# The micro-earners of Africa’s gig economy: supplemental income or survival strategy

Jobtech Alliance
Learning Brief
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# Introduction

When it comes to gig platforms in Africa, the loudest stories tend to live at the extremes. On one end, we hear about the breakout successes – the gig worker who turned a side hustle into a thriving business. On the other, we're reminded of the harsh realities – platforms accused of failing to deliver decent work or liveable wages. Both narratives are true, and both are important. But in focusing on the extremes, we risk overlooking the ordinary: the quiet majority of gig workers who earn just a little, every now and then.

Over the past four years, the Jobtech Alliance has gathered earnings data on tens of thousands of gig workers across the continent. Again and again, the data pointed to a striking reality: the largest share of workers earn only small, supplementary amounts — what we call micro-earning. This prompted us to look more closely, moving beyond the numbers to explore who these micro-earners are, why they earn what they do, and what role platforms play in their livelihoods.

For the purposes of this research, we define micro-earners as those making the equivalent of $20 a month (or less) for three months over a six-month period – or more simply: $60 or less across half a year. They're probably not earning all of their income from the platform, but they are earning something. This definition, grounded in the Jobtech Alliance's approach to measuring jobs on gig platforms, reflects the ebb and flow of income on these platforms.

While user profiles and earning patterns vary across platforms — and no single threshold can capture all cases of micro-earners — we selected this level for its analytical clarity. It reflects an income that is unlikely to constitute a full livelihood on its own, allowing us to draw generalisable insights across diverse platform types and contexts. The platforms and workers in this research are partners of the Jobtech Alliance, where fair work and fair pay is prioritised. The focus of this research is therefore not on platforms that pay poorly, but platforms where workers don't earn much.

## Are there 'micro-earner platforms'?

While micro-earning is a common feature across the jobtech sector, our research found that certain platforms — and specific platform models — tend to have a disproportionately high share of micro-earners. A high prevalence of micro-earners can result from different factors: platform design (where work is intentionally distributed across a large user base), demand constraints (limited customer uptake or market penetration), or operational mismatch (such as onboarding too many users in low-demand categories), among others. While we don't believe there is any intrinsic quality that makes a platform a "micro-earner platform," we do observe common patterns among platforms that tend to have a higher share of micro-earners, including:

1. Agent platforms, where people earn small commissions for conducting financial transactions.
2. Reseller and affiliate marketing platforms, where users earn from selling products or services online or in-person.
3. Micro- or nano-Influencer platforms, where creators earn fees for posting brand content.
4. Data collection platforms, where field workers are paid to gather bits of information.
5. Task-matching platforms, where workers get matched to once-off, low-value jobs like repairs or domestic work.

To unpack the experience of micro-earners, we've brought together quantitative and qualitative data. On the quantitative side, we draw from the Jobtech Alliance's platform earnings database – the most extensive of its kind in Africa, with data from 28 gig platforms across 25 countries between 2022 and the first half of 2025. [1] On the qualitative side, we've conducted in-depth interviews with 40 gig workers and with five platform operators in Kenya, offering a closer look at the realities behind the numbers. Together, these methods give us a clearer picture of what it means to earn just a little – and why that still matters.

1 The platforms cover digital services for micro-enterprises, digitally delivered work and offline work. The countries include Angola, Benin, Botswana, Burkina Faso, Cameroon, Côte D'Ivoire, DRC, Egypt, Ethiopia, Gambia, Ghana, Kenya, Malawi, Mauritius, Mozambique, Namibia, Nigeria, Rwanda, Senegal, Sierra Leone, South Africa, Tanzania, Uganda, Zambia, Zimbabwe

## Who are micro-earners?

### Micro-earners aren't a marginal segment of the gig economy – they are the norm.

Across the full earnings database, around **70% of gig workers fall into the micro-earner category**.[2] This is not an isolated finding — it holds across different periods and sample sizes. Whether examining 9,000 workers in early 2023 or more than 72,000 by the first half of 2025, the pattern is clear: the majority of platform workers earn only small amounts. For a deeper look at the quantum and earning patterns of micro-earners, see our companion blog article here.

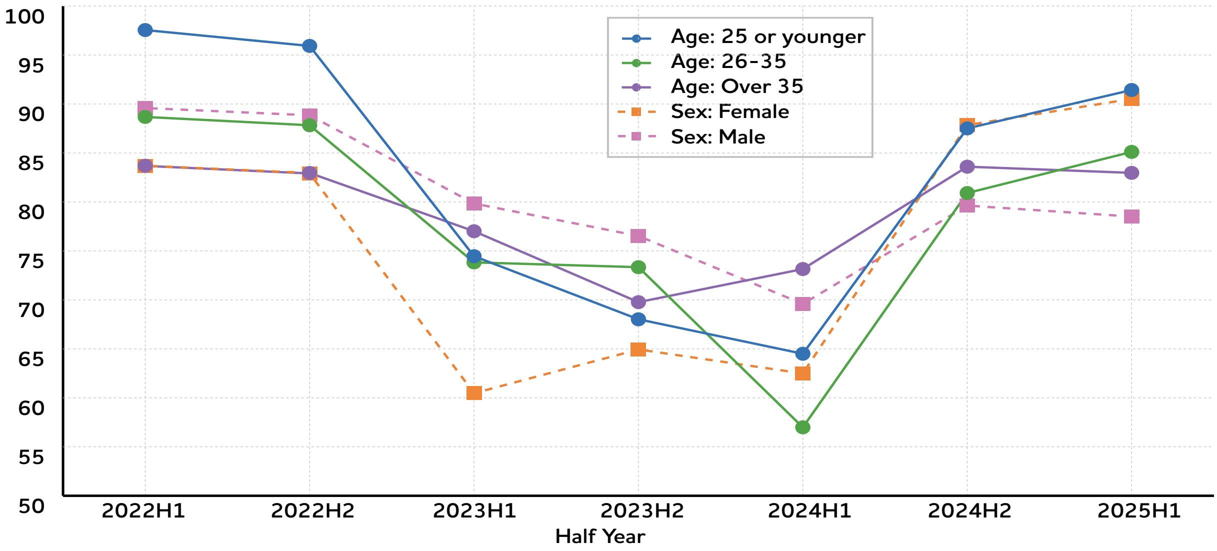
### You'll find micro-earners in almost every corner of the gig economy.

