



**Jobtech  
Alliance**

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Gendered realities,  
inclusive platforms:  
**What women need  
to thrive in jobtech  
in Africa**

## Introduction

Africa's youth workforce is growing faster than formal job creation, with 10-12 million young people entering the labour market yearly, but only 3.1 million formal jobs available. Jobtech platforms (digitally enabled work opportunities) offer flexible, accessible income opportunities, especially for young women.

While most employment programmes for young women focus on a theory of change anchored around training, they often have weak connections to employers, resulting in disappointing livelihoods outcomes. This is often short-term where a concrete pathway to quality employment has not been incorporated.

Rather than working from the outside, the Jobtech Alliance helps to fill this vacuum by taking a systems change approach. We work closely with the platforms that are providing work opportunities, enabling users to earn income, and connecting them to employers, in order to find long-term solutions to the provision of inclusive, quality jobs for young women (age 18-35).

With locally-led development as a core mandate, we support both these local platforms to grow in ways that create and improve earning opportunities for their users, and underserved populations to better access these opportunities. Support to platform growth is a means to achieving that sustainably, rather than an end in itself.

With this study, at Jobtech Alliance, we consolidate our 3+ years' experience providing venture support, collecting proprietary data and conducting research on women's engagement with jobtech platforms. We want to share the practical lessons and data analysis of what women need to thrive across the diverse types of jobtech platforms and sectors.

We are moving beyond metrics that simply define quality jobs from a woman's perspective by analysing not only earnings and flexibility, but also autonomy, safety, and pathways for long-term career mobility.

**We examine the complex, interlinked issues affecting women workers' success on jobtech platforms from two perspectives:**



### The user

The real-life experiences of women using jobtech, examining their reasons for joining, the barriers they face, the different ways they fit platform work into their livelihoods, and the effects on their independence and well-being beyond income.



### The platform

Platforms are architects of opportunity for women; smart choices in design, technology, and operations can support fairness, inclusion and success, but also (in)advertently increase inequality.

At the Jobtech Alliance, we hope that founders, funders and other stakeholders will start investing more in enabling underserved users – particularly women – to thrive on jobtech platforms, motivated by evidence that this is a sound business decision, which also delivers strong livelihood outcomes.

## Acknowledgements

This study was produced by the Jobtech Alliance in collaboration with jobtech platforms and users across Africa. It is a product of and builds on the huge efforts to create jobs for young women by the entire Jobtech Alliance team.

**Dr Margarita Dimova** authored this study, with the invaluable contribution of gender leads **Janet Wandia** and **Phoebe Kiboi**, results measurement lead **Jared Adema**, and qualitative data researcher **Elizabeth Maina**.

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Your deep insights are helping the entire ecosystem learn, adapt and innovate!



# About jobtech

The vibrant jobtech ecosystem comprises five types of platforms, which operate across a diverse set of sectors. It is important to distinguish between the type of platform and the sector in which it operates: the same type of platform (e.g., for offline work) can operate across sectors (e.g., ride hailing).



## Platforms for offline work

**Platforms where the work is mediated online but delivered offline**

- Jobs boards and recruitment platforms
- Logistics and mobility
- Blue-collar skilled trades
- Domestic work
- Beauty and wellness
- Health and caregiving
- Migration and labour mobility



## Platforms for digitally delivered work

**Platforms where the work is mediated and delivered online**

- Skilled online freelancing
- Managed services: GBS and BPO
- Microwork and play-to-earn
- Influencer and digital creator marketplaces



## Digital services for microenterprises and solopreneurs

**Platforms that improve access to market, business performance, or productivity of self-employed individuals or microenterprises**

- eCommerce marketplaces
- Microenterprise revenue and growth tools
- Microenterprise productivity and operational tools
- Microenterprise end-to-end verticalised platforms
- Creators as businesses
- Social commerce and digitally-enabled agent models
- Distributed manufacturing



## Tech-enabled skilling

**Edtech platforms that equip people for the world of work**

- Guided or cohort-based digital training
- Self-paced skill development
- Professional networking and information
- Digital apprenticeship and mentorship
- Credentialing and assessment



## Digital tools for worker enablement

**Digital platforms that provide workers with tools that enhance their rights, benefits and protections**

- Worker rights and benefits
- Identity and reputation management
- Alternative data platforms and financial access



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# Executive Summary

The jobtech sector in Africa offers immense potential for economic transformation, but this is not gender-neutral.



Our work with hundreds of jobtech platforms, including 50+ platform venture support engagements – combined with data on 135,000 jobtech users and 33 platforms – reveals a compelling commercial case for gender inclusivity. Platforms that successfully engage women often see superior commercial outcomes.

Women users' median monthly income is 29% higher than men's, according to our data. This is not driven by higher retention, but rather, women seizing opportunities on jobtech platforms that might not be so readily available to them in the analogue world. While the initial costs of onboarding women may be higher due to a host of systemic barriers, the long-term value and productivity women bring can deliver a significant return on investment.

The complex reality of women's engagement with jobtech platforms can be viewed through two contrasting lenses.

On the one hand, jobtech opens up access to the labour market that might not exist elsewhere. Platforms help women bypass traditional barriers like mobility restrictions, digital divides, and discriminatory hiring practices. A primary motivation for women is the flexibility to set their own hours, balancing income generation with the burden of unpaid care and domestic responsibilities. Moreover, platform work fosters a sense of agency and dignity. Earning an independent income, regardless of the amount, is a transformative act of empowerment that gives women more voice and control within the family and over household resources.

On the other hand, this access comes with constraints, especially for women who are from disadvantaged socio-economic backgrounds, are older, or experience other forms of intersectional marginalisation. Their options are limited. Enduring socio-cultural norms compound this problem, preventing women from meaningfully engaging in certain sectors and on certain types of platforms.

The biggest challenge for women on jobtech platforms is the availability and unpredictability of work, driven by constrained demand. Income precarity can counter the benefit of flexibility. Economic necessity might force women to accept any job, even in unsafe circumstances, undermining the very agency that jobtech platforms might offer. Meanwhile, AI has the potential to dismantle traditional barriers women face, but without gender-responsive strategies, it risks exacerbating existing divides.

Overcoming these complex, intersectional barriers that women face requires platform intentionality. To meaningfully include women, platforms must go beyond being gender-neutral approaches and design *for* and *with* women.

Platform strategies that consider the fullness of women's experiences and challenges can drive success by focusing on seven critical areas: user acquisition, asset and working resources, skilling, fair matching, flexibility, user safety, and community and support. Ultimately, the goal is to shift from viewing gender as a tick-box exercise to embedding it as a strategy that drives both equity and a sustainable, profitable business model.

We can drive this agenda forward by mobilising the whole ecosystem:



**For platform entrepreneurs,**

this is a wake-up call. We have a lot of nuanced data that you need to see. By using gender-disaggregated data, we highlight where women are already succeeding and where they have the potential to succeed if certain barriers are addressed. You will be able to see how women users increase a platform's value-add and profitability. We will provide you with actionable, low-cost solutions that can boost commercial outcomes while driving inclusivity.



**For donors and impact investors,**

we show you how jobtech platforms can improve women's livelihoods, combining ROI with the impact you have been looking for. We position gender as a key impact metric tied directly to funding outcomes. By showing you why investing in women pays off, we will equip you with the right questions and metrics to ask platforms, turning your funding into a powerful incentive for them to act.



**For the public sector and ecosystem players,**

our experience and data show what an enabling environment for women looks like and how you can start making the necessary systemic shifts happen. This includes addressing structural barriers like digital literacy and financial exclusion, with the help of jobtech platforms' inclusive design.



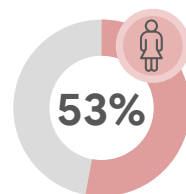


# I: Our case for gender inclusivity

Africa's jobtech sector presents both profound opportunities and complex challenges for women. As platforms increasingly mediate access to livelihoods, they hold the potential to reshape labour markets, break down traditional barriers, and foster economic inclusion on an unprecedented scale.

At the heart of this transformation is inclusivity that is deeply rooted in the experience of women, and can also prove a winning commercial strategy, as our data shows.

Our proprietary data covers  
+135,000 users across a diverse  
portfolio of 33 platforms



Women represent just over  
half of all users in our dataset,  
which can be considered  
representative.



Women's median monthly income,  
across platforms, is

**29%** higher than men's

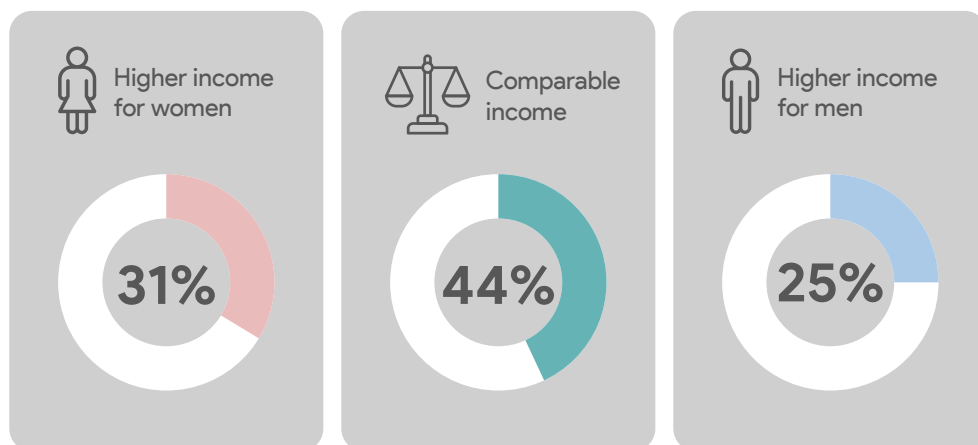
This is not driven by higher retention, but rather, women seizing opportunities on jobtech platforms that might not be so readily available to them in the analogue world. Higher-earning users, of course, translate directly to higher platform revenue.

## Building an inclusive business is a win-win strategy

While gender inclusivity is usually framed as a matter of social good, the more compelling argument for founders and investors is that not including women can be commercially damaging.

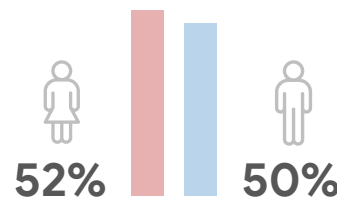
Our hypothesis is that initial costs to overcome systemic barriers and onboard women users can be offset by the [data-proven](#) long-term value and productivity that women bring to the table. For example, if the median monthly income for women on jobtech platforms is 29% higher than men's, how does this look across our platforms? Three quarters of platforms see higher or comparable income for women relative to men.<sup>1</sup>

Percentage of platforms based on women's median income compared to men's.



Source: Jobtech Alliance data.

Jobtech platform retention rates, by gender.



Source: Jobtech Alliance data.

When examined through a gender lens, retention is a more balanced metric than income. Most (91%) platforms have comparable retention rates for men and women, while women's and men's average retention rates are very similar.

1. A third of the platforms see women earning 10% more than men, which we consider a significant difference in earnings. What we term comparable income is within a +/-10% margin - representing 44% of the platforms we have in our dataset.

