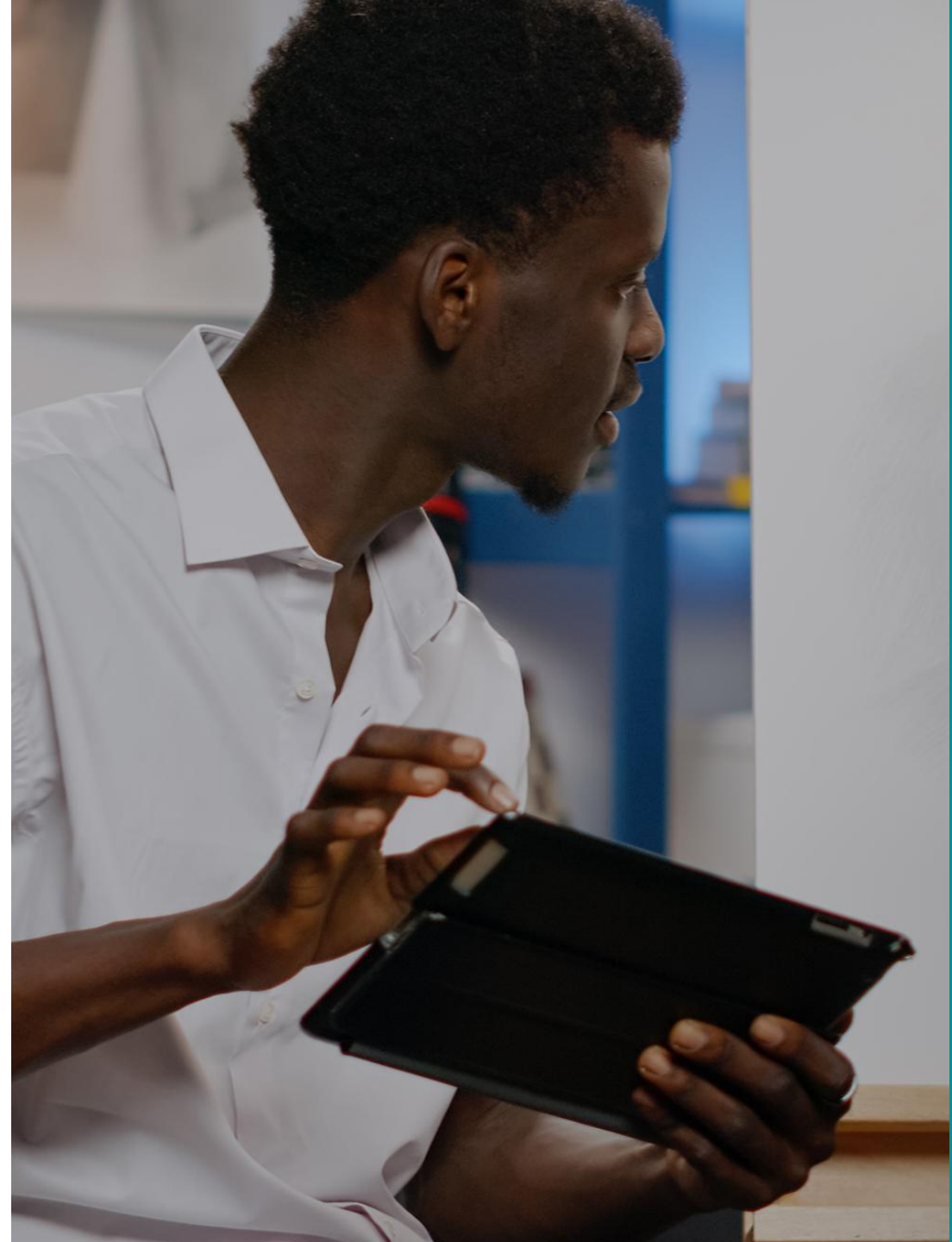


Tech-enabled skilling



And 49 refugees and 10 host community members

- BFA conducted 49 face to face in-depth interviews with refugees-workers on platforms; users of jobtech platforms and non-users to understand their experiences and perceptions of jobtech platforms
- 10 host community members who work on platforms were also interviewed to better understand their personal experience
- The selection of participants included nationalities of various countries including Burundi, Rwanda, Congo, South Sudan and Somali
- Gender was also taken to consideration with 27 refugees being interviewed female and 22 being male
- At median, the respondents had stayed in Kampala for 7 years





Refugee Personas



Persona 1: Business owner on digital platforms



Tamara
Business woman

Tamara is a 30 year old lady who sells clothes; She advertises through whatsapp to her friends and delivers the clothes herself even to far off places. She usually spends between UGX 1500-2000 daily on airtime. She would love to sell her items on e-commerce platforms.

NEEDS:

- Ability to sell through e-commerce platforms so that she could reach more people
- Knowledge on how to join e-commerce platforms

PAIN POINTS:

- Delivery of goods is sometimes difficult in terms of logistics and the transport costs incurred
- Costs incurred in airtime used trying to reach/call the client
- Doesn't own a good phone to help her take quality pictures

PERSONALITY:

- Risk taker as she would like to grow her business
- Creative
- Lifelong learner

GOALS:

- Open a physical shop



Persona 2: Young white collar digital worker



James
Graphic designer

20-year old James is a graphic designer who has lived in Kampala for the past 8 years. He possesses basic IT skills, and uses his phone to get client work delivered. He needs to expand his knowledge base since everything he knows was self-taught through Youtube and online searches

NEEDS:

- Reliable internet connectivity
- A laptop for easy administration of his work
- Support for upskilling to offer more sophisticated services and charge more

PAIN POINTS:

- Few users on the Upwork platform which has a direct impact on his level of income
- Cannot tap into more sophisticated tasks due to his limited skills & knowledge

PERSONALITY:

- Go getter
- Can do!

GOALS:

- Teach basic computer skills to younger refugees
- Purchase a laptop to help him deliver quality work



Persona 3: Blue collar worker (offline work on a digital platform)



**Paul
Boda Rider**

Paul is 28 years old, and derives his livelihood from riding on Safeboda. He was taught by a friend how to ride, and since he cannot afford to buy his own bike, this friend lends him his bike to use at a fee of 15,000 Ugx / day (~\$4)

NEEDS:

- Access to smartphone for GPS/coordinates of the city to guide his movements
- Road safety training to have a better know-how of the guiding rules

PAIN POINTS:

- The fare rates on the platform are too low and do not consider inflation and increase in fuel price
- Cancellation of rides by customers reduces his daily earnings

PERSONALITY:

- Trustworthy
- Resilient
- Entrepreneurial

GOALS:

- To be able to purchase his own boda