Young or old, male or female, highly skilled or just starting out — the micro-earning phenomenon cuts across demographic categories. The earnings data backs this up. Micro-earners show up **consistently across all age groups and genders**. But some patterns are worth noting.

- **The youngest workers – which would include students – have the highest share of micro-earners** (over 80% of gig workers under 25 years on average). This is possibly because they're using gig work to supplement other sources like family support or education stipends, or because they're more inclined to try new things out.
- Geography also matters. While the earnings data doesn't include location, platform operators report a **higher share of micro-earners in rural areas and small towns,** where demand is weaker. In these low-density markets, even motivated and capable workers face limited opportunities to earn.
- Finally, skills play a role. Platform operators note that **workers without strong sales, marketing, or customer service abilities** often struggle to convert platform access into meaningful earnings. Without these capabilities – and in the absence of platform support to build them – many gig workers remain stuck at the low end of the earning curve or churn off platform.

2 Micro-earning is defined as earning the equivalent of $20 per month for three months (or less) over a six-month period.

Figure 1: Share of gig workers that are micro-earners by demographics




## These general patterns don't capture the full picture. Not all micro-earners are alike.

Some workers are dabbling. Others are desperate. And in between lies a whole spectrum of motivations, pressures, and realities. We noticed that across all this complexity, one dichotomy stood out: some choose to engage only occasionally or at a low intensity, while others end up micro-earning because they cannot access more consistent opportunities.

We use this dichotomy, acknowledging the perils of oversimplification, to inform the strategic implications for gig platforms later on.

For **willing micro-earners**, their micro-earning is primarily driven by preference — using platform work to complement other income sources on their own terms, or using platforms to experiment with different kinds of work.

For **unwilling micro-earners**, their micro-earning is primarily driven by constraint — an insufficient volume of platform opportunities or barriers to accessing better-paying work on platforms.

This willing-unwilling distinction also intersects with factors like geography, education, prior work experience, and overall household income, shaping who ends up where on the spectrum.

## Willing micro-earners

Willing micro-earners are more likely to have higher levels of education, greater access to formal or stable employment options, and stronger financial resilience overall. Their participation in platform work is typically shaped by preference — motivated by flexibility, curiosity, or the opportunity to diversify income — rather than by survival needs. Within this group, we see two main sub-profiles: **Portfolio Builders**, who blend platform and non-platform income as part of a purposeful livelihood mix, and **Side Giggers**, who treat platform work as a way to experiment or supplement income while relying on a secure primary livelihood.

**Portfolio Builders** manage a portfolio of work where platform earnings make up a significant share. They earn from the platform, but also from **other regular or semi-regular sources**. Their financial position is more stable, and they're less vulnerable to platform fluctuations. Some keep platform work as a flexible income stream. Others are open to scaling up if better opportunities emerge. The platform plays a **meaningful but non-dominant role** in their livelihood strategy.


## CASE STUDY

### Piecing it together to make it work

Wanjiku is a woman in her early 20s living alone in Nairobi. She holds a degree in Business Information Technology and initially worked as a direct sales representative at Bank of Africa before transitioning to independent digital work. When her contract ended, she began piecing together income from multiple sources, combining freelance services with opportunities on a gig platform.

Her freelance work includes writing research proposals and designing a range of visual materials — posters, flyers, funeral cards, and business cards — for local clients. These jobs come in irregularly, often through referrals or personal networks, but they contribute a steady part of her monthly income and allow her to exercise both her writing and design skills.

Through a gig platform for influencers, Wanjiku earns income in two ways: as a content creator for brand campaigns, and as an affiliate marketer who promotes products on her social media and earns commissions from sales. Her income from the platform is variable — in a quiet month, she can expect to earn at least KES 1,000 (USD 7.60) from a single campaign, while in her best month she earned KES 8,000 (USD 61) from campaigns and reseller commission.

For Wanjiku, the platform complements her freelance work and contributes meaningfully to her income. It helps her build a public profile and provides a regular stream of short-term opportunities, even if they're not always high paying. She sees it not as a main employer, but as an integral part of her broader portfolio — one that gives her flexibility, visibility, and a way to keep income flowing while building her client base.

**Side Giggers** use the platform for occasional gigs, experimentation, or skills development, while relying on a primary stable income elsewhere (that could be an education stipend, formal employment, freelancing, or other stable activities). For them, platform earnings are supplementary, and participation is flexible and low-pressure.


## CASE STUDY A side gig with purpose

Esther is a young woman in her mid 20s living with her mother in Nairobi. She is currently studying toward a diploma in mass marketing while working as a facilitator, providing guidance counselling to students in local schools. Her days are structured around her formal responsibilities and academic schedule, but she has a keen interest in building her digital skills and expanding her income options.

To supplement her primary income, Esther joined a gig platform for influencers. She typically participates in small campaigns — posting promotional content on her social media — and earns between KES 900 and 1,500 (~USD 7–11) per month. In December, during a period of increased campaign activity, she earned as much as KES 6,000 (~USD 46). This is compared to the KES 8,000 (~USD 61) she earns monthly in her facilitator role. On average, the platform contributes around 20% of her total monthly income.

Esther doesn't rely on the platform to cover her own basic needs, but the income she earns from it plays a meaningful role in her life. It allows her to contribute to expenses for her siblings and manage personal costs with more independence. She sees the platform as a flexible and empowering supplement — one that helps her grow her digital marketing skills while also enabling her to make a tangible financial contribution at home.

## Unwilling micro-earners

Unwilling micro-earners are more likely to have limited formal work opportunities, lower education credentials, and fewer financial safety nets. Their participation in platform work is typically driven by necessity — a lack of viable alternatives, unpredictable local demand, or barriers to entering better-paying roles.

Some unwilling micro-earners may rely on platform work as their primary income source, but still need to supplement it with other informal activities – anything from selling snacks to casual labour. Others may struggle to secure sufficient gigs on the platform to constitute a primary income source, earning little to nothing despite wanting to engage more consistently. Their financial insecurity remains high, even though they juggle at least two sources of income just to stay afloat. Most would gladly earn more from the platform if more frequent work were available.

CASE STUDY

### Gigging when she can, hustling when she must

Alice is a woman in her late 20s who lives in Nairobi. She completed her secondary schooling (Form 4) and is raising a young child on her own. As a domestic worker, she relies heavily on a gig matching platform for cleaners to support herself and her child. Before joining the platform, she worked in construction — known locally as mjengo — where she earned around **600 KES per day (USD 4.50)**. The work was physically demanding and unpredictable, and with a young child at home, Alice saw the cleaning platform as a better, more manageable option.

Since joining the platform, domestic work has become Alice's main source of income. She typically completes a few cleaning jobs per week through the platform, depending on client demand, where she receives about **KES550-1,000 (USD4-8)** in one day. Alice struggles to calculate her monthly platform income because it is variable, but recalls her worst month earning only **KES2,000 (USD15)** from the platform. When bookings are scarce, Alice supplements her income by selling melons. On days without cleaning jobs, she goes to the local market, buys a melon, slices it, and sells the pieces informally near her home. This side hustle earns her about **KES600 (USD4.50)** in a day and helps her get by when cleaning opportunities are limited.

Alice appreciates the platform for helping her access more clients and earn more steadily than she could through construction, avoiding the gig searching 'costs' of waiting around for demand. Still, she notes that the work is not always reliable, and the pressure to support her household means she's constantly juggling between gigs and informal trade. For Alice, getting by means staying flexible — earning what she can through the platform, and filling the gaps with whatever work she can create for herself.

# Do micro-earnings matter?

It's easy to dismiss micro-earnings as trivial — a bit of extra cash on the side. But for many gig workers across Africa, **what this study calls micro-earning can be a main source of income**. These are not only supplementary earnings topping up a salary — they're the earnings people are relying on to survive.

The value of these earnings is **highly contextual**. For one person, $20 a month might be a mobile top-up or a takeaway meal. For another, it's food on the table for their whole family. Most probably fall somewhere between these two examples. That's why the Jobtech Alliance approaches gig platform job measurement through a **user-centred lens** — recognising that value depends on circumstance. A gig worker displaced by conflict will see $20 very differently from a university graduate moonlighting on a freelance platform.

**The insight from dozens of gig worker interviews is clear: small amounts matter.**

For some, they're a lifeline. For others, they ease the pressure. And for most, they fall short of what's needed — but are better than nothing. For unwilling micro-earners, small earnings can be crucial to household survival. But even among the willing micro-earners who may deliberately limit their involvement, those earnings still contribute meaningfully to living costs, saving goals, or moments of financial stress.

From interviews across Kenya, gig workers told us these small, irregular earnings often go toward specific, pressing needs:

**Daily household expenses:** For many, platform income goes straight into the basics — food, cooking fuel, soap.

> I use what I earn to manage everyday costs. Even if it's not much, it contributes to our basic needs.

**School fees and education:** Even low monthly earnings were pooled into termly payments for children. Workers spoke of needing just a bit more to avoid pulling a child out of school or missing exam fees.

> Sometimes I use what I earn to send my child to school. Even if it's not enough for full fees, it helps with school items.

**Supporting family:** Many workers contribute to their extended family networks, helping support their living costs or once-off expenses like medicine.

> I was able to help my sister buy medicine when she was sick. Before, I couldn't have done that.

**Emergency savings:** even among workers for whom the platform income truly is pocket money, it helped build up savings for things like emergencies.

> The platform has helped me with transport during emergencies – like when I needed to travel upcountry.

But the value of platform work goes well beyond finances. Workers described a range of **non-financial benefits** they don't typically get from informal or off-platform work:

Saving time by being matched to work instead of hustling on the streets or waiting at high-traffic areas.

"It's easier to get jobs now — before I used to walk house to house. The platform helps me access work more quickly."

Access to training, both formal and on-the-job — including sales techniques, customer engagement, and conflict resolution.

I had never received formal training before – it made a big difference.

Real-time support and guidance from platform teams or supervisors on how to handle tricky clients or difficult situations.

It helps to know someone is there if I have a problem with a client.

Confidence and professionalism through branded uniforms, starter kits, and being part of a recognised platform.

The uniform gives us dignity and identity. I used to feel like just a cleaner – now I feel like a service provider.

Access to value-added services, such as device financing, SACCO schemes or discounted tools and inputs.

They offer more than just jobs – things like health or accident cover and even support for getting the right tools.

Connection to a community – from WhatsApp groups to networking events – creating a sense of belonging and peer learning.

Being part of the platform gives me a sense of belonging – like I'm not doing this work alone.

Pathways to future work, using their gigs as a stepping stone to something more formal, or as experience they could use to secure other work.

I'm learning how to market and promote – those skills will help me grow even outside the platform.

**For women, the benefits can be even more pronounced.** Female gig workers particularly reported platforms helping to:

Intervene in unsafe or uncomfortable client situations, offering an added layer of protection.

> If something feels off with the client, I know I can report it and the platform will back me.

Support financial independence, especially for those navigating controlling family or partner dynamics.

> Before I had to ask my husband for everything. Now I can buy small things without waiting on him..

Create access to male-dominated industries, levelling the playing field for skilled female workers.

> It's difficult as women to find decent jobs – the platform gives us a way in where men usually get first preference

**A consistent message across interviews was this: micro-earning isn't enough.**

Many workers joined platforms hoping to earn a **stable monthly income — often citing a target of at least KES10,000 (~$75)**. For willing micro-earners, this amount is supplementary, for unwilling micro-earners this amount is an aspirational primary income. For almost all, actual earnings fell well below that. There was disappointment, sometimes even a sense of betrayal, especially when early expectations were set by onboarding materials or recruiter promises. Even among those who valued the opportunity, there was a clear frustration that **platform work rarely translated into reliable**, **sufficient income**. Most said they wanted to do more — earn more — but the gigs simply weren't there.

So yes — **platform micro-earnings matter**. Not just for what it buys, but for the doors it opens, the confidence it builds, and the safety and structure it can provide. It's not always enough. But it's often something — and that something can be meaningful.

## How to make gig platforms better

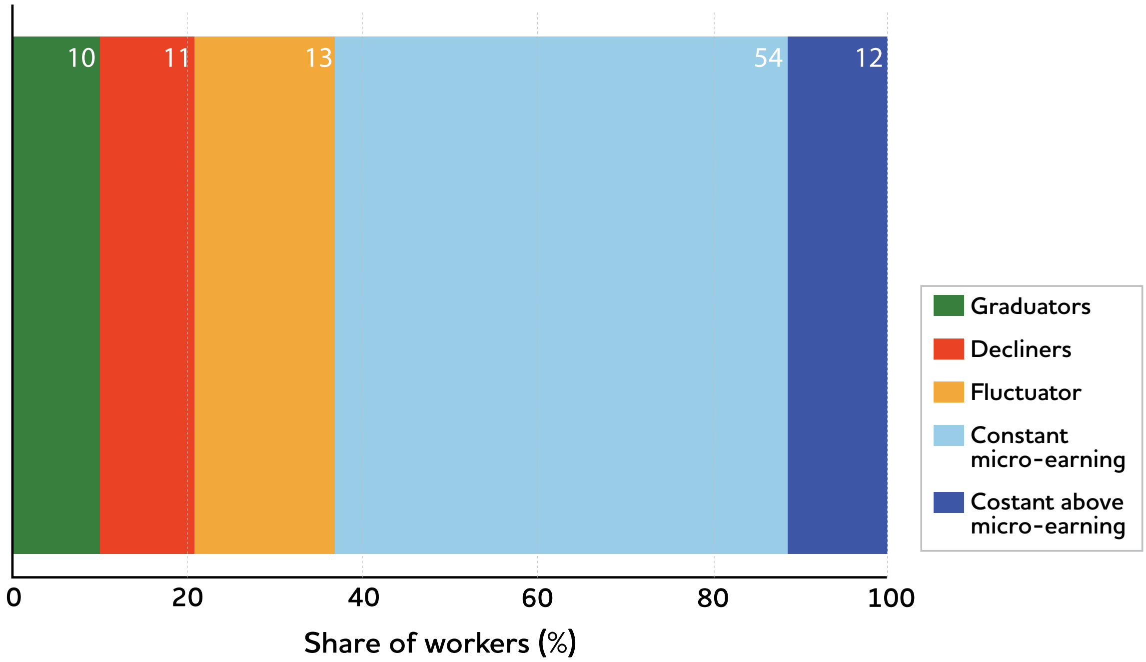
### If there's one thing gig workers said again and again, it's this: the problem isn't the pay — it's the inconsistency.

Across interviews, most workers felt the tasks they completed were paid fairly when they were available. But that was the catch — work wasn't consistently available. **The biggest driver of precariousness wasn't unfair pay, it was the unpredictable volume of opportunities.**[3] Long waits between gigs, limited local demand, and seasonal fluctuations meant even motivated workers couldn't earn reliably. For many, sticking with the platform was still worthwhile — the alternatives were worse — but it was hard to plan, save, or grow when income came in drips and drops.

The platform earnings data backs this up. While better earnings are possible, **they're the exception, not the rule**. Looking at longitudinal earnings across platforms:

- **Over half** of all gig workers remain in the micro-earner category throughout.
- **12% earn above micro-earning levels and stay there.**
- **13% fluctuate**, moving between micro-earnings and higher earnings depending on the period.
- **11% are decliners** — they started out earning above the micro-earning threshold but fell below it later.
- And just **10% show a true upward trajectory**, moving from micro-earning to consistently earning above it.

Figure 2: Gig Worker Earning Movements




3 Note: The platforms contributing earnings data to this research — as well as those from which gig workers were interviewed — are partners of the Jobtech Alliance, where there is a strong emphasis on fair work and fair pay. As such, the experiences reflected here may not be representative of gig workers operating on other platforms where these standards are not prioritised.

This tells us two things: First, **mobility is possible — but uncommon**. And second, **the vast majority of workers either remain at the bottom or slide back down**. This shows that gig worker earning patterns are structural. We can't say from the data alone why people stay in the micro-earning zone. Some may choose to — constrained by time, competing responsibilities, or treating the platform as a secondary priority. But from gig worker interviews and platform operator insights, it's clear that **many stay there because the work simply isn't available**, or because they lack the tools and support to move up.

We must be realistic in acknowledging there are no silver bullet solutions to fixing the demand-side constraints that give rise to this situation. The sections that follow explore what this means in practice — first for platforms, and then for ecosystem actors who shape the broader environment gig workers operate in.

## Implications for gig platforms

The prevalence of micro-earners is often overlooked — or at best, poorly understood — in platform strategy. Many platforms, especially those pursuing venture capital, have historically fixated on user numbers as a key growth metric, believing that bigger pools of workers create positive network effects. In theory, more workers means greater flexibility, faster scaling, and broader reach.

In practice, however, this logic rarely holds true for gig platforms in Africa. With the exception of a few specific business models, **chasing large user numbers is usually a vanity metric rather than a driver of value**. Overly large supply pools can backfire, creating **anti-network effects**: lower platform performance, higher churn, and steeper costs to onboard, train, and maintain disengaged or under-utilised workers.

That's why platforms need to be far more deliberate about the role micro-earners will play in their business model. Micro-earners can be an asset, or a liability – the key is **to have intentionality in how they are incorporated into the platform model, rather than an afterthought from mass registration drives**.

Based on our research, three broad strategies emerge:

Table 1: Supply-side platform strategies

| | | |
|---|---|---|
| 1. **Fewer high-value earners:** limit supply to small curated pool of highly active higher-earning workers | | |
| **Best suited for**<br>Work that demands quality performance, consistent standards, and care for assets or customer relationships | **Pros**<br>• Higher earnings/user<br>• Quality control<br>• Easier to professionalise & upskill core group | **Cons**<br>• Slower scale<br>• Smaller geographic footprint<br>• Risks of exclusion for workers that don't meet standards |
| 2. **Many micro-earners:** maintain large pool of infrequent or low-earning workers | | |
| **Best suited for**<br>Platforms designed for passive, low-engagement gigs (e.g., nano-influencers, agent resellers) | **Pros**<br>• Fast scale<br>• Broad geographic coverage<br>• Suited to 'side-gig' tasks<br>• Potential for network effects | **Cons**<br>• Low revenue/user<br>• High churn<br>• Anti-network effects if users are frustrated<br>• Lower incentive for high worker performance |
| 3. **Mixed model - core + long tail:** balance core group of high earners with long tail of micro-earners | | |
| **Best suited for**<br>Platforms balancing consistent performers with seasonal, niche, or geographic flex capacity | **Pros**<br>• Resilient to demand spikes<br>• Faster adaptability | **Cons**<br>• Dual strategy harder to manage<br>• Worker inequality between core and occasional workers |

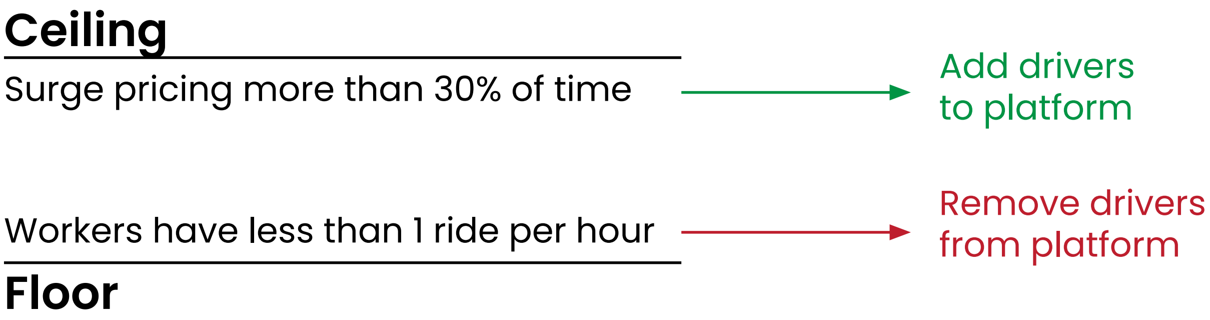
## Strategy 1: Fewer high-value earners

With this strategy, the platform seeks to move away from having micro-earners to work with a smaller pool of highly active, higher-earning gig workers, and invest deeply in their growth. The priority is not to onboard everyone — it's to ensure that those onboarded have the support and demand needed to succeed. This approach makes the most sense in regulated, competitive, or quality-sensitive sectors, like last-mile delivery, logistics, or home services, where consistent performance and customer trust are non-negotiable.

When applying this strategy, platforms should think carefully about the different segments of micro-earners. **Willing micro-earners** who only wish to engage occasionally and supplement a stable income, are unlikely to be a good fit for a high-engagement, high-value pool and can be deprioritised. However, **unwilling micro-earners** who would like to earn more but face barriers can be valuable candidates for a curated, smaller workforce if given the right support, skills, and steady demand. Identifying and investing in these groups can help sustain quality and commitment while keeping the overall workforce lean.

To make this model work, platforms must ensure that **supply is commensurate with demand** — in other words, the number of active workers should reflect the volume of available gigs. Oversupply leads to diluted earnings, worker dissatisfaction, and disengagement. To manage this, platforms may introduce **activity thresholds**. An *activity floor* sets a minimum level of engagement (e.g. log-ins, task completions, or response time) required to remain active. An *activity ceiling*, conversely, limits how many gigs or how much income a single worker can earn in a given period — preventing a small group from monopolising opportunities and leaving others without a fair shot.

Figure 2 An example of activity ceiling and floor signals for e-hailing platforms




Platforms may also use **passive pruning** — adjusting the matching algorithm to prioritise more active or higher-performing users. This helps keep the active worker base lean and aligned with demand. However, these strategies are not without controversy. **Restricting access to earning opportunities can feel exclusionary**, particularly in economies where job scarcity is the norm. But the strategic intent is to **concentrate earnings among a smaller, more committed group** — leading to better income stability, service quality, and worker retention. Platforms employing this strategy need to maintain strong communication with workers, a critical component of the fair work system, around why demand allocations decisions are being made.

Importantly, if a platform adopts this strategy, it must also be **willing to invest more deeply in the workers it retains**. That means targeted onboarding, role-specific training and even performance coaching. In high-stakes or customer-facing sectors, service quality depends not just on availability — but on **professionalism, reliability, and skill.** If platforms want fewer workers delivering better results, they must be prepared to build that capacity, and the higher per-user onboarding and training costs should be offset by larger average revenue per user among the smaller supply base.

**Tips for putting this strategy into practice:**

- **Set clear engagement floors and ceilings:** define what level of worker activity makes financial and operational sense for the platform while ensuring a consistently high-quality experience for customers.
- **Right-size your pool:** you may need to significantly reduce the active worker base at first. Conduct a thorough audit of your current workforce to identify those best suited to a curated, high-engagement pool.
- **Build robust monitoring systems:** develop dashboards and simple management tools to track engagement thresholds, and schedule periodic reviews (monthly or quarterly) to adjust the pool through selective pruning or targeted recruitment.
- **Strengthen worker communication channels:** establish transparent, consistent communications with workers, including opportunities to share feedback, raise concerns, and resolve grievances.
- **Invest in onboarding and skills-building:** provide rigorous vetting, onboarding, and targeted training to develop a high-quality, committed workforce.
- **Offer value-added services:** reinforce worker loyalty with additional supports such as asset financing, group savings schemes, or discounted inputs tied to consistent platform participation.

CASE STUDY

## Offering value-added services to keep gig workers engaged

Courtesy: fundis.co.ke

FUNDIS

Fundis, a Kenyan home services platform connecting skilled tradespeople to household repair and maintenance tasks, provides an example of intentional supply-side platform strategy. Recognising that its business depends on quality, reliability, and trust, Fundis made a deliberate decision to dramatically reduce its active worker pool — removing around 90% of previously registered workers — to focus on a smaller, curated group of highly engaged, high-performing gig workers.

To keep this workforce committed and motivated, Fundis invests heavily in value-added services beyond simply matching them to jobs, including:

- Discounted tools and materials through partnerships with hardware suppliers
- Optional insurance products for risk protection
- Access to credit, using platform data to support loan applications
- Financial literacy and business-readiness training

For workers, these benefits build a sense of security and partnership with the platform. For Fundis, they improve worker retention, strengthen relationships, and ensure customers receive consistently high-quality service. This shows how platforms can move beyond chasing vanity metrics like total user numbers, and instead design purposeful strategies that match the realities of their sector.

### Strategy 2: Many micro-earners

This model embraces **scale and supply liquidity**, accepting that most workers will engage infrequently and earn modestly. It works best in platforms where the earning is either passive or complimentary to other income streams, such as **agent-based or commission-driven platforms** where earnings come from activities like product referrals, financial transactions, or occasional sales. These platforms often operate in thin markets where low-friction, low-commitment participation is key to scale.

For this strategy, the majority of workers will be micro-earners by design. Many will be **willing micro-earners**, using the platform as a flexible side activity or an occasional supplementary income source. These workers often need only minimal engagement, light-touch training, and non-financial perks to stay motivated. However, platforms should not overlook **unwilling micro-earners** in this large pool — those who wish to earn more but struggle to access consistent opportunities. These workers may benefit from additional support, such as more targeted matching, skills development, or pathways to higher-earning roles, so they do not remain stuck in underemployment indefinitely.

In this model, **high churn is tolerated** — it's built into the system. The priority is having enough people across enough geographies and/or demographics to meet intermittent or distributed demand. Earnings per worker may be low, but **platform reach and transaction volume** can be high.

To keep micro-earners engaged, platforms need to communicate regularly to maintain engagement and **offer value beyond just income**. That starts with value-adding perks built into the platform design — small, tangible benefits that make the platform worth staying connected to, even when work is irregular. This could include airtime or data rewards, savings or insurance products, discounted tools or inputs or access to rotating credit or SACCO schemes. These services can deepen loyalty and increase the perceived value of participation, especially when earnings are low. Platforms should also prioritise **light-touch training during onboarding**, which workers consistently identify as one of the most valuable parts of their experience. Even short sessions or digital modules on customer service or using the app can improve performance and boost confidence — especially for first-time or low-skilled gig workers.

Finally, platforms should consider how to **build a sense of community** among micro-earners. This doesn't require major investment — WhatsApp groups, occasional in-person meetups, peer recognition systems, or shoutouts via platform channels can go a long way in making workers feel seen, connected, and supported. For many micro-earners, the social capital of belonging to a platform community is as valuable as the financial income.

**Tips for putting this strategy into practice:**

- **Segment your micro-earner pool for tailored support:** within a large pool of micro-earners, use onboarding questions and periodic pulse surveys to distinguish willing from unwilling micro-earners. Willing micro-earners may be best served with flexible, low-engagement design and community recognition, while unwilling micro-earners may need targeted matching, nudges, or even micro-upskilling to help them earn more consistently

- **Set clear earning expectations upfront:** Be transparent about how earnings work, what realistic income ranges look like, and what steps workers can take to maximise their opportunities. This helps manage motivation and prevents frustration down the line.

- **Invest in light-touch, scalable training:** Use digital tools — like chatbots, short video tutorials, or peer-to-peer coaching — to build skills in ways that are low-cost for the platform and easy for workers to access, even if they engage infrequently.

- **Incorporate recognition and community-building:** Celebrate achievements through gamification, badges, or leaderboards, and create peer support networks to build belonging and keep motivation high.

- **Offer practical financial support:** Partner with savings groups and SACCOs to help workers smooth out income volatility and access small asset financing to grow their side activities.

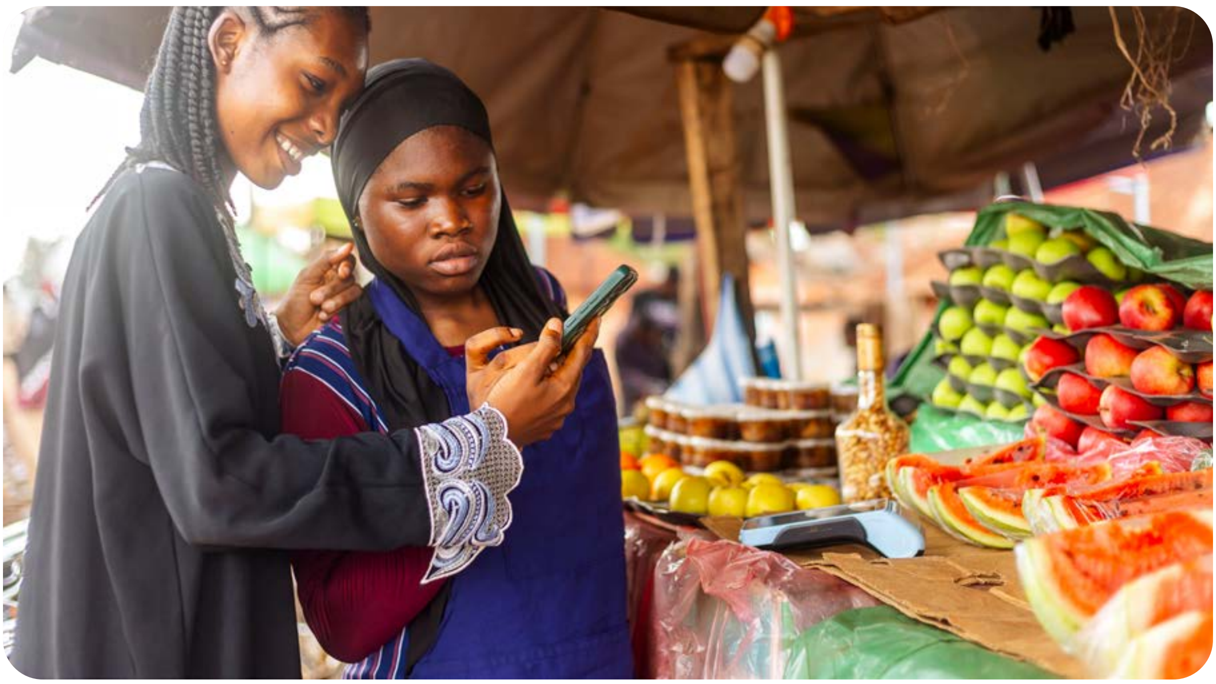
## Strategy 3: Mixed model – core + long tail

Some platforms aim to balance both worlds: cultivating **a core group of consistent, higher-earning workers**, while also maintaining a **long tail of low earners** to meet seasonal, niche, or geographically dispersed demand. This model can be particularly effective for platforms with volatile or uneven demand patterns, or those operating in large, diverse markets where flexibility is a strength.

The mixed model offers **resilience and adaptability**. When demand spikes in a new town or during a holiday season, the long tail can be activated. Meanwhile, the core group anchors quality and reliability. But this approach isn't without challenges. Managing two very different worker experiences — and keeping both groups satisfied — requires **clear segmentation and communication**. There's also the risk of reinforcing inequality within the platform, if micro-earners feel stuck at the bottom.

To make this dual model work, platforms must be intentional about supporting different segments of micro-earners. **Willing micro-earners** can continue to add valuable flexibility and coverage, provided there is clarity around expectations and lightweight engagement. For **unwilling micro-earners**, platforms should design clear, visible pathways to progress into higher-value earning — going beyond simply offering opportunities to include transparent performance criteria, regular feedback, and structured incentives that show workers how to move up. Not every micro-earner will transition into the core group, so platforms should communicate realistic earning expectations upfront, helping all workers — whether flexible or aspirational — understand where they stand and what is possible.

Earning pathways could include things like **tiers or levels**, tied to activity, ratings, or reliability; **access to higher-value gigs or exclusive opportunities** once certain milestones are reached; or **blended support,** such as refresher training, coaching, or peer mentorship for those on the cusp of progression.



**Tips for putting this strategy into practice**:

- **Define clear segments:** identify your core high-earning group versus your flexible micro-earner pool, and make sure each has a tailored value proposition that matches their level of engagement and expectations.
- **Design income progression pathways:** create transparent milestones and rewards so micro-earners can see how to move toward higher, more stable earnings if they choose — for example, through badges, tiered gigs, or performance-linked incentives.
- **Balance quality and liquidity:** use data to monitor demand patterns and adjust the size of each worker segment, so you maintain service quality for clients while having enough active workers to respond to demand peaks.
- **Communicate segment-specific messages:** engage core workers with deeper partnership offers, while keeping micro-earners motivated with targeted nudges, recognition, and lightweight training options.
- **Invest in consistent measurement:** track performance, earnings distribution, and worker satisfaction for both the core and micro-earner segments, so you can refine your strategy over time and avoid unintended inequalities.

## Implications for ecosystem stakeholders

For donors, investors, policy-makers and development organisations who support gig platforms or gig workers, the message is clear: **the bottleneck isn't just on the supply side. It is demand that needs unlocking as well.** Much of the traditional support to the gig economy focuses on helping workers get online, build profiles, or complete training. While important, this alone won't create meaningful livelihoods if there isn't enough **work to go around**. There are three ways that ecosystem players can better support gig economy outcomes with a more holistic approach.

### 1. Focus on demand unlocking for gig work sectors

As with traditional sectors, **demand-side constraints** — from policy barriers to weak infrastructure, limited customer awareness, or underinvestment in local industries — limit the growth of gig work opportunities. Unlocking demand means **looking upstream** at the structural factors that shape opportunity:

- What sectors have latent or growing demand for gig-style work?
- What regulatory changes could help platforms scale responsibly?
- Where can public procurement or investment crowd in platform-enabled services?

More development actors need to engage in this space. For example, the Jobtech Alliance identified high-potential growth sectors for platform work — a model that can be replicated and deepened by others.

Moreover, it means supporting platforms to expand their capacity to grow demand for their users:

- Product development to increase demand for workers
- Investment in marketing, sales and support for commercial activities
- (For platforms selling to global clients) Efforts to increase global demand for African talent

### 2. Dig beneath the headline numbers

When engaging with gig platforms, **don't be misled by big user numbers or average earnings figures** — and be cautious not to incentivise strategies that inflate them. High registration does not equal high impact, and average earnings can mask deep inequalities, with a small group of top earners dramatically skewing results. Many platforms in Africa have expanded their supply precisely because these vanity metrics tend to sway investors and donors. Donor-funded programmes that focus narrowly on number of users or even number of earners can unintentionally undermine the investment needed to ensure people access quality, dignified work — which may mean accepting lower headline numbers in favour of deeper, more meaningful impact.

Instead, interrogate:

- **Earnings distribution:** What share of workers earn above micro-earning level?
- **Median earnings:** What does a typical worker actually take home?
- **Stickiness and drop-off:** How long do workers stay engaged, and why do they leave?

Asking the right questions helps funders and policymakers avoid feel-good metrics and focus on meaningful impact.

### 3. Support conversion, not just activation

Signing up to a gig platform is only the first step — the real challenge is helping workers convert from being active users to consistent earners. Many workers want to engage more regularly, but face barriers that prevent them from doing so. A common thread in interviews is that it takes money to earn money — workers often spend on transport, data, equipment, and consumables before seeing a return. Others may lack the know-how or confidence to succeed without early guidance. For many, these barriers are enough to cause drop-off after just a few attempts.

Ecosystem stakeholders can help bridge this gap by:

- **Easing the cash flow crunch**, through targeted financial support such as cash flow grants, stipends, transport vouchers, startup kits, or low-cost asset financing.
- **Reducing the cost-to-earn friction,** for example by subsidising access to tools, consumables, or data that are critical to completing tasks.
- **Providing or co-funding training at the onboarding stage,** focused on platform use, customer engagement, and task performance — the kind of practical, light-touch support that workers consistently say makes the biggest difference.

## Conclusion

Micro-earners aren't edge cases — they're the majority. And while their earnings may be small, the stakes are high. For some, it's survival income. For others, it's a step toward something more.

But small earnings come with big challenges. The experience of most gig workers is marked by inconsistency, unpredictability, and missed potential. **They don't lack motivation — they lack opportunity, support, and clarity on how to do better**. Micro-earners are not a homogenous group: some have involuntary low earnings due to a lack of platform opportunity, while others choose flexible gig work to top up existing income or build experience. Recognising these different segments — from those who want to progress to those who want to sustain — is critical to serving them well.

This learning brief shows that better is possible. Platforms that recognise the role of micro-earners — and design intentionally for their various segments — can create more consistent value, whether through targeted support for top performers, non-financial benefits for micro-earners, or clear pathways to progress. Ecosystem stakeholders, too, have a role to play: by unlocking demand, easing the cost of participation, and co-investing in human capital, they can help turn marginal incomes into meaningful livelihoods.

The goal isn't to turn **every micro-earning gig into a job. It's to ensure that every platform interaction, however small, leaves people better off — not just busy**. That's the bar for inclusive, responsible gig work in Africa.