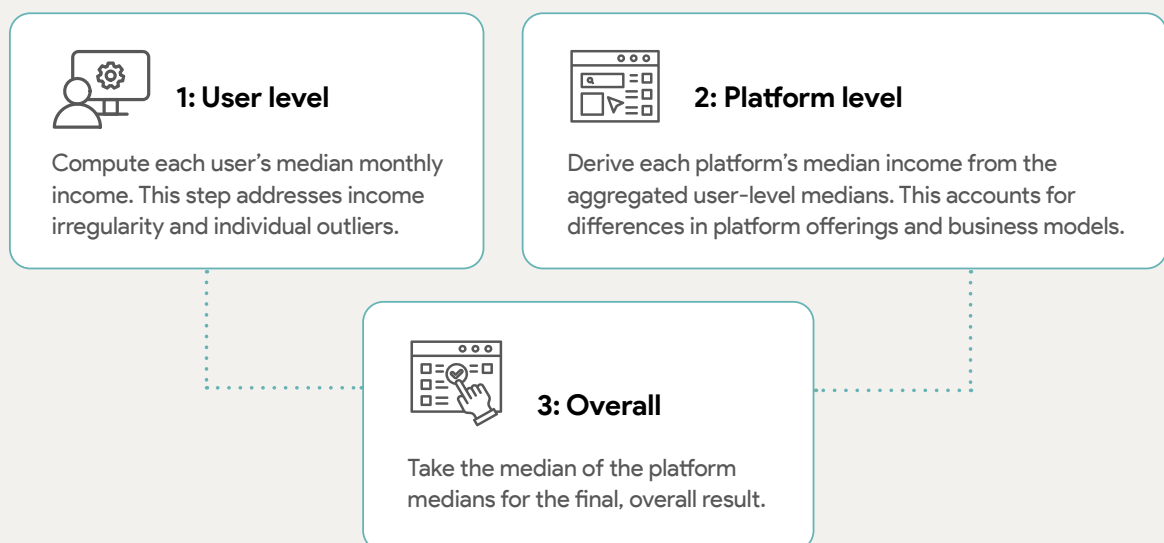
## A note on our methodology

Over the past three years, we have provided bespoke venture support to over 50 jobtech platforms in Africa, helping them to innovate and grow in different ways that create more, better quality and more inclusive jobs. This has provided a rich dataset of income behaviours of users which are represented in this study. We have data on over 135,000 jobtech users from 33 platforms.

While our data provides valuable insights, they need contextualising. Our data does not provide a perfect statistical proxy for jobtech as a whole. We initially looked at platforms mostly based on their ability to create jobs. Subsequently, we started targeting and collaborating with platforms that already demonstrated strong performance in gender equity. This was intentional.

Considering the distribution of platforms across our taxonomy in our dataset, our data reflects a curated segment of jobtech. Our findings and data-based analysis thus represent a compelling view of jobtech's highest potential.

We have experimented and learned a lot in our data collection practice, updating our methodology through continuous adaptive learning. As a result, to ensure a fair and platform-aware measurement of user earnings, we employ a median-based, multi-level approach, with the following steps:



This methodology provides a stable, robust measure of typical user earnings, which is highly resistant to individual outliers, income irregularity, and dominance by any single platform.

A big challenge is that many platforms do not analyse their user data, especially gender-, age-, and disability-disaggregated data (GADD), often treating their user base as a monolith. This can stem from a lack of resources, interest, or knowledge regarding the value of GADD. As a result, platforms frequently do not realise the true commercial and social value of investing in features tailored to include women, and help them succeed.

To complement and triangulate this data, we conducted 26 semi-structured interviews with women users aged 25-48 in Uganda, Kenya and Ethiopia.



## Gender is neither a box to be ticked, nor a single chapter in a larger story

We see gender as an absolutely crucial lens through which we must examine everything we do. It's a fundamental variable that impacts how individuals interact with work, with each other, on jobtech platforms and beyond. It profoundly shapes the opportunities we can access, the quality of our work, and our satisfaction with it.

In our work on gender, we share the understanding that:

### **Our biological sex and our socio-cultural gender are two different things.**

While sex is about biology, gender is about the roles, behaviours, and expectations that society attaches to being a man or a woman. Gendered expectations are woven into the very fabric of our societies.

### **Gender is also not just about women.**

It is about understanding the complex interplay of identities, expectations, and systemic biases that affect everyone. When we talk about gender, we are also considering the rigid norms and other structural factors that can define men's choices, although this is not the focus of the present study.

## Platform intentionality is critical to inclusivity

In the difficult to forecast age of AI, without gender-responsive<sup>2</sup> interventions and proactive workforce transition strategies, jobtech faces the risk of replicating structural digital and socioeconomic divides is high. The window to safeguard and improve livelihoods might be quickly narrowing, demanding immediate, focused action.

Against this backdrop, jobtech platforms offer an opportunity to embed gender intentionality and to catalyse women's success by:

1

### Creating new jobs in sectors that women can thrive in

More than just moving jobs online, at the Jobtech Alliance we prioritise platforms that create jobs by turning non-consumption of labour into consumption. This can come from improving the quality of work or enabling monetisation of under-monetised trades. A good example relevant to women workers can be found on digital creative platforms, where the most promising ones empower creators by creating new income streams for users, as Selar has successfully done.

2. Interventions designed to address the idiosyncratic experiences of both women and men.



## Selar: Creators as a business

Selar is a platform on which hundreds of thousands of African creatives sell their content, products and services across borders. It empowers them to fully own their monetisation, offering scalable pathways and enabling job creation in sectors where they already actively participate. The core of Selar's model is the philosophy of "creator as a business", which shifts power away from the algorithm and to the woman user, ensuring genuine autonomy and fair matching.

**Selar is an example of a model that enables women creators to earn by monetising an under-monetised service.**

Selar goes further by offering women creators:

- **An affiliate network** which allows creators, regardless of their current audience size, to list their products and have other users (affiliates) promote them for a commission. This structure redistributes demand downstream, enabling lower-earning creators to tap into the marketing reach of established affiliates. For newer creators, the affiliate model provides a mechanism to gain visibility and initial sales.
- **A "show love" feature** which operates as a tip jar, alongside optional subscription models for digital products that help women creators build more stabilised, predictable income streams.
- **Built-in ability of women creators to maintain full control over pricing and payout structures** They are not reliant on hidden algorithms that determine exposure or income based on engagement metrics, which often favour established (and sometimes gender-biased) content trends. This full control over pricing is the essence of fair matching.

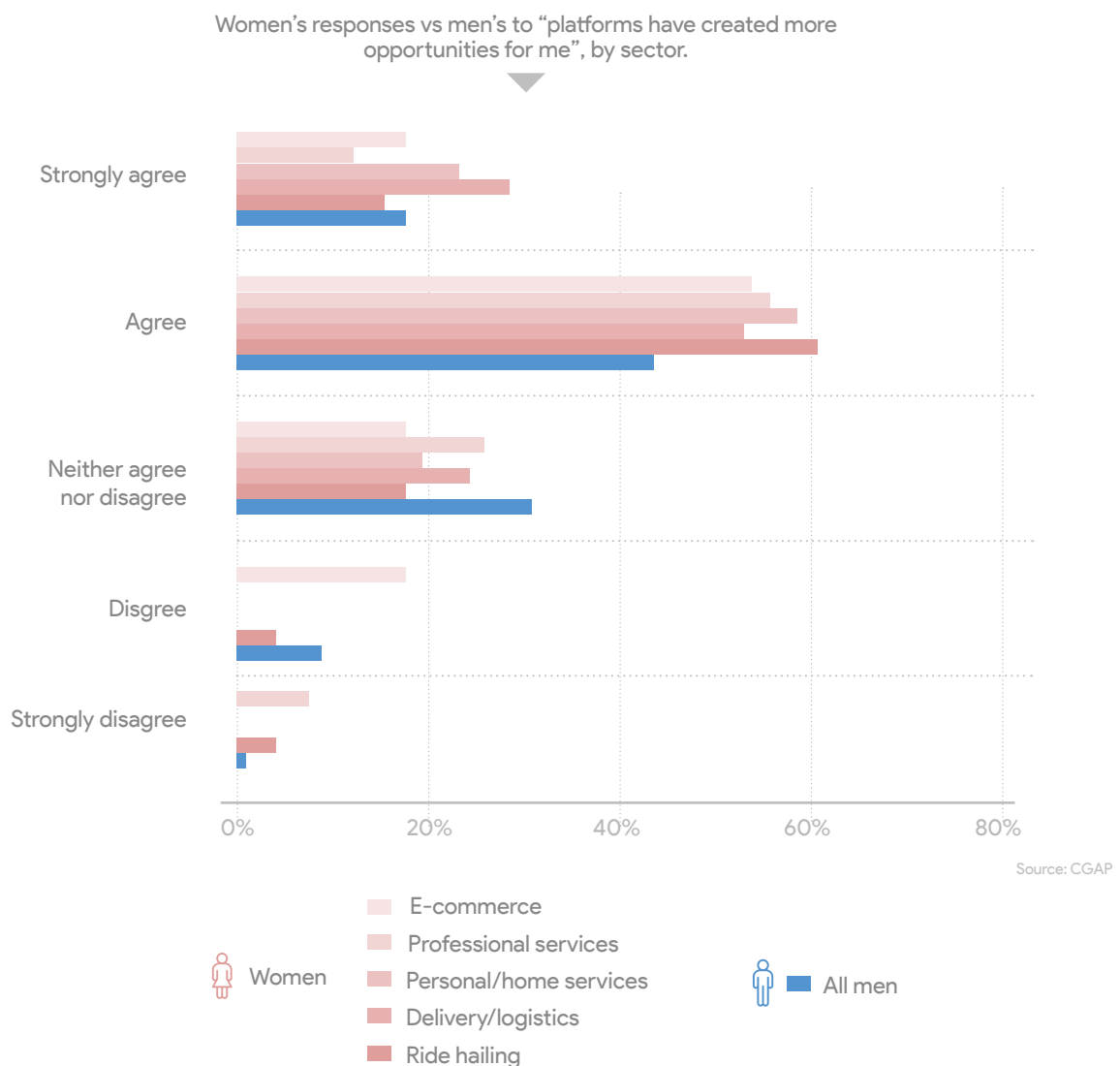


## 2

### Providing access to opportunities typically unavailable to women in the analogue world

The offline labour market in Africa, which typically delivers work based on who you know, tends to benefit (older) men with more social capital and connections. This is where jobtech has true disruptive potential. For example, the vast majority (70-80%) of women in Nigeria, South Africa, Kenya, India, and Indonesia, across jobtech sectors, found that platform work has created new income opportunities for them. Jobtech platforms, which connect people to opportunities based on merit, have the potential to overcome existing social biases.

CGAP's emerging insights on women's engagement with jobtech clearly illustrate how much bigger the perceived opportunities on platforms are for women:



## 3

## Offering flexible, fairly paid work that can be performed alongside household responsibilities

Setting one's own hours is among the aspects of platform work women like best. Women in sub-Saharan Africa spend ~2.7 times more hours per day on domestic and unpaid care work than men – one of the main reasons for lower participation in the labour market.

Jobtech offers women in emerging markets the opportunity to build a part-time portfolio, enabling those with multiple household responsibilities to still earn an income. In South Africa, for example, 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. As a 35-year-old refugee with four children on a domestic work platform in Ethiopia put it:

“For me, a good job must have a flexible schedule. That is the most important thing. Because I have to take care of my children, I need to be able to choose when I work.”

This flexibility, however, should not be automatically taken as an end goal, as some women might prefer a less fragmented, closer to full-time portfolio.

## AI and the world's new labour basket

AI in jobtech has the power to dismantle traditional barriers women face in the labour market, including access, literacy and safety. By the same token, it can exacerbate existing and introduce existential livelihood risks.

Many African markets have historically viewed business process outsourcing (BPO) as a pathway to economic transformation. But AI is rapidly automating routine knowledge work tasks, while reducing demand for entry-level roles in what was to be “the world's new labour basket” - Africa.

The impact of this automation is, of course, not gender-neutral. Technological disruption risks are exacerbating existing gender disparities. Typical outsourcing tasks performed by women in Africa are 10 percent more susceptible to automation compared to those carried out by men. Tasks such as data entry, annotation and lower-level customer service are precisely the jobs AI excels at taking over.

While AI will certainly create new roles in areas like designing integration strategies and building and adapting AI solutions, these higher-value roles often require skills and global experience that are currently less accessible to the general workforce, let alone to lower-income women in Africa.

Based on our learnings from supporting platforms which are increasingly incorporating AI in their work, in the annex to this report, we present an opportunity-risk matrix that maps out just some of the possibilities that jobtech platforms will have to contend with when it comes to women users.





DELIVER  
ALWAYS ON



## II: The user

“ I wanted to be independent. Because by that time, I was staying with my elder sister. So, when I joined, it gave me opportunity to rent a room. So, now I’m okay, because I can stay on my own, I can pay my bills, my rent. Those were my two targets and to save even a small amount. ”

- A 30 year-old woman on a jobtech platform in Uganda

In this section, based on Jobtech Alliance data, we analyse women's patterns of engagement and performance on platforms. We explore the user personas, their motivations, aspirations, challenges, and achievements. Our focus is on the various and textured ways in which platform work fits into women's lives and livelihoods. This helps us paint a women-centred picture that is intersectional at its very core.

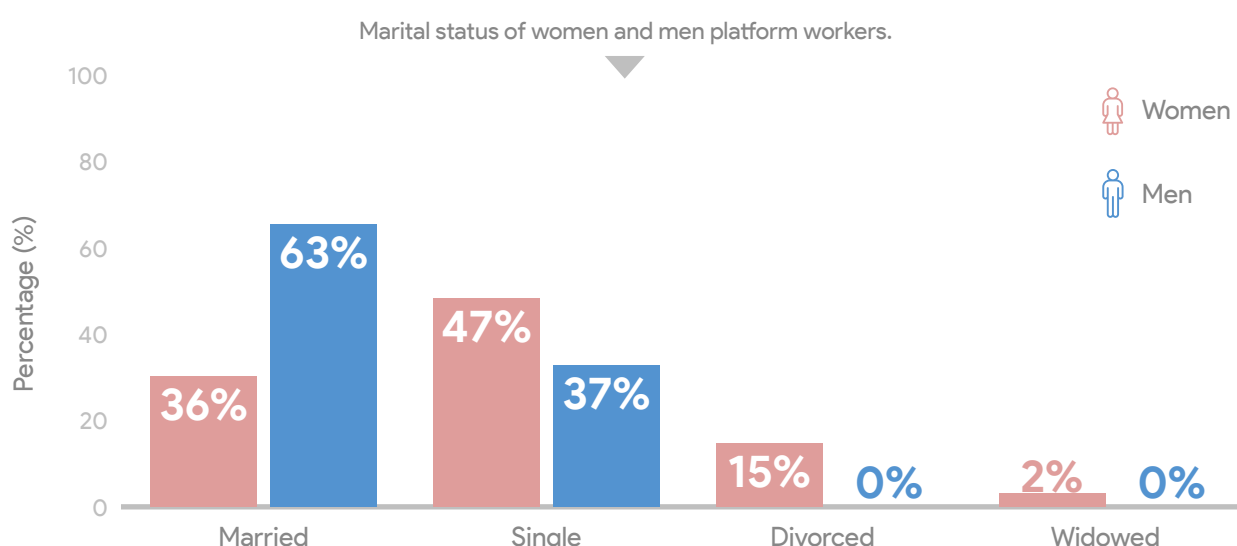
# CHAPTER 1

## User personas for women

In this chapter, we move beyond monolithic portrayals of women on jobtech to explore a diverse set of motivations, outcomes, ambitions and barriers. To do this, we developed a set of user personas that can help keep platform and ecosystem decisions focused on genuine user needs, goals, and pain points, rather than assumptions (or biases).

Our personas are based on existing [original research](#) and the qualitative data collected as part of this particular study. The participants represented a range of platforms, sectors, educational backgrounds, family structures, and technical skill levels, providing a rich and diverse dataset.

We cross-referenced our data with findings on the differences in the marital status of women and men on jobtech platforms in Africa, included in the most comprehensive gender and jobtech academic study published to date: [Gendered inequalities of platform work in Africa: Findings from a multi-country analysis](#).<sup>3</sup>



Source: Gendered inequalities study data.

3. It surveyed 74 women and 74 men users across 42 platforms in five countries (Egypt, Tunisia, Ghana, Tanzania and South Africa). We note that our current quantitative and qualitative data only concerns sub-Saharan Africa.

The higher participation of divorced and widowed women could be related to the flexibility that jobtech platforms offer, while for single women, access to opportunities not otherwise available in the labour market is potentially significant. Married women, on the other hand, may face societal constraints and domestic role expectations that limit their engagement on jobtech platforms.

We analysed all these data points to identify recurring themes and patterns, helping us develop six distinct personas: the portfolio builder, the career starter, the sole breadwinner, the excluded user, the microentrepreneur and the precarious worker. These personas are not intended to be exhaustive or universally applicable, but to serve as archetypes for deeper understanding of women's agency and livelihood pathways within jobtech and beyond.

From the young explorer testing the waters of jobtech to the skilled entrepreneur leveraging platforms to scale her business, the stories of these women offer a compelling glimpse into the opportunities and precarity of digital work.





Understanding the unique characteristics of each persona helps jobtech platforms customise their offerings to facilitate access, maximise engagement and provide meaningful support. Below we detail each of the six personas, matching them to specific users we have interviewed, whose names have been changed.

## The portfolio builder



### Her profile

Age <35, main or supplementary earner in a household, sharing expenses.

### Intersectionality consideration

Likely to be married, (post)-secondary education and potentially degree.

### Her motivation

Portfolio expansion and diversification, balance of income needs with career goals, upskilling, saving.

### Role of jobtech in her portfolio

~25% of income, fluctuating as part of a diverse income portfolio.

### Her ambition

Start or grow a personal venture, potentially transitioning to a sustainable SME.

### Her challenge

Balancing out the need for reliable income streams with the long-term goal of high-value client relationships and growth beyond jobtech.

The portfolio builder is a savvy and ambitious woman who combines her jobtech work with entrepreneurial ventures, and potentially educational pursuits. She sees jobtech as a stepping stone to achieving her long-term goals, using the income and flexibility it provides to invest in her own business or education. She is a forward-thinking user, leveraging jobtech to build a prosperous future for herself.

Dorcas is a 28-year-old married mother of two who runs her own beauty salon in a lower-income part of Nairobi, Kenya, and uses a jobtech platform as an additional income channel.

Her work is strategically divided: she manages her own salon but uses the platform exclusively for house calls. The jobtech work is integrated seamlessly into this wider portfolio:

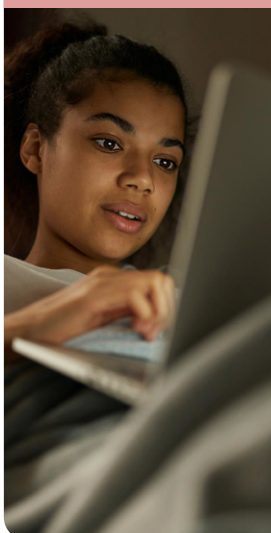
“After commission [from the platform], I can get KES 50,000-60,000 [~USD 390-460] a month. For me, it's enough to supplement my salon income and meet my needs. [...] With the current economy, if you only have five clients, you cannot pay your bills.”

For Dorcas, the supplementary money is vital and part of her broader ambition:

“In the future, I obviously want to grow. I want to expand my business and continue developing. This work is helping me grow and get more clients than I used to have.”



## The career starter



### Her profile

Age <25, early-stage career, no major household obligations.

### Intersectionality considerations

Likely to be single, (post)-secondary education.

### Her motivation

Career options exploration, upskilling, flexibility.

### Role of jobtech in her portfolio

Supplementary or periodic income, used for specific needs at a point in time.

### Her ambition

Use jobtech to transition to a sector that aligns with education.

### Her challenge

Gaining meaningful, high-skill work experience on platforms that might prioritise low-skill tasks.

Often very young, the career starter uses jobtech platforms to gain work experience, develop new skills, and explore different career paths. With minimal financial pressure, she is able to experiment with various types of work and discover her interests and strengths.

Aisha is a 22-year-old recent university graduate from Nairobi, Kenya, with no children, who uses a beauty platform to earn supplementary income while searching for a formal job. Having recently graduated with a degree, she lives with a friend and is eager to start her engineering career.

Her motivation for joining the platform was gaining exposure. Aisha's long-term goal is clear and spans beyond beauty and jobtech:

“  
In five years, I want to be an established business owner with my own business dealing with hairdressing, while also working as an engineer, probably in the maritime sector.  
”

## The excluded user



### Her profile

Highly vulnerable, low income.

### Intersectionality considerations

Multiple levels of intersectional marginalisation: often lacking formal documentation or full civic rights (e.g., refugee), potential disabilities, remote location, limited/no literacy, language barriers.

### Her motivation

Basic economic survival, immediate income need, achieving legal or stable status, integration into society.

### Role of jobtech in her portfolio

Highly irregular and unreliable, potentially none; often the only option for income due to levels of exclusion.

### Her ambition

Secure stable legal status, move into the mainstream economy.

### Her challenge

Social stigma, systemic exclusion, precarious legal status, extreme exploitation risks, financial exclusion.

The excluded user is defined by her extreme vulnerability and deep systemic disadvantage, resulting not from a single barrier, but from an interlocking web of marginalisation: age, race, refugee status, disability, lack of legal documentation. This type of user is at the extreme margins of society, with low income and precarious legal or social standing.

Her primary challenge is one of access and trust. She is often ineligible for, or is intentionally avoiding, formal systems. This means the excluded user might only have access to highly informal, irregular, and potentially exploitative work opportunities.

To genuinely serve this group, standard outreach by jobtech platforms is not enough. The excluded user needs trust-based engagement (through community intermediaries), special provisions to accommodate potential disability, flexible documentation requirements, and [wraparound support](#). Addressing the employment need alone would be inadequate without accessibility, skilling, legal aid, or language training, among others.

## The sole breadwinner



### Her profile

Sole or primary income earner, multiple dependents.

### Intersectionality considerations

Likely to be divorced or widowed and to experience intersectional marginalisation (e.g. age, refugee status), might have vocational training.

### Her motivation

Livelihood necessity, need to be financially independent.

### Role of jobtech in her portfolio

Primary income in portfolio of work.

### Her ambition

Secure stable income over flexibility, transition to a role outside of jobtech.

### Her challenge

Having consistent and predictable income from jobtech platforms.

The sole breadwinner is defined by economic necessity – jobtech serves as the primary income in her portfolio, directly supporting multiple dependents. She is often a mother or a firstborn daughter managing extensive care burdens. She needs to be financially independent.

Anne is a 37-year-old makeup artist in Nairobi who is the sole provider for five children: two biological and three adopted. Her motivation for working in jobtech is very clear:

“ If I don’t work my children will not eat. ”

Anne joined a beauty platform after the COVID-19 pandemic, hoping to “be connected to more clients and get more jobs, and it really did that for me”. The platform provides her primary base income, earning approximately 40,000 KES (~USD 300) per month. She supplements this with her own freelance work because the platform income “is not enough for all my needs”. The fact that she can successfully raise five children demonstrates that, in her words, “the work pays well”.

Anne has achieved financial independence but must actively manage her own financial security. She pays for her own health insurance and future savings through an education insurance policy. To manage her busy, unpredictable schedule, which can run from as early as 2:00am to midnight. Anne has a nanny to care for her younger children since she is “always on standby for clients”.

Sole breadwinners’ goal is to secure stable and predictable income that allows them to manage a complex schedule, while supporting and providing education for the family. A 29-year-old delivery rider in Uganda, said:

“ I would like my kid to learn, to go to better schools [...] I don’t want her to struggle like me or do jobs like this. I want her to live a very nice life. ”



## The micro-entrepreneur



### Her profile

Owner of a micro-retail business (kiosk or shop).

### Intersectionality considerations

Likely to be married and to experience intersectional marginalisation (e.g. rural location, refugee status).

### Her motivation

Operational efficiency and supply chain and cost reduction (transport, time) associated with traditional market sourcing.

### Role of jobtech in her portfolio

Indirect enabler – the platform is a supplier/ logistics partner.

### Her ambition

Improve and expand the physical business, secure long-term physical assets (own building or land).

### Her challenge

Hedging customer credit risk and securing savings and insurance.

This persona represents the vast segment of informal economy workers who are not directly performing platform work, but are using jobtech to run and improve their traditional micro and small enterprises.

Over 95% of sub-Saharan Africa's MSMEs are microenterprises, and women are more likely to own a microenterprise in this region compared to others. Platforms that provide digital services to microenterprises help women with improved efficiency, increased revenue, and broader market reach. But the microentrepreneur still comes up against the deep socio-cultural barriers that women face in broader society. As one founder of a platform providing digital services to microenterprises put it:

“ We've seen cases where husbands restrict their wives from taking a loan. It's not a barrier to running the business, but it is a barrier to growing it. ”

Lulit – a 35-year-old shop owner in Addis Ababa, who supports her sick father, her stepmother, and her younger siblings – has been running her small retail business for many years to support her family. Before joining a microenterprise digital services platform, her normal routine involved physically traveling to the large central market, Merkato, to buy stock:

“ I realised Merkato [the central market] involves a lot of hassle. At Merkato, there are fees for loading, unloading, and transport. Here, all of that is covered. ”

This traditional sourcing method meant time away from Lulit's shop and family, as well as extra costs for transport and handling. As a single woman and the main provider for her sick father, this time and cost inefficiency was a significant strain.

The jobtech platform changed Lulit's operational model entirely. Now, she receives a call from the platform when new items or stock arrive, and she orders what she needs. The platform drops off the goods for her, eliminating her need to pay separately for transport, loading, and unloading fees. By not having to leave her shop, she maintains control over her own schedule and can stay present at her place of business, which is crucial since she is self-employed and has no one else to help her:

“The money that comes into my hand is about 15,000 birr (\$1000) per month. Over the nine years I've been working, I haven't let my family down. They don't have a house, so I pay their rent as well as my shop's rent and my own rent. I also provide for their food. Although I don't have savings, I fully support my family, and they depend on me.”

Lulit's ambition is to improve and expand her physical business. She sees her self-employment as a source of freedom and respect, and the platform has enabled her to sustain this independence.

## The precarious worker



### Her profile

Vulnerable, low income.

### Intersectionality considerations

Likely to be single, divorced or widowed and to experience intersectional marginalisation (e.g. age, education, refugee status), potentially no secondary education.

### Her motivation

Economic survival, immediate income need, no options in conventional employment.

### Role of jobtech in her portfolio

Highly irregular and transient; could be sole or near-sole source of income, but also contributing very little.

### Her ambition

Secure more earnings, move to full-time employment, escape poverty.

### Her challenge

Establishing any form of livelihood security outside of jobtech.

The precarious worker is vulnerable and characterised by highly irregular and transient work patterns. She often has low income and may have limited secondary education. For her, jobtech is an opportunity for economic survival and immediate income needs, as she often lacks options in conventional employment. Jobtech might be her sole source of income, but it may contribute very little due to irregularity.



Her ambition is fundamentally focused on securing more stable earnings, moving to full-time employment, and escaping poverty. The central challenge she faces is the difficulty of establishing any form of livelihood security outside of jobtech. Melat is a 41-year-old divorced mother of three who works as a cook on a platform in Addis Ababa, Ethiopia. She relies on the platform as her absolute lifeline – her motivation is purely economic survival:

“  
*I don't have another source of income besides this. [...] I came to the platform to find a temporary job, at least to earn a little money instead of staying home.*  
”

Melat's income is highly irregular, ranging from ETB 7,000 to ETB 20,000 (~USD 45-100) monthly. Her main challenge is the lack of income security, which also constrains her options for the type of work she can do. Additionally, she worries that if she gets sick, her income immediately stops, leading to financial vulnerability:

“  
*If the platform had insurance, it would be nice [...] If they could help in this aspect, it would change women's lives. [...] Cooking and cleaning also have the same payment [...] it shouldn't have the same pay as cleaning.*  
”

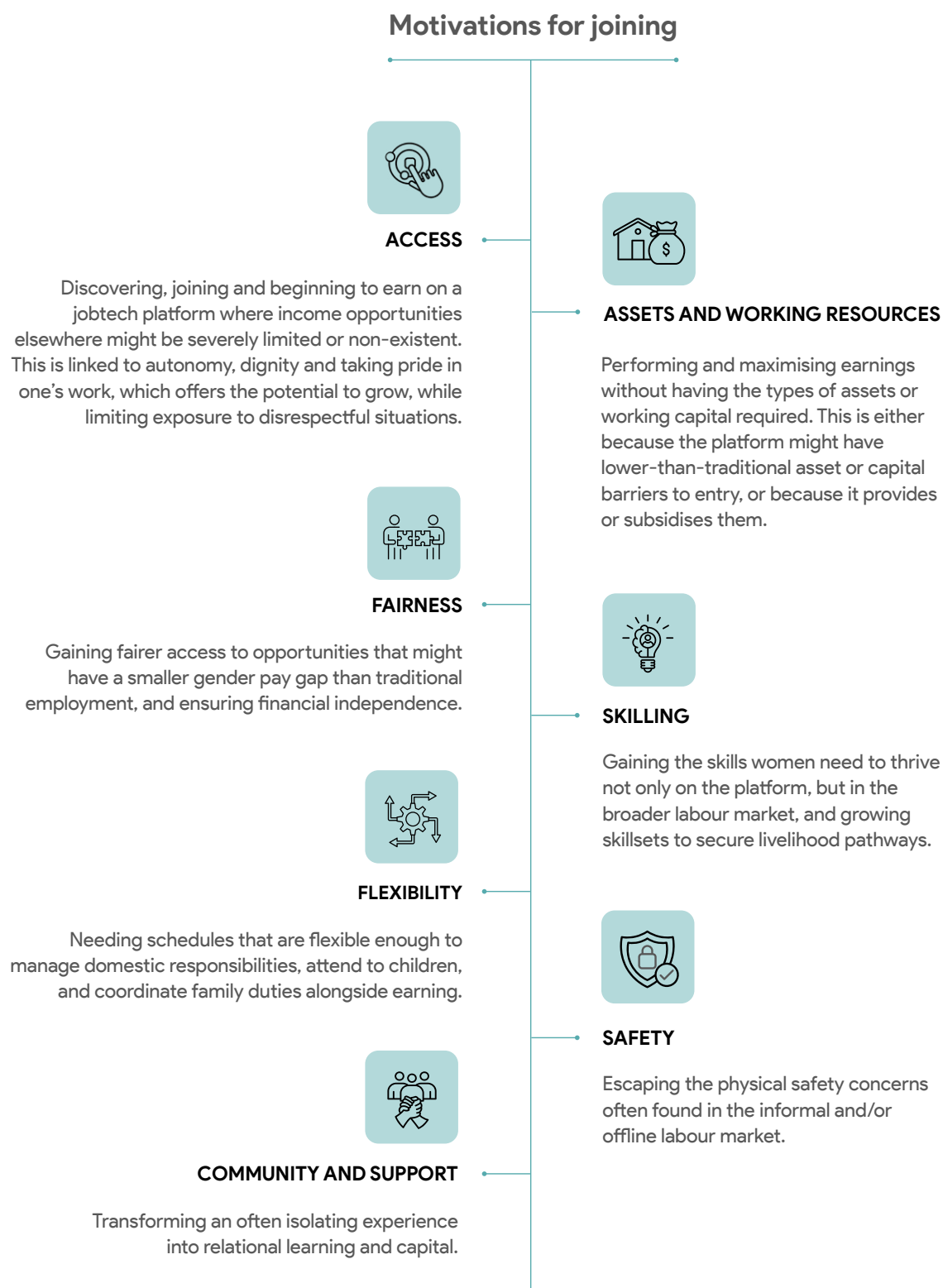
## CHAPTER 2

### Motivations for joining

Not all women join jobtech platforms in Africa in the same way, or for the same reasons. Access to any, more or better income opportunities in itself is a key driver. But women are not solely driven by financial considerations when deciding to join a jobtech platform. There are numerous, critical non-financial advantages.

Women on jobtech platforms are navigating the intersecting demands of income-earning, unpaid care work, patriarchal socio-cultural norms, and safety concerns. Their textured interplay defines women's motivations to join jobtech platforms and definitions of what a good job is.

Our qualitative data revealed seven main drivers behind women's decisions to join a platform. These drivers are directly mapped to the main components of our Inclusivity Framework for platforms.



## Access

Jobtech platforms can act as a gateway for women to enter sectors from which they have traditionally been excluded, helping to level the playing field. For women with specific skills or business ambitions, platforms can be a way to reach new markets. E-commerce marketplaces like [Jumia](#), where [more than 50% of sellers in Nigeria and Kenya are women](#), and creator platforms like [Selar](#), for example, allow women to reach customers far beyond their local area, often with very little starting money.

**In traditional, analogue labour markets, subjective hiring, entrenched bias, and opaque structures create massive gender imbalances in opportunity.**

This access is directly tied to a sense of autonomy. Earning an independent income, regardless of the amount, is a transformative act of empowerment for women, improving both economic and social standing. This independence, facilitated by the flexible work opportunities available on jobtech platforms, moves a woman beyond a state of financial dependence to direct autonomy over resources.

The impact extends far beyond the ability to meet basic needs. As one user summarised her experience prior to joining a jobtech platform:

“ Before, I had to ask my husband for everything. ”

This experience is shared widely as one user on a ride-hailing platform in Kampala, Uganda said:

“ Right now, I feel it is good because I’m self-employed. There is no pressure. You decide things on your own. ”

A discretionary income can reinforce women’s sense of dignity and self-worth. Having capacity as an economic contributor also secures a greater voice within families and communities, which can fundamentally improve women’s negotiating power and overall social status.

## Assets and working resources

For many women users, limited access to assets like physical capital, business premises, or transportation has historically been a major obstacle to meaningful work opportunities. Platforms that enable earning without significant investments in assets can offer low barriers to access for women, and therefore are highly appealing.

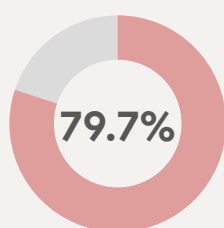
When assets are provided or subsidised, doors open for both upskilling and revenue diversification, as we explain in the platform section.

Furthermore, branded uniforms and other platform tools and materials give a sense of identity and professionalism, shifting a women's presentation and self-perception to a recognised service provider. In the words of a delivery rider in Kampala:

“ I'm proud because in my community, people look at me, people are proud of me. I'm considered as someone who is extraordinary [...] I feel proud as a woman.”<sup>4</sup>

## Fairness

Jobtech holds a big promise when it comes to fair access to opportunities in Africa. We recently piloted the [Jobtech Quality of Work Measurement Tool](#) with two jobtech platforms in Nigeria: a creative industry platform (for digitally delivered work where users are solopreneurs in control of their engagement); and a blue-collar skilled trades platform (for offline work where users depend on the platform to be matched to opportunities).<sup>5</sup> While the pilot data is not representative, over a quarter of the respondents were women (26.1%).



The vast majority of women users surveyed felt that platforms offer equal opportunity, regardless of factors like gender, race and religion, among others.

No women respondents reported any experiences of discrimination based on gender – for themselves or anyone they knew.

This perceived equal opportunity jobtech platforms offer marks a radical departure from the traditional, often patriarchal, and exclusive structures of the workplace. We note, however, that the pilot data skews primarily towards a particular creative industry platform, on which about a third (35.6%) of respondents were women.

4. This nuance contrasts [trends in the broader labour market](#), whereby between genders women are significantly less likely than men to report feeling respected at work, despite their overall satisfaction being similar i.e. “[job satisfaction paradox](#)”.
5. Our pilot originally included a domestic work platform and users were split as follows: creative industry platform (180), blue-collar skilled trades platform (101), domestic work platform (3). Unfortunately, we were unable to gather meaningful data from the domestic work platform. While the creative industry platform had more of a gender balance (35.6% of respondents were women), the blue-collar skilled trades one unsurprisingly did not (8.9% of respondents were women).

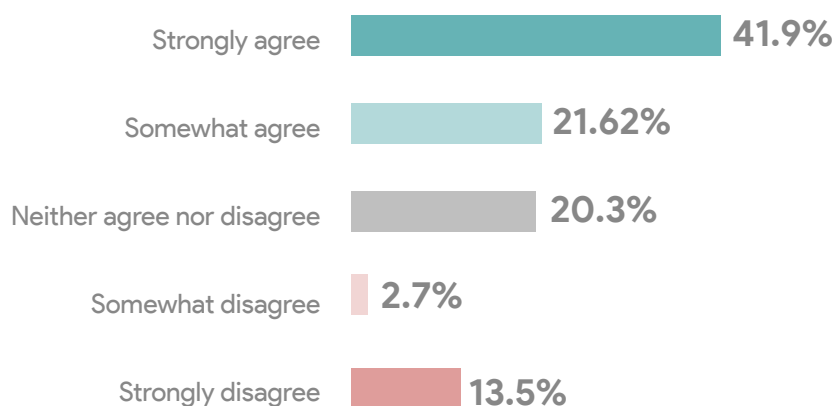
## Skilling

Platforms can serve as a starting point for career advancement. Through platform-provided training and on-the-job experience, women can develop professional skills, which could lead to roles like becoming sales professionals.

For example, women users on platforms such as [Avunja](#), [Tana](#) and [Elewa](#) see their work there as a starting point to become sales professionals through the training provided. This is backed by our Quality of Work Tool pilot data, which indicates that a majority of women (63.5%) see jobtech platforms as providing them with solid new, career growing skills.

Platform offers room for upskilling and growth. ►

 Percentage women respondents



Source: Jobtech Alliance data.

## Flexibility

Through flexible work arrangements and reduced geographical barriers to employment, jobtech can enable a more equitable distribution of domestic responsibilities among partners, not just for women. That way, both men and women have greater control over their working hours and location.

While this technological shift does not solve the underlying socio-cultural norm issue for women users, it can establish new, more balanced expectations for both income earning and family care. In the words of a Ugandan delivery rider:

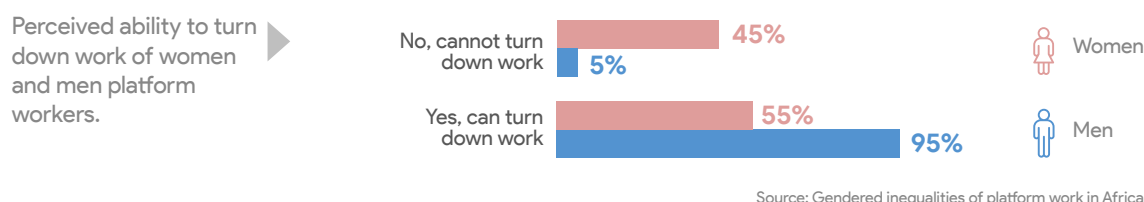
“ I wake up at 5:00am, prepare the children at home, take them to school, and then I come for work. During lunchtime, I take a break to go and attend to the children [...] Then I come back from 3:00pm to 7:00pm. ”

An Ethiopian jobtech platform user echoed this sentiment:

“ I love being able to choose my own hours. It allows me to be a mother and also earn money. [...] For me, a good job must have a flexible schedule. That is the most important thing. Because I have to take care of my children, I need to be able to choose when I work. ”



Flexibility alone, however, can be a misleading motivator when examining women's experiences on jobtech platforms, as *Gendered inequalities of platform work in Africa* demonstrates. Because of the immense livelihood pressure women face, most may not be willing to turn down any jobs.

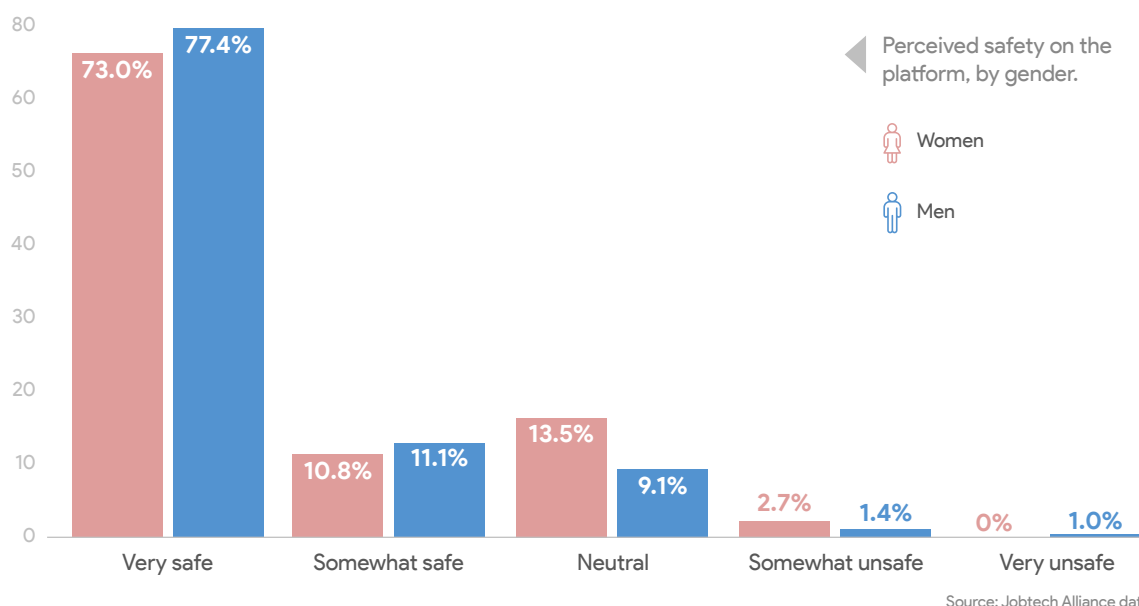


While flexibility is the entry point, sustained success requires pathways to quality income. We explore how platforms can address these intertwined issues in more detail in the [second section](#) of this report.

## Safety

Women may see platforms as providers of an essential layer of protection, allowing them to report uncomfortable or unsafe client situations with the knowledge that the platform will intervene on their behalf. The lived experience of this, however, can be much more [complex](#).

Despite this complexity, our Quality of Work Tool pilot found no substantive differences between women and men's perceptions of safety, with the vast majority of women (83.8%) feeling safe. These findings are in line with those of *Gendered inequalities of platform work in Africa: Findings from a multi-country analysis*.<sup>6</sup> The latter study also found no significant differences in the proportions of men and women reporting platform safety.



Perceived safety might translate as boosted confidence and the ability to negotiate with both customers and community members. A 28-year-old woman on a Nairobi-based beauty platform found that her experience had taught her to actively manage mismatches in expectations:

“*The main challenge is communication with clients about what they want. Sometimes when I reach a client’s location, they tell me they wanted something different from what was communicated through the platform. I usually spend about 10 minutes convincing the client and showing them other pictures. If they like one of the styles I can do with the colours I have, I change the style for them. We usually come to an agreement.*”

## Community and support

Digital and in-person networks and meetups create a sense of belonging and peer support, reducing the

“*You can also see other beauticians’ work. [...] You get the urge to be better, you know, grow yourself. It’s the motivation.*”

Our Quality of Work Tool pilot found that the majority of users, regardless of gender, had no curated engagement with other workers. Still, direct platform engagement provided every fifth woman and every fourth man user with an opportunity to tap into a community of peers. We explore these dynamics around community and peer support in further depth in the [platform section](#).

6. It surveyed users across 42 platforms in five countries (Egypt, Tunisia, Ghana, Tanzania and South Africa). We note that our data as it stands only concerns sub-Saharan Africa.

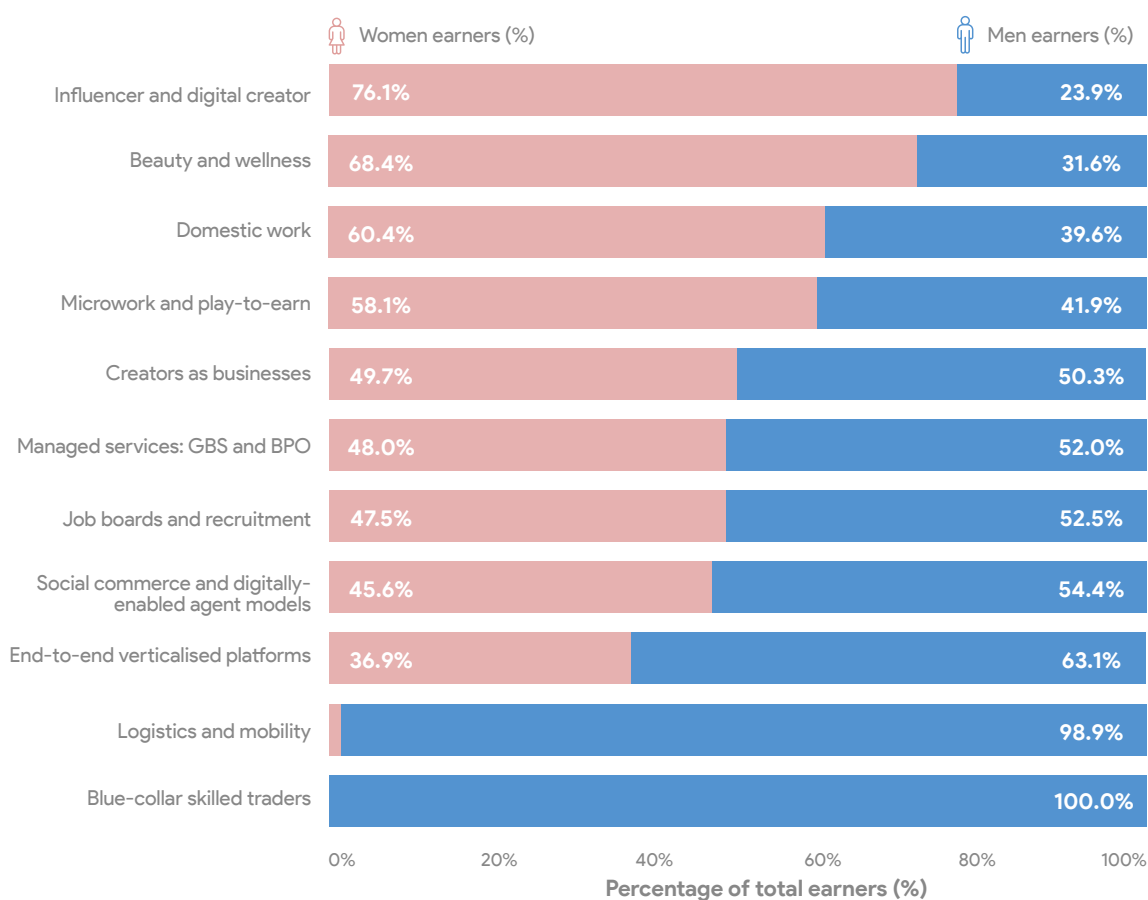
# CHAPTER 3

## Participation

When we first looked at [how to best harness the opportunities for women in jobtech in 2023](#), our hypothesis was that “if calibrated right” both traditionally women and men-dominated sectors are promising. Two years later, we have a much more nuanced picture of the dynamics at play.

The clearest patterns of gendered participation emerge based on sector. And while sector appears to be the main determinant, beneath it operate stronger forces: enduring socio-cultural norms about gendered work, and the linked availability of skills and assets within the labour force.

Gender split of platform earners by sector.



Source: Jobtech Alliance data.

Unsurprisingly, the most conventionally gendered sectors show strong dominance by either men or women ([horizontal segregation](#)) when it comes to participation. For example, women dominate influencer and digital creator marketplaces (76.1%), beauty and wellness (68.4%), domestic work (60.4%), and microwork and play-to-earn. But women represent 1% or less of the earners on blue-collar skilled trades, and logistics and mobility platforms. This follows [patterns](#) that define employment across Africa, and the world more broadly.

While jobtech platforms do create new opportunities for women, they also tend to reflect existing gender roles, with women gravitating toward or being channeled into sectors that align with conventional expectations.

The sectors that do have a closer balance, even if men hold the slight majority, represent relatively new, digitally-mediated professional fields. Such platforms may offer the most promising areas for achieving gender balance, potentially by reducing the mobility, safety, or network barriers that historically constrain women's participation.

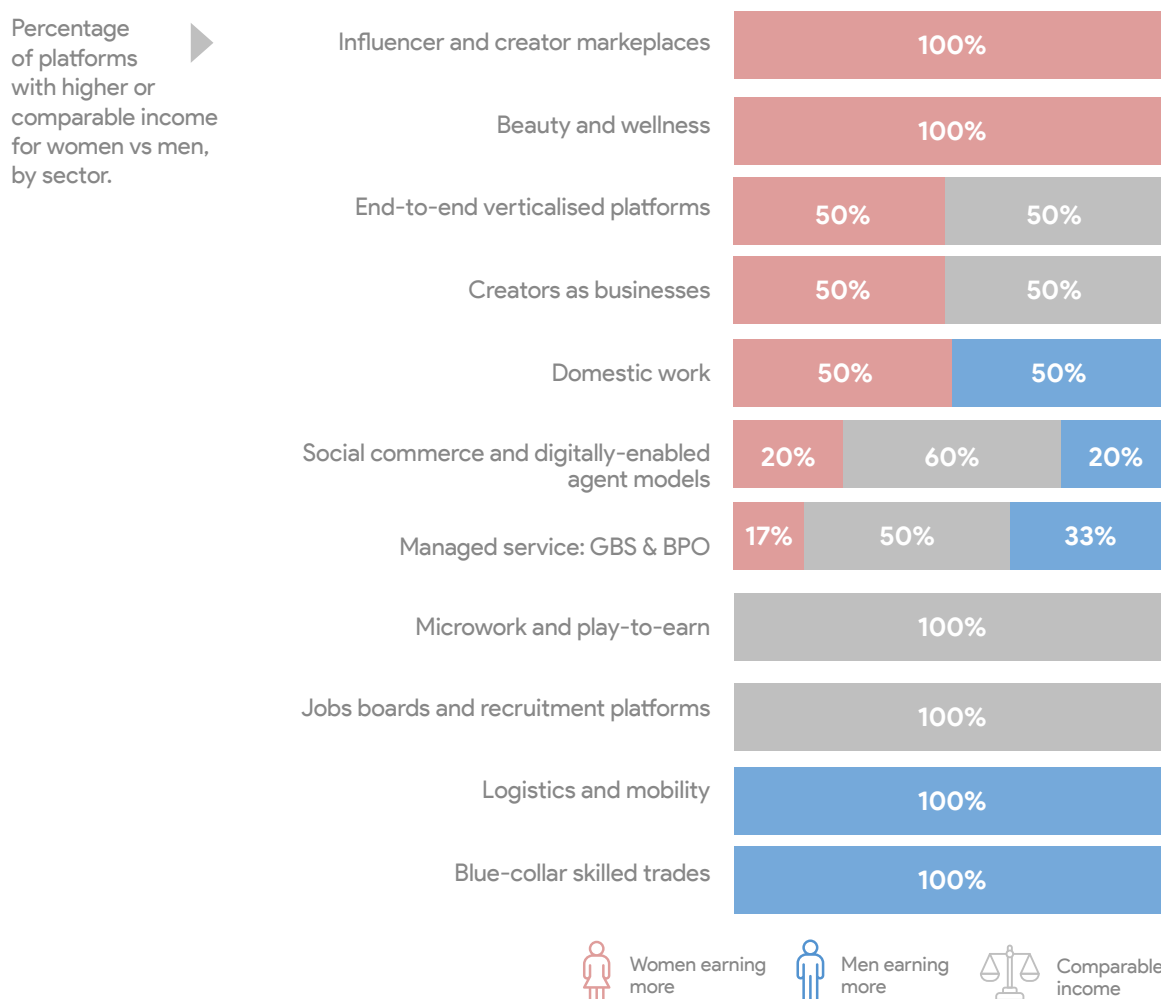
## CHAPTER 4

### Performance

Is women's participation as earners on jobtech platforms linked to success? The short answer is: it depends.

Women outperform men in the two sectors in which they also have the highest participation – beauty and wellness, and influencer and digital creator marketplaces.

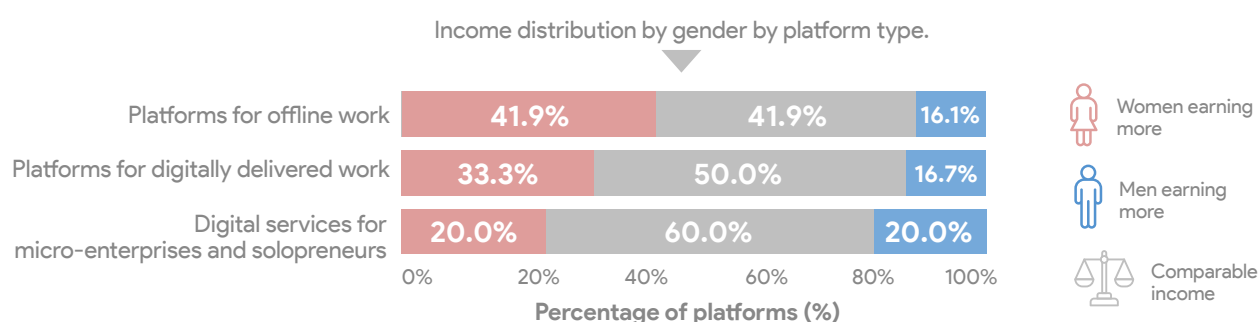




Source: Jobtech Alliance data.

While these sectors might be feminised, that does not automatically translate as low-value work. Instead, platforms from these sectors seem to convert women's networks, skills, and market leadership into a measurable financial advantage.

Gender income patterns can also vary by platform type. Women are more likely to earn comparable or higher incomes than men in offline and digitally delivered work contexts.



Source: Jobtech Alliance data.

## Microearners are jobtech's silent majority

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The biggest barrier to earning a steady, meaningful income for women (and men) in jobtech remains the unpredictable amount of work. Our in-depth interviews with workers on multiple platforms, as well as our Quality of Work Tool pilot, reveal a common theme: the problem is not necessarily unfair pay, but inconsistency and unpredictability of work.

The narrative surrounding women in jobtech in Africa can be polarised: from the celebrated social commerce entrepreneur who transforms a side hustle into big business, to the cautionary tale of a domestic worker struggling with unlivable wages. These stories overlook the most common reality of platform work – that the vast majority of women on jobtech platforms are microearners.

A microearner is an individual engaging on the platform but earning no more than the equivalent of \$20 a month for at least three months over a six-month period. This is not a marginal group. It constitutes 70% of all workers on the platforms for which we have been collecting data, including gender. It is, in fact, representative of the distribution of earnings on platforms across the world, including Amazon and Upwork.

To explore these dynamics better, it is critical to distinguish between willing and unwilling microearners. Willing microearners are those who choose to engage with platforms at a low intensity, often because they have other stable income sources, higher levels of education, and greater financial resilience. For these women, platform work is a strategic choice rather than a necessity.

For these women, micro-earning is a tool for financial diversification, skill development, and personal autonomy.

In contrast, unwilling microearners engage with platforms out of necessity, often due to lower educational attainment, limited formal work opportunities, and fewer financial safety nets. Their low earnings are not a matter of choice but a result of constraints, such as insufficient platform demand or other barriers to accessing more consistent work. As a woman on a domestic work platform in Ethiopia said:

“ On a good month, I can make around ETB 8,000 [\$50]. On a slower month, maybe ETB 5,000 [\$30]. It helps a lot, but on its own, it is sometimes not enough for everything we need. My husband's salary is still our main income. ”

## Most jobs are not quality jobs

As suggested above, for women on jobtech platforms, perceived quality of work is directly linked with income predictability. In the words of a 30-year-old woman working on a beauty and wellness platform in Kenya:

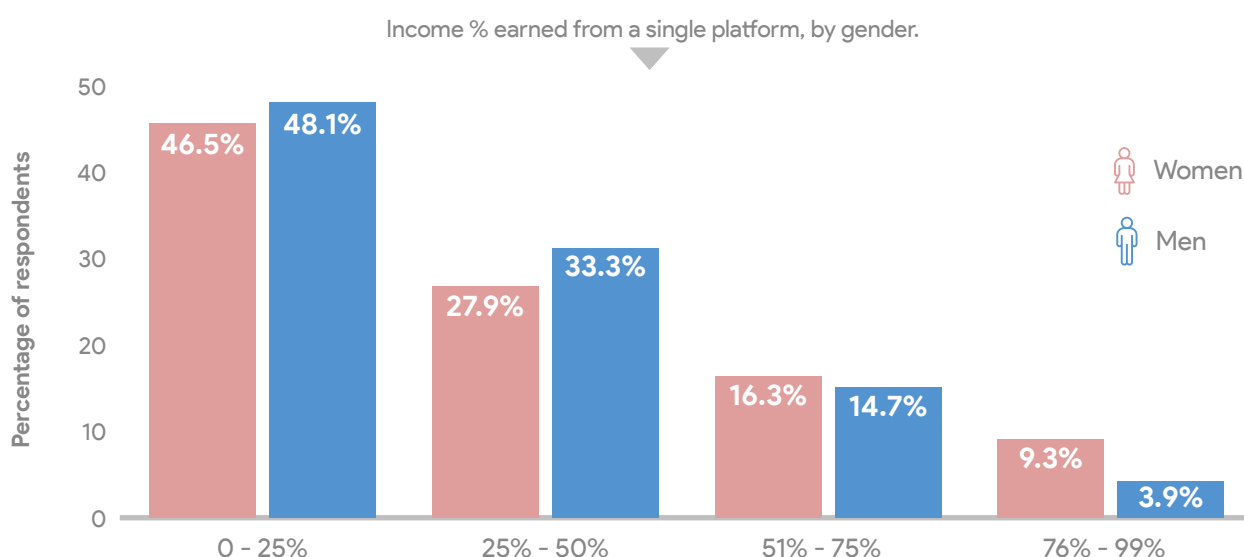
“For me, a good job is about consistency and workflow. It’s about numbers. Your profit margin is about numbers. A good job means consistent work, whether in rainy or dry seasons. It’s not just about having many clients but about whether those clients contribute meaningfully to your monthly income. For me, it’s about being at it constantly until it makes sense and pays off.”

Most opportunities in jobtech are not equivalent to a full-time job, akin to what is more commonly referred to as the [gig economy](#).

Only one in five women on jobtech platforms earns a median monthly income equivalent to at least a local minimum full-time wage. This does not mean that users are paid below minimum wage proportionate to the amount of work put in. Rather, cumulatively, much of the platform economy represents part-time work or a contribution to an overall portfolio of work for women.

Lack of consistent customer demand is the main reason, although more piecemeal income may also suit some women’s needs for flexibility or incremental income. As a result, women often manage a diverse set of [portfolios](#) of both online and offline work.

Despite this trend, our Quality of Work Tool pilot data shows that women are more than twice as likely as men to earn almost all (76%-99%) of their income from one platform.



Source: Jobtech Alliance data.



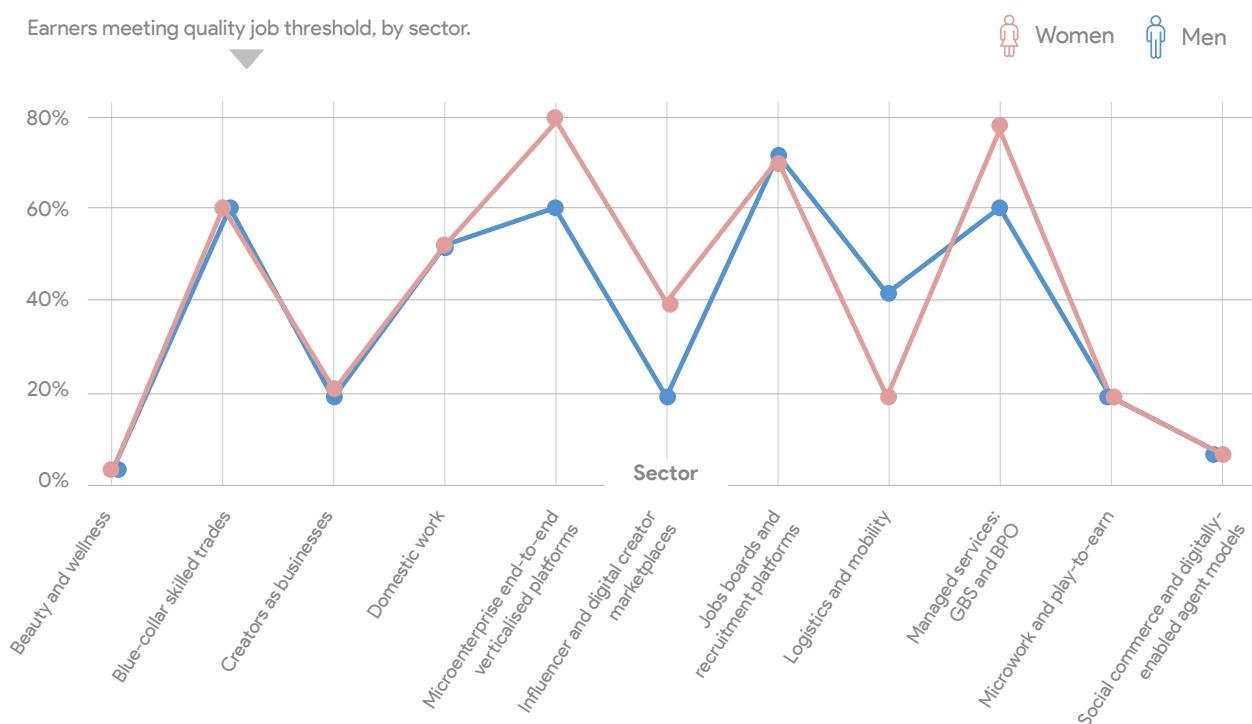
We also examined gendered outcomes per sector and per type of platform from the vantage point of Jobtech Alliance's definition of what constitutes "a quality job". It covers a minimum threshold of earnings (\$30 monthly), as well as regularity.

## One in five women earners meets the income threshold to have what we define as a quality job, compared to one in four men.

The above is particularly telling when we consider the fact that women are slightly overrepresented in our dataset and tend to have higher median incomes. This means that the majority of women earners in our dataset struggle with the consistency of work. Since joining a beauty platform, for example, a young Kenyan woman user has had limited success:

“I've only had two clients so far in my one month on the platform. When the client is too far, I have to juggle with pricing. [...] I have to charge more because I'm considering transport fare and the [platform's] commission.”

Platforms for work delivered online have a higher proportion of women earners qualifying as having a quality job, compared to men, when examined on an individual-by-individual basis. Across the different types of platforms, women outperform men in terms of quality of income (earners vs jobs) in three sectors: influencer and digital creator marketplaces, microenterprise end-to-end verticalised platforms,<sup>7</sup> and managed services (global business solutions, GBS, and business process outsourcing, BPO). There is a pretty consistent gender parity for the remaining sectors, except for logistics and mobility.



Source: Jobtech Alliance data.

7. A single, integrated solution to manage all operational processes of a microenterprise, from start to finish.

# CHAPTER 5

## Retention

Our existing data,<sup>8</sup> shows only a nominal difference in retention between men and women.<sup>9</sup> Over two thirds of the platforms in our dataset (71.9%) have seen comparable retention rates for men and women. Women users on average retain at 52%, while men – at 50%.

But interviews with platform operators suggest that women, who face more exclusion and barriers in traditional offline job markets, tend to approach platform work with more commitment. According to the founder of a digitally-enabled agent model platform:

“We actually see slightly stronger retention of women and a little bit less fraud with women agents. If it were a pure credit model, being a woman would be a positive indicator for a loan application.”

Men often have a broader range of alternative options when work on a specific platform becomes scarce. They may quickly shift their focus to non-jobtech opportunities, treating jobtech as one option among many.

Conversely, women tend to rely on jobtech platforms to meet specific needs like flexibility or location constraints. So when the availability of work decreases on a platform, men might be quicker to disengage and move onto something else. Women’s decisions to continue exploring the possibilities of platform work, meanwhile, are a product of dealing with unfair conditions in the offline world. In the words of a Ugandan platform worker:

“Most times I feel like I don’t have an option, because that’s the available job for me.”

But availability of work alone does not guarantee retention. SafeBoda’s approach to retaining women users illustrates what a more holistic strategy, which takes into account confidence and community, among other factors, might look like.

8. As our data focuses on earners, not general users or sign-up, we are unable to track the user journey between her joining the platform and making her first earnings. Our retention rate is based on a median monthly calculation which measures the proportion of users who continue to work and earn from the platform after joining. Monthly retention rate = (Total users earning – New users) / Users active in the previous month.
9. One reason for this could be the prevalence of device sharing and [hidden hierarchies](#), where women perform the work under registered men users, who might be friends or family. We have observed this dynamic particularly on platforms providing digital services to microenterprises.



## SafeBoda: Women on Wheels

In 2023, [SafeBoda](#), in partnership with [Women Rising for Africa](#), launched its Women on Wheels programme. This initiative was designed as a targeted retention tool, moving beyond standard driver onboarding to address the unique, high-friction barriers women riders face.

SafeBoda's targeted engagement had four pillars that directly mitigated the primary drivers of women riders' churn:

- **The safety and confidence pillar** provided comprehensive training in defensive driving, first aid, self-defence, and road safety, directly addressing the most immediate threats to retention.
- **The economic pillar** provided customised financial support with provisions like bike loan down payments, waiving of stage acquisition fees, and assisting with learners' permits.
- **The community and social support pillar** focused on building a robust network through dedicated in-person events and training on Gender-Based Violence (GBV). This was crucial for counteracting the social isolation and stigma prevalent in the men-dominated sector, transforming a solitary job into a supportive community experience – a powerful, intangible retention factor.
- **The technical empowerment pillar** ensured operational independence by providing training in bike maintenance and technological support specific to the SafeBoda app.

This targeted approach has created a dedicated, even if small, pool of sticky women users who take pride in the uniqueness of their position on the platform. As a 27-year-old married rider in Kampala said:

“ I feel proud and special. Because not everyone can ride. [...] I've got very many friends, you get to know very many people even in government organisations. So we are known now. Before I was hidden there, not known. ”



# CHAPTER 6

## Intersectional views

Efforts to promote inclusion can encounter barriers that transcend gender alone. Many platforms that strive for inclusivity define it as a single-axis, focusing interventions purely on training, mentorship, or capital access for all women.

This approach does not account for the multiple, compounding disadvantages faced by sub-groups of women based on age, education, socio-economic or legal status, disability and special needs, among others. This is why intersectionality matters.

### Age

Age is a critical – if not the most critical – predictor of women users' engagement, retention, and earnings on jobtech platforms. It is part and parcel of the already discussed, deeply entrenched socio-cultural norms that define women's lifecycle events and experience at work, in Africa and beyond.

Women under 35 dominate jobtech, accounting for over four-fifths of all earners (84.54%) and jobs (88.22%). They have the highest earnings, with median income 23% higher than women over 35. But their retention rates are markedly lower.



This higher churn for younger women might be due to an early-career exploration of options, as is the case of the career starter, or the onset of life-cycle events common in the under-25 age bracket. In urban areas of Africa, the median age at first [childbirth ranges from 19 to 23 years](#). Prevailing social norms and the necessity of managing unpaid care work often see women exiting or pausing work, even if jobtech can offer more flexibility than conventional, full-time employment.

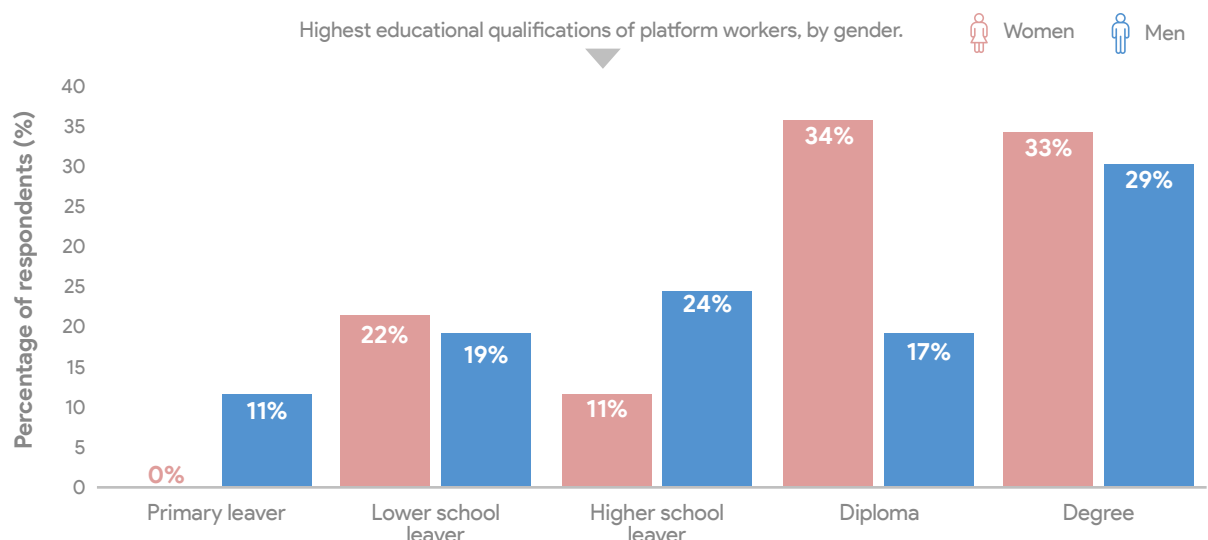
Our data shows that women between the ages of 26 and 35 begin to shift from a high-earning, high-churn engagement to a more stable one. This is the age where women users consolidate their activity on jobtech platforms. They hold the largest share of total jobs in our dataset – more than half of them (59.3%), even if their average earnings are lower than those of women under 25. This likely represents a trade-off: mid-career women, often juggling family needs, may choose platforms that offer greater consistency, despite lower earnings.

These patterns reveal a picture where those with fewer options stick around, even if the earning opportunities are not as strong. This is intersectionality at work: women have fewer options than men, but women over 35 seem to have even fewer.

## Education

While the Jobtech Alliance has not been collecting data on women users' education, there is consensus that women with higher education levels [tend to perform better and achieve greater success in digital platform work](#), compared to less educated women. This is due to enhanced digital competencies and the ability to access higher-skilled jobs. It is also in line with [existing research on the African labour market](#), which consistently associates higher qualifications with higher earnings, especially for women, including in the informal sector.

However, the direct correlation between traditional educational degrees and performance is sometimes [challenged by the nature of jobtech itself](#). [Gendered inequalities of platform work in Africa](#), for example, found that women users were, on average, more highly qualified than men.



Source: Gendered inequalities study data.



All workers holding only a primary school certificate were men, while women constituted 60% of all diploma and degree-holders. Disaggregation by sector further cemented this trend; for instance, in ride hailing, 60% of men drivers had only school-level qualifications, yet this was true for only 30% of women.

The combination of women's superior qualifications but comparatively lower pay speaks directly to the barriers to other forms of employment well-educated women face.

These women likely see jobtech as an opportunity to secure a higher income than they otherwise could; two-thirds of women cited this hope in *Gendered inequalities of platform work in Africa*. But subsequently, they might find themselves potentially overqualified and with limited opportunities for income stability.

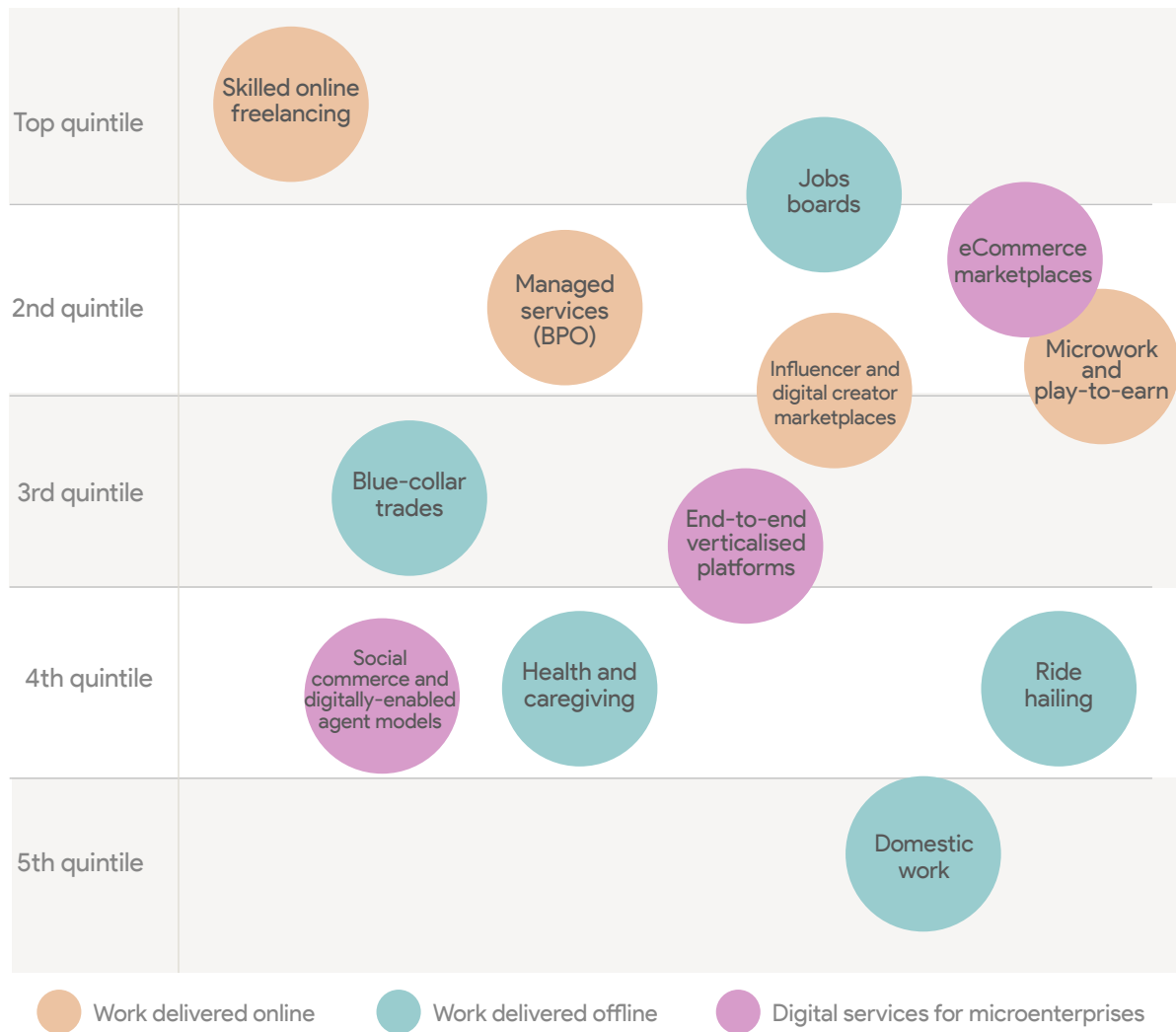
This phenomenon also has a potentially positive interpretation. Jobtech platforms can offer an access pathway for women who might otherwise face greater exclusion or fewer viable options in the traditional, offline labour market.

## Socio-economic background

A woman's socio-economic background is a foundational layer of inequality that limits her participation and success in the labour market more broadly, and on jobtech platforms more specifically.

As has been shown time and time again, across Africa, women from disadvantaged socio-economic backgrounds are disproportionately excluded from the digital world. Based on our three years of experience providing venture support, however, jobtech platforms work best for women in the medium-lower socio-economic bracket.

While we do not collect data on the income bracket of jobtech users, we have observed some sectoral patterns. Higher-paying sectors like online freelancing are predominantly found in the top quintile (in terms of socio-economic background), while feminised, lower-barrier-to-entry sectors, such as cleaning/domestic work and care services, fall within the lower quintiles.



Source: Jobtech Alliance data.

As our user personas demonstrated, women with better prospects for upward mobility see jobtech as a stepping stone (career starter) or part of a diversified portfolio (portfolio builder).

## Refugee status

The legal and identity status of women refugees deeply compounds gender barriers, our work with refugees on jobtech platforms shows. The unique, intersecting challenges they face include pronounced:



### Time poverty:

Refugee women often bear an even heavier burden of unpaid care and domestic responsibilities in settlement settings, leaving less time for platform work.



### Digital divide:

Refugee women face bigger barriers in terms of digital literacy, mobile phone access, and connectivity compared to refugee men.



### Security and mobility:

Social norms and/or security concerns disproportionately restrict refugee women's mobility, limiting their ability to register new retailers or clients in the physical space, which is often required by location-based jobtech roles.

There is thus a hierarchy of disadvantage determined when comparing women refugees' experiences side-by-side with those of women from host communities.

But the most fundamental issue remains a legal one. While host community women might have limited decision-making power and struggle for capital access, there are minimal legal barriers to formal registration. Meanwhile, refugee women are often prohibited by law from legally running businesses or securing business licences due to their legal status or face bureaucratic obstacles such as the lack of proper ID for platform registration. This prohibits formalisation, access to loans, and growth beyond the micro-scale. Furthermore, any malpractice on a jobtech platform would disproportionately impact the legally vulnerable refugee women, who have fewer formal avenues for recourse.

## Location

The interplay of location with other identity markers can exacerbate existing barriers for women, such as inadequate digital infrastructure, limited connectivity, and cost of data and devices.

Most analyses of location focus on the urban-rural divide. At Jobtech Alliance, we have found that jobtech platforms' – and by extension their users' – performance is contingent also on country context.

The number of jobtech platforms operating in any given country is a strong indicator of an ecosystem ripe for success, particularly for women seeking diverse and flexible work. Our data shows Kenya and Nigeria lead in platform density as mature and competitive markets. Competition drives innovation in platform design and policy, potentially leading to better features like safety mechanisms, flexible payment, and