Jobtech Alliance

Gender and Jobtech Landscape Scan

November 2023

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What is Jobtech?

Jobtech refers to digital platforms that connect people to work opportunities that build livelihoods. Simply put, Jobtech is the future of work. 540 million people worldwide will find work through digital matching platforms by 2025, with significant growth expected in Africa; 30-88 million Africans will earn from Jobtech by 2030. Jobtech involves the use of technology to enable, facilitate, or improve people's ability to access and deliver quality work. Today we count over 500 Jobtech platforms in Africa.

540 million
people worldwide will find work through digital matching platforms by 2025

30-88 million
Africans will earn from Jobtech by 2030

See the below table for the Jobtech taxonomy defining the five major categories and definitions within the space.

Platforms for offline work

Category definition

Platforms where work is mediated online but delivered offline, also known as "location-based platforms" as per the World Bank

Subcategories

1. Taxi / ride hailing / delivery / logistics
2. Home services / technical services
3. Cleaning / domestic work
4. Care services
5. Job boards / recruitment platforms
6. Distributed manufacturing

Platforms for digitally delivered work

Category definition

Platforms where work is mediated and delivered online, sometimes known as "cloud work."
The category does not include online jobs when the work is not delivered through the platform (i.e. job boards).

Subcategories

1. Skilled online freelancing
2. Managed services / global business services / BPO (including managed microtasks)
3. Task-based or distributed microwork / microtasks
4. X-to-earn / play-to-earn
5. Platforms for creative content producers / influencers
6. Trading platforms for digital products

Digital services for micro-enterprises

Category definition

Platforms that improve access to market, business performance, or productivity of self-employed individuals or microenterprises. The category does not include pure fintech players or players targeted only at larger scale SMEs.

Subcategories

1. E-commerce marketplaces
2. Social commerce / digitally-enabled agent models
3. Business management tools / vertically-integrated platforms

Tech-enabled skilling

Category definition

Edtech platforms that equip people for the world of work.
The category does not include platforms with no tech product.

Subcategories

1. Course / guided / cohort-based learning
2. On-demand / self-paced learning
3. Digital apprenticeships / mentorship / internships
4. Professional networking / labour market information platforms
5. Assessment / credentialing

Digital tools for worker enablement

Category definition
Digital platforms that provide workers with tools that enhance their rights, benefits, and protections.
The category does not include tools with no tech product or tech integration.

Subcategories
1. Identity / reputation
2. Alternative data tools / benefits
3. Rights / legal / collective engagement

> " *The market fundamentals are challenging, and there is a lack of innovation in the space. Few startups have succeeded and few funders know how to effectively contribute to their success.*

Jobtech has huge potential to alleviate the youth unemployment challenge in Africa. We have seen that Jobtech has the potential to create new work opportunities that were not previously possible, improve regularity of work, size of income, and quality of work, and overcome traditional barriers to access to work for marginalized groups. But we've also seen that it can create bad work as well as good, and create new barriers to access for marginalized groups. The market fundamentals are challenging, and there is a lack of innovation in the space. Few startups have succeeded and few funders know how to effectively contribute to their success. There is little shared knowledge about what does/doesn't work, and a lack of visibility and community limits scope for collaboration.

The goal of these landscape scans is to provide an introduction to Jobtech for entrepreneurs, investors, researchers, and policymakers alike. It will shed light on the vast potential that Jobtech has to enable the jobs of the future, but will also critically reflect on some of the challenges and dilemmas that are inherent to the growth of Jobtech across Africa, especially for women – as illustrated below – and refugee populations.

Ultimately, our goal is to inspire thinking on how this nascent, yet overlooked part of how Africa's digital economy interfaces with the physical. We hope these scans will provide a helpful starting point to inspire you and challenge your thinking.

Introduction: Gender and Jobtech in Africa

Women's involvement and success on Jobtech platforms presents a pathway to economic empowerment and better quality of life across sub-Saharan Africa. Globally, women are more actively engaged in online platform work than in the broader labor market, a 2023 World Bank survey found. But in sub-Saharan Africa, the picture is rather different – 27% of online platform workers are women, compared to 45% in the service sector – a growth and inclusion opportunity that needs harnessing.

The full and equitable participation of women in the digital economy more broadly has historically been undermined by numerous factors, including connectivity and infrastructure, safety concerns, restricted mobility, and cultural and socio-economic norms. Gender-inclusive and equitable Jobtech platforms can create new avenues for women to access work, expand their businesses, and overcome long-standing barriers to dignified employment through:
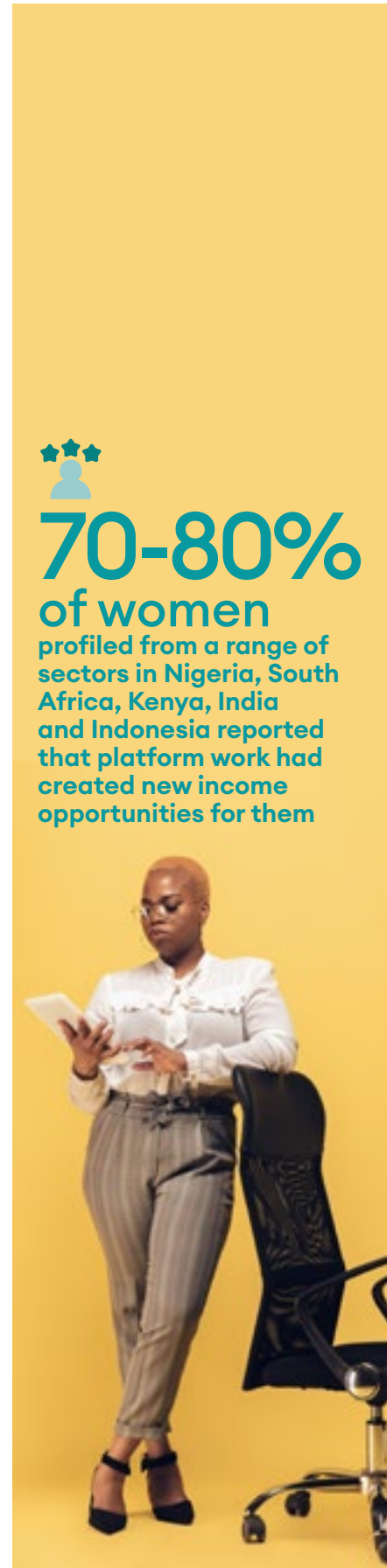
New opportunities and better representation.

Women across the board see and experience Jobtech platforms as offering opportunities for more income. 70-80% of women in Nigeria, South Africa, Kenya, India and Indonesia, in different sub-sectors, reported that platform work had created new income opportunities for them, according to a 2022 study by the Consultative Group to Assist the Poor (CGAP). In e-commerce, on the leading Jumia platform, over a third of businesses in Côte d'Ivoire, and over half in Kenya and Nigeria are owned by women, indicating that platforms enable women-owned SMEs to compete in sectors in which they might have been historically under-represented. Further undoing stereotypes about what type of work women can be involved in, certain Jobtech platforms are actively growing their women users. Ride hailing is a telling example. In 2023, Uber South Africa launched a series of initiatives incentivising the onboarding of more women drivers – despite persistent stereotypes – including health services and a referral bonus scheme. Although there is no data yet on how this might have increased the number of women users on the platform, Uber's referral program globally has a proven 12x ROI.

Flexibility and suitability.

The other key driver behind women's participation in platform work is the option of flexibility. 78% of women respondents in the aforementioned CGAP study reported that setting their own hours was among the aspects of platform work they liked best. At the same time, far more women in emerging markets than men - 51% compared to 30% - worked part-time on platforms, or 1-6 hours a day. This enables women with multiple household responsibilities to still earn an income. In South Africa, 74% of women on digital work platforms reported that they could balance work and family commitments better due to the ability to choose work hours around their lifestyle.

70-80%
of women profiled from a range of sectors in Nigeria, South Africa, Kenya, India and Indonesia reported that platform work had created new income opportunities for them

But Jobtech is not a silver bullet for all gender equality and equity problems. It can perpetuate, or even introduce, certain barriers. In a context of high opportunity, significant effort is required to make it really count for (young) women in Africa. Otherwise, the future of work will look a lot like the gendered past of work across the continent. Gendered exclusion is intersectional by default – inequalities affect women from diverse backgrounds in overlapping ways. This bias is even more pronounced for rural and economically disadvantaged women, compounding existing barriers.

"

In a context of high opportunity, significant effort is required to make [Jobtech] really count for (young) women in Africa. Otherwise, the future of work will look a lot like the gendered past of work across the continent.

After overviewing some overarching challenges for women in Jobtech, we delve into each of the five subcategories to identify where the opportunity is the biggest, how to harness it and how to overcome the specific barriers associated with it.

Overarching barriers

Jobtech platforms deal with many common livelihood barriers for women, such as lack of skills, access, networks and resources. But new barriers to inclusion also emerge, such as connectivity and access to digital infrastructure for all workers, or specific ones in some categories – such as safety for drivers and employer benefits for care workers. They are part of the "triple barriers" that women in the platform ecosystem face: access defined by gender norms, scaling undermined by high costs, and limited ability to convert income into longer-term gains.

We place these and other barriers that women face in two broader categories: **structural**, which take longer to address, usually as a result of systems change driven by multiple sets of stakeholders; and **dynamic**, which can be tackled in shorter time frames by proactive changemakers, including Jobtech entrepreneurs.

structural barriers
addressed by systems change driven by multiple sets of stakeholders

dynamic barriers
addressed by proactive changemekers, including Jobtech entrepreneurs

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Structural

- **Social norms and community expectations.** Socially-mandated, gendered expectations of work constrict the types of Jobtech platforms where women actively participate, focusing on conventionally women-designated work such as caregiving, cleaning and beauty services. Meanwhile, participation in other sub-sectors – such as delivery, for example – is stunted. Women might lack the confidence to enter new sectors due to entrenched social-cultural expectations, requiring more persuasive approaches to try out new technology.

- **Connectivity, digital skills and literacy.** African women are 37% less likely than men to use the mobile internet, according to the UN – the biggest gender gap globally. Low and lower-middle income countries across the world are estimated to have lost USD 24.7 billion in tax revenue in 2020 due to the gender gap in internet use alone. Women also tend to disproportionately lack the necessary skills to fully engage on Jobtech platforms, a reality compounded by skewed digital literacy levels.

- **Access to financial services.** Limited or no access to financial services and finance hampers not only African women's engagement with Jobtech platforms, but their potential to optimize their earnings.

- **Financing for women-led platforms.** Dramatically unequal access to capital, can undermine the development of gender-inclusive platforms by women entrepreneurs. Between H2 2022 and H1 2023, 2.3% of all funding raised was by startups with women (but not exclusively) founders. This structural barrier translates into more dynamic challenges such as gender bias in platform development.

social-cultural expectations

require more persuasive approaches to try out new technology

skewed digital literacy levels

African women are 37% less likely than men to use the mobile internet

limited or no access

to finance limits women potential to optimize their earnings

unequal access to capital

only 2.3% funding raised by startups with women

Dynamic

- **Gender bias in platform development.** Stemming from the structural issue described above, products and platforms may be designed without considering the unique needs of and challenges faced by women, leading to exclusionary features or biased algorithms. Fairwork terms this phenomenon "gender blind" platforms that only work to institutionalize existing inequality. In a more extreme set of scenarios, platforms might exhibit perceived lack of relevance of platforms among women, which could be addressed simply by ensuring more women are involved in platform development. Of particular relevance here are:

    1. **Flexibility:** Not all platform work allows women the flexibility they require and some might even penalize users that seek more flexible models of work. Women platform users work shorter hours than men, with 6.9 vs 7.11 hours average in South Africa, and 6.24 vs 6.37 in Kenya. Certain platforms can incentivize longer shifts, thus excluding women who have additional, unpaid labor responsibilities in the household or the community.

    2. **Safety:** This is one of the best documented challenges that women on Jobtech platforms face. The burden of safety when using platforms is often left primarily to women. Inadequate or gender-insensitive protection, combined with an absence of women-focused complaint and investigation channels, consistently discourages women platform workers from engagement.

gender blind platforms

ensuring women are involved in development of platforms

more flexible models of work

women have unpaid labor responsibilities in the household or the community

gender sensitive protection

to encourage women platform workers to engage

- **Availability of targeted training.** Women-focused technical training and professional development opportunities can stimulate wider participation and skills diversification. The African Development Bank has demonstrated how well-designed training programmes lead to additional positive outcomes such as improving women's confidence in entering the workforce.

- **Community and ecosystem access.** Limited access to professional networks and opportunities for collaboration limits the resources, knowledge-sharing, and business growth tools that women can be exposed to. Tapping into networks for entrepreneurial knowledge meaningfully complements technical skills that are formally taught, as the insights from UNCTAD's eTrade for Women Advocates 2019-2021 cohort demonstrate.

- **Policy priorities**. Governments, in conjunction and consultation with the private sector, are not yet actively prioritizing women in platform work. Relevant policy initiatives can enhance women's access to platforms, provide training and skills development, and foster an enabling environment.

technical training and professional development

improve women's confidence in entering the workforce

tapping into networks

for entrepreneurial knowledge meaningfully complements technical skills that are formally taught

Harnessing the opportunity

Despite the challenges, the opportunity for gender inclusivity-driven success – for platforms and users alike – is huge. Examining the most promising prospects within each of the five categories of Jobtech, we tried to identify where the opportunity is the biggest and how it can be best harnessed.

Doing this is as critical as it is difficult, in a context defined by data paucity. In exploring the most promising sub-categories within each of the five Jobtech categories, we combined empirical evidence with insights from ecosystem players (users, entrepreneurs, operators). Below we assess the opportunity, define its challenges and propose impactful solutions.

Digital services for micro-enterprises

E-commerce presents the biggest opportunity to create equitable, meaningful and growth-oriented opportunities for women in this category, followed by **social commerce** and **business management tools and supply chain solutions**.

E-commerce marketplaces are booming across the continent, with a reported 17.9% CAGR since 2014. By 2025, this is projected to reach half a billion customers, with e-commerce representing 10% of retail in Africa. The IFC projects that between 2025 and 2030, if meaningfully integrated in e-commerce, women in Africa could add USD 14.5 billion to markets.

> *48% of women on Jumia, cited training as the most helpful service delivered by the platform in the last 12 months.*

Grasping the opportunities and unique offerings of such platforms is needed; for example, men are reported to be 12 percentage points more likely than women to opt for paid offerings that boost sales on e-commerce platforms. Training is a catalytic success factor for African women's success in e-commerce. On Jumia, 48% of women, compared to 40% of men, cited training as the most helpful service delivered by the platform in the last 12 months.

This distinctive opportunity can enable women to access, participate and succeed in the retail sector as it removes barriers such as brick-and-mortar investment, while providing an array of support services such as marketing and payments. Additionally, e-commerce is proven to catalyze the entry of women into traditionally men-dominated sub-sectors, such as electronics. Women entrepreneurs who transition to men-dominated sectors can realize higher profits than those remaining in women-dominated sectors, the World Bank has evidenced. Fashion (women-dominated) and electronics (men-dominated) have historically had the highest sales revenues among online shoppers in Africa, with fashion sales forecast at USD 13.4 billion and electronics – USD 11.2 billion by 2025.

Social commerce

Women thrive in social commerce platforms which allows them to rely on social capital and sell from any location (including home) and often have no upfront costs (inventory-less commerce)

The challenges that women face in e-commerce are not particularly idiosyncratic to the sub-sector; they revolve around access to connectivity, finance and credit, payments solutions and logistics. Some women have reported harassment and sexism when transacting on social media in particular – an issue that dedicated e-commerce platforms can potentially address.

Herein lies a critical opportunity. **Social commerce** is favored by women as it provides ease, creativity and freedom, research by Caribou Digital demonstrates. Social commerce business models are a useful entry point as they drastically reduce barriers to entry for women-led inventory-less microenterprises. The wholesale users of Ghana's Tendo, for example, can start trading with zero upfront inventory. This cuts the cost barriers for women in particular in terms of the inventory itself, but also logistics and warehousing. These business models center on the user as the last-mile delivery point, and there is real potential for women who are uniquely positioned and excel at selling to their peers. In India, Meesho – on which Tendo is modeled – originated as a platform targeting women and in early 2023 reached 1 million sellers, targeting 10 million by 2027. It became profitable later in 2023 and is looking at an IPO.

More broadly, **agent models** have huge potential for growth at scale, especially for women who are underrepresented and for whom it provides a viable employment opportunity. If they were to recruit an equal number of men and women agents, agency banks could increase their customer base by 6% and value of transactions per month by 21%. Moniepoint, which has a network of 303,946 offline agents in Nigeria, is set to grow its business exponentially translating its success in business to retail banking.

The provision of women-focused **business management tools and supply chain solutions** is a nascent, but promising sub-sector. The digitisation of retail distribution for fast-moving consumer goods (FMCG) has two impactful implications that directly address barriers disproportionately faced by women: the imperative to travel to buy stock, which is costly and entails safety risks; and the added cost of dealing with wholesalers. Nigerian B2B digital marketplace Alerzo has over 100,000 users, 90% of whom are women, while platforms such as Wasoko are rapidly expanding across the continent, with 90,000 informal retailers across its markets of operation.

Beyond FMCG, there are other opportunities that target verticals characterized by women-led microenterprises. Caantin, formerly TopUp Mama, is a telling example of how a highly tailored suite of services, geared primarily at women-owned food kiosks, can optimize and professionalize their operations, without fundamentally changing the nature of the business. As Jobtech Alliance has previously pointed out, such solutions increase efficiency, reduce costs, boost sales, and open up access to finance.
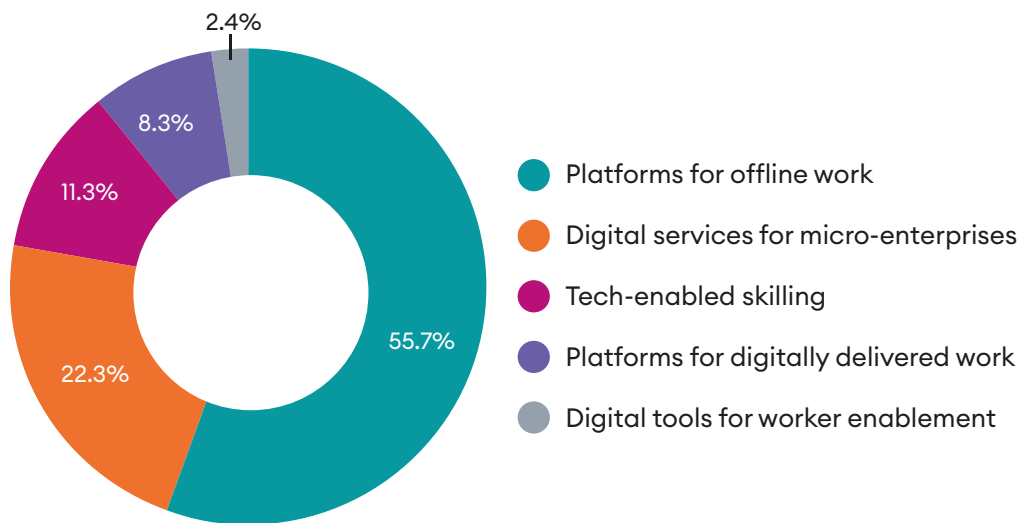
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Platforms for offline work

Some of the most visible Jobtech platforms, if calibrated right, present strong opportunities for women in both more conventional sub-categories (**care and domestic work**) and men-dominated ones (**ride hailing and delivery**). Overall, across Africa, platforms for offline work dominate the startup platform landscape overall, according to the most comprehensive data on African Jobtech platforms, compiled by Briter Intelligence and counting over 800 Jobtech platforms as of September 2023.

2.4%

8.3%

11.3%

55.7%

22.3%

● Platforms for offline work

● Digital services for micro-enterprises

● Tech-enabled skilling

● Platforms for digitally delivered work

● Digital tools for worker enablement

African Jobtech startps by category.

Usage data, however, suggests that international platforms still have a user base that is three times larger than their homegrown counterparts'.

Within this category lies the most prominent type of Jobtech platform, **ride hailing and delivery,** which is increasingly attracting women drivers and riders across Africa**.** The staggering rates of demographic growth and urbanization provide the right fundamentals for enduring commercial success for ride hailing and delivery platforms, often perceived as success stories on the continent. One of the leaders, Bolt, reportedly has 900,000 drivers as of 2023, controlling a 60% market share in the continent's most populous market, Nigeria.

Ride hailing and delivery platforms, however, remain firmly dominated by men across Africa, with approximately 5% women drivers, for example, in some of the biggest markets such as Kenya and South Africa. Responding to this, global players, such as Uber and Bolt, have launched initiatives to attract more women drivers or riders. But their outcomes are rarely, if at all, documented.

ride hailing and delivery

Ride hailing and delivery platforms remain firmly dominated by men across Africa, with approximately 5% women drivers'

Women's experiences as drivers and riders are also nuanced. Aside from barriers to access, safety is a major challenge. A 2022 study by Platform Livelihoods found that 60% of the women surveyed experienced harassment, including verbal abuse, sexual assault, and stalking. Women drivers on ride hailing apps were also found to be more likely to have rides canceled, due to prevailing patriarchal norms. While some platforms have women-only filters, many drivers and riders report fewer requests coming through them, which directly (and negatively) impacts their earnings.

Other factors – such as rising car maintenance costs and fuel prices – also tend to affect women drivers disproportionately. Important to consider is women's access to assets (cars, motorbikes, bikes), as it has been found to be a key determinant of income prospects for users.

Building more robust safety mechanisms for ride hailing and delivery platforms, tailored specifically to women, is key. For instance, women have resorted to canceling rides from men with low ratings, only to find themselves penalized by the platform as a result. Removing such commercial obstacles, caused by gender-insensitive algorithms, and incentivizing shorter, daytime shifts for women presents a viable way forward.

Meanwhile, in terms of job creation, there is emerging evidence that many, smaller and more diverse platforms may be more viable than platforms "working at a massive scale". This could be good news for women-focused platforms similar to Nigeria's HerRyde.

Meaningful inclusion of women in delivery platforms might come through less obvious avenues than the focus on drivers and riders. Food delivery, for example, depends on (often women-owned) small restaurants. A Glovo study of merchants globally found that 46% on average wanted the benefit of a technology partner to help their business innovate and scale; in Kenya, the percentage was 79%.

In stark contrast to the above, platforms for **care services, and cleaning or other domestic work** attract primarily women**.** Women represent approximately 70% of Africa's domestic workers, while women domestic workers account for 13.65% of all paid women employees on the continent. The sheer demographics of this labor force cannot be ignored. Given these volumes, opportunities for platforms to make employment more formal, rewarding, flexible, better paid and regulated abound. While services such as cleaning remain relatively low paid, others might offer higher incomes. Data from SweepSouth indicates that childcare – almost uniformly provided by women – is the most financially lucrative care service delivered on such platforms.

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> *Platforms for care services, and cleaning or other domestic work attract primarily women...*
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But how can platform work solve some of the most intractable issues experienced by women domestic workers on the continent? Income and labor protection are the two biggest challenges. The reported irregularity of platform work results in unreliable income, exacerbated by the costs of transport and data that users bear. While essential to access, these costs dramatically reduce womens' earnings. It is also important to consider the demand aspect in work irregularity; in domestic work and care, customers might prefer consistency i.e. keeping the same worker for an extended period, unlike in sub-sectors such as ride hailing. Furthermore, the occasion-specific nature of childcare might also produce irregularity of engagement.

At the same time, despite their de facto full-time status and semi-formal roles, domestic workers often operate completely informally, precluding basic benefits such as employment contracts, insurance, pensions and leave. While platform work can solve the contractual issue, it has done relatively little to address the rest. Women working under platforms' on-demand modality, for example, are unable to make social security contributions, rendering their working hours "invisible". There is also a persistent issue with unionizing to demand better work conditions; unionization, however, may introduce rigid work structures that are at odds with the flexibility needs of both workers and clients in this sector.

Similarly to ride hailing and delivery, safety is an overarching issue. According to a 2020 IFC study, 16% percent of platform domestic workers in South Africa surveyed reported abuse, an increase of 3% from the previous year. Patchy availability of emergency services – even if such a functionality is integrated in the platforms – compounds the problem. This risk grows exponentially for women in domestic work who are vulnerable migrants.

In this context, the vetting process – for both workers and customers – opens up space for impactful interventions. Designing an accessible for workers but robust enough on the customers' side referencing process can mitigate against some of the safety risks outlined above, taking into account the specific vulnerabilities of migrant and refugee women workers. It should aim to reduce probation periods as income can be compromised during lengthy vetting periods.

Trust and predictability are integral to the success of platforms through which domestic or care work is provided. This dynamic can be harnessed to provide workers with opportunities that resemble, and provide the benefits of, full-time employment more closely. Nigeria's Eden Life addresses this by structuring services based exclusively on a monthly subscription model, which marries flexibility with more regimented scheduling that can have better outcomes for women. Many of SweepSouth's customers are also signed up on a subscription model.
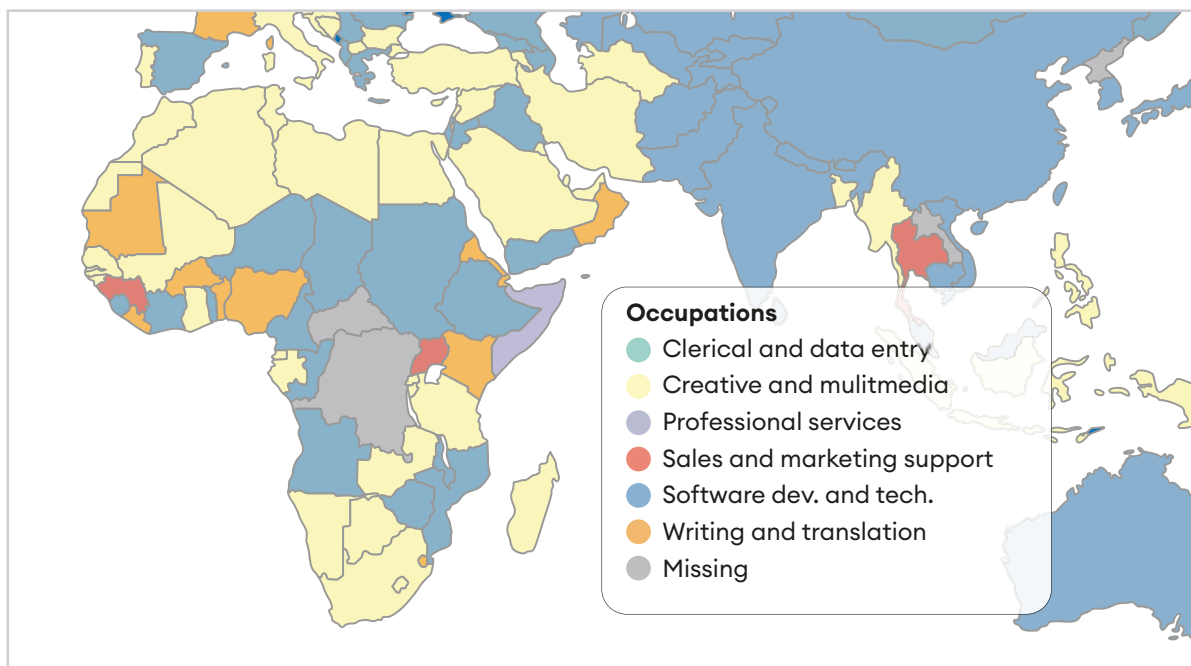
> 66
>
> *Data from SweepSouth indicates that childcare – almost uniformly provided by women – is the most financially lucrative care service delivered on such platforms*

Platforms for digitally delivered work

Estimates vary significantly, but platforms for digitally delivered work form a global market worth USD 5 billion that has been growing steadily, catalyzed by the pandemic since 2019. As detailed in a Jobtech Alliance landscape scan (available here), platforms for digitally delivered work offer Africans the opportunity to connect with global markets, removing certain physical barriers to entry. For women, however, there are concerns about the quality of work on some of these platforms. In this context, **freelancing** and **business processing outsourcing (BPO)** present the biggest growth sectors.

Only 10.1% of the world's **freelancers** are from Africa, even if certain African workforces are very well represented in specific fields – 0.9% of global online freelancers come from Kenya, specializing in writing and translation services in particular, as illustrated in the map below. Women are estimated to constitute one third of Kenya's writing and translation freelancers, and a fifth of Nigeria's freelancers altogether. In considering the opportunity here, it is important to take into account the impact generative AI is already having across the popular African creative, multimedia, writing and translation services.

Occupations
- Clerical and data entry
- Creative and mulitmedia
- Professional services
- Sales and marketing support
- Software dev. and tech.
- Writing and translation
- Missing

Online labor supply across Africa. Source: Online Labour Index

Skilled online freelancing can present a high-margin and flexible option for women in Africa, following the further popularization of remotely delivered knowledge work post-pandemic. But women's access to international platforms to deliver this work is consistently undermined by biased rating systems (that are also gendered), difficult to access or navigate payments services, as well as unreliable power and relatively expensive, slow internet. Even when established on the platform, women have markedly lower incomes than men; on Upwork, men were found to charge 57% more per hour on average than women for comparable services.
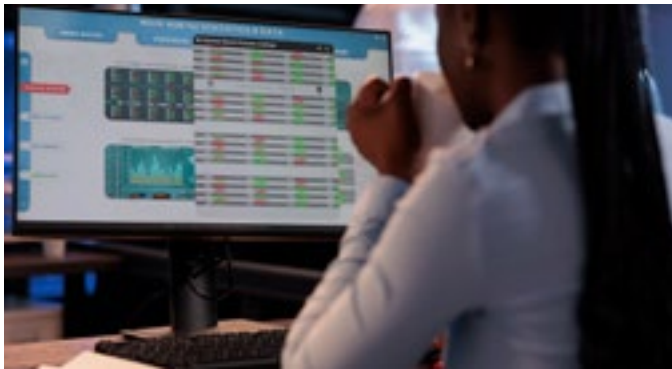
USD 8.3B

Africa's global The BPO sector, with an estimated worth of $8.3b, opens up work opportunities for women who may have limited education and credentials

Most online freelancing platforms are regional or local, a 2023 World Bank study found. Such platforms not only facilitate interactions in local languages (other than the globally dominant English), but can help provide cultural context to some of the projects. Demand for local platforms in Africa, however, has not proven strong enough so far, and only 8.3% of homegrown Jobtech platforms currently fall within this category, based on Briter Intelligence data. Local and regional platforms can also target only women freelancers or creators, the way AWIT creatives is doing.

Africa's global **business process outsourcing (BPO)** market is estimated to be worth USD 8.3 billion. The BPO sector opens up work opportunities for women who may have limited education credentials, emphasizing on-the-job training and providing various career advancement opportunities and skill diversification. Most crucially, it can serve as an entry point for women into the digital economy, including for those outside of urban centers who might be provided with safe transportation options. Training, peer support, and quality control can provide a space for women to build confidence before graduating into freelance work; the latter can be difficult to enter, with high rejection rate for gigs and difficulty managing clients with little practical experience). In India, as of 2023, BPO accounts for 36% of the demand for skilled labor for women.

There is, however, a documented tendency towards unfair labor practices and poor working conditions, as the highly publicized case of former Meta content moderator Sama in Kenya demonstrated. Criticized for poor working conditions, Sama pivoted back exclusively towards its original line of work, data annotation and model validation solutions, focusing on women and youth. While it is now opening up new opportunities for gender inclusivity, it is doing so on somewhat shaky reputational grounds.

Similarly, **microwork** has been widely criticized for fostering exploitative relationships with vulnerable populations, including women, in the developing world. But it does offer a more flexible than BPO mode of employment, which is often well-suited for women. A 2018 policy paper by Research ICT Africa found that women were found to be more likely to be microworkers than men across four key markets – Kenya, Ghana, Nigeria and Tanzania. For most of these women, unlike in developed countries, microwork is a primary rather than supplementary source of income. Market intelligence platform

[Rwazi](#) has innovated in this more conventional space, providing opportunities for consumers across 40 African markets to feed into the market entry strategy of big brands. Rwazi sees [women consumers](#) as critical influencers in the consumer goods industry. As microwork enables flexibility, for [women in countries in crisis](#), it can be the only source of income.

The relatively high education requirements for microwork, however, coupled with [globally uncompetitive pay](#), present major obstacles to women's advancement in this sphere. Furthermore, a third of microworkers globally report that they often [fail to receive their payments.](#)

Local and regional **creative content platforms** can help women harness their [prominence](#) in music and the arts, offering new, bigger audiences and more monetization avenues. These opportunities also circumvent men-dominated agent models, which bring risks of abuse and unequal power dynamics. Additionally, they can offer contextually relevant influencer marketing to big international clients. For example, across East Africa, [Wowzi](#) is helping global brands like Netflix and Diageo design local influencer campaigns. The gender pay gap globally – despite women's dominance as influencers – remains at the staggering [30%](#).

While emerging **X-to-earn** platforms like Axie Infinity [have a range of problems](#) associated with them, [40% of users (mostly in South-East Asia rather than Africa) were still women](#), likely due to the flexibility offered.

Tech-enabled skilling

The very same structural barriers that prevent women from accessing platform work are also evident in tech-enabled skilling, which is geared to solving the digital skills gap. They range from connectivity access and costs to overwhelming focus on the formal labor market. As a Jobtech Alliance landscape scan focusing on tech-enabled skilling argues (available here), "few tech-enabled skilling platforms in Africa have found true business viability". Furthermore, the cost of both **cohort-based** and **self-paced learning** can be prohibitive for women, and difficult to negotiate with employers who might already be exhibiting gender bias.

Platform-led upskilling could thus be the most feasible and impactful tech-enabled skilling opportunity for women in Africa. As the aforementioned Jumia study demonstrated, women find real value in platform-based training opportunities. For platforms, they can serve to attract and retain a more gender-balanced workforce, which in itself can drive (impact) investment into the platforms. When it comes to **assessment**, anonymous skills-based hiring provides data-driven methodologies to reduce gender bias in recruitment, but no African platforms so far have been able to seize on this opportunity of using alternative assessment and credentialing to overcome gendered exclusion in CV-based recruitment. In Africa, relevant platforms such as TestGorilla, have a limited footprint and there are no homegrown solutions yet.

Digital tools for worker enablement

Identity and reputation platforms can help women establish their standing across the board, enabling interoperability, and thus supercharging flexibility and income boosting opportunities. It can offer localized solutions to issues such as absence of formal ID and verifiable qualifications. But only 2.4% of all African Jobtech platforms currently focus on this opportunity, according to Briter Intelligence data.

Women platform workers often find themselves juggling tasks on various platforms simultaneously. If they are able to consolidate their reputation and reviews from different platforms, access and income opportunities, as well as the availability of financial services and other benefits, could be improved.

> ## women find real value in platform-based training opportunities
>
> **For platforms, they can serve to attract and retain a more gender-balanced workforce, which in itself can drive (impact) investment into the platforms.**

Recommendations

Recommended categories and subcategories of particular focus

1. **E-commerce** platforms can offer more platform-led training tailored to women that will enable them to enter traditionally men-dominated sub-sectors.

2. **Social commerce and agent model** platforms offer particular opportunities for women, and can prioritize the recruitment of women sellers who excel at selling to their peers.

3. **Business management tools and supply chain solutions** can target verticals rich in women-led microenterprises, such as food kiosks.

4. **Food delivery** platforms could have a significant impact on women's livelihoods by focusing on women-owned small restaurants (as opposed to the relatively small scale of female delivery-riders).

5. **Care services, cleaning and other domestic work** platforms should offer more predictability and structure to users through subscription models and by making lengthy vetting periods viable for income generation.

6. **Care services generally are higher pay than cleaning services**. If these platforms are expanded, there could be greater income-earning potential for women.

7. **Ride hailing** platforms should deliver more gender-sensitive and commercially viable for women users safety features. They can incentivize shorter, daytime shifts for women. Still, the scale of this sector is likely to continue to be small for women, despite the attention.

8. **Business processing outsourcing (BPO)** offers a tremendous opportunity for women with limited training to enter the digital economy, but its safety provisions and labor practices have to be robust.

9. **Microwork** can prioritize women users where they matter the most – for instance, women consumers as critical influencers in the consumer goods industry.

10. **Identity and reputation** platforms empower women by bolstering their credibility, fostering interoperability, and opening up diverse income-boosting opportunities.

Recommendations for platforms

1. **Collect, monitor and analyze gender disaggregated data** to inform decision-making at all levels, and push for inclusivity. It is only through this data that platforms can address persistent issues such as income disparities and user engagement rates based on gender.

2. **Develop gender-sensitive products, policies, and practices** with a focus on reducing barriers to entry and making flexibility commercially viable. These include flexible scheduling, safety provisions, and tailored vetting procedures, accounting for women's access to ID, references and financial services.

3. **Roll out women-focused platform-led upskilling** that prioritize training and qualifications to boost income, as well as to diversify skills.

4. **Promote and advertise both the participation of women in the platform, and the platform itself to women** to boost reputation and inclusivity.

5. **Share insights about women's performance** to incentivise the ecosystem to advocate for systemic change while also building trust among users. Platforms can thus exchange best practices and co-create women-focused solutions.

Recommendations for investors and funders

1. **Earmark funding for women entrepreneurs and for women-focused platforms,** while prioritizing gender-inclusive platforms in funding decisions and impact measurement.

2. **Use gender-disaggregated data as a success metric** so that businesses default to collecting and publishing such critical data. In line with the above, this can then help companies/platforms that are fundraising.

3. **Build broad-based coalitions** through collaboration with government bodies and other private sector stakeholders. By leveraging their collective resources, expertise, and networks, these coalitions can work to mainstream women's success in Jobtech.

Recommendations for policymakers and government

1. **Establish a conducive environment** by streamlining licensing processes for platforms that demonstrate gender inclusivity. Governments can offer financial incentives such as tax breaks, grants, or subsidies specifically targeted at such companies – a rather obvious approach that still has not been overtly adopted anywhere in Africa. Of potential focus here can be public good platforms that are unique to the African context and have sizable women participation – such as waste collection. Beyond regulatory frameworks, governments can also

allocate funding for research and development initiatives focused on innovation for gender impact in Jobtech.

2. **Develop and coordinate policies that directly address structural barriers** to women's active and successful engagement with Jobtech platforms. Gender mainstreaming across the policy spectrum can address barriers such as digital skills and literacy, connectivity, financial inclusion. Enhancing financial literacy and fostering gender-responsive lending practices in particular can overcome said barriers. Equal representation of women in the policy-making process is integral to this.

3. **Develop and implement policies that directly improve women's engagement** with Jobtech platforms. These could include: mandating the integration of safety and security measures; ensuring that users' data is protected and used responsibly, including granting users ownership and rights over their data and promoting data portability. Such initiatives have the potential to foster a more inclusive and welcoming online space, which can encourage more women to actively participate and engage with digital platforms.

4. **Invest in digital infrastructure to bridge the gender gap,** which can exponentially grow women's engagement with Jobtech platforms.

Recommendations for researchers and academia

1. **Collaborate with industry on gender-inclusive research,** utilizing data from platforms to gain insights into gender inequalities and inform evidence-based policies and programs aimed at closing the gap.

Recommendations for support organizations

1. **Run gender-focused sprints with platforms** to help them identify and overcome existing barriers for women.

2. **Build community and offer mentorship** through events and knowledge exchange initiatives targeting women in high-growth sectors such as e-commerce.

Further reading

1. Jobtech Alliance - Reading Library: comprehensive library on resources useful for Jobtech platforms and others in the ecosystem

2. Jobtech Alliance Landscape Scans: all 5 other landscape scans

3. CGAP – Women in the platform economy: Emerging insights.

4. Caribou Digital - Women in the platform economy

5. ODI – Women in the gig economy: Paid work, care and flexibility in Kenya and South Africa.

6. Digital Future Society – Global Perspectives on Women Work and Digital Labour Platforms.

7. World Bank – Working without Borders: The promise and peril of online gig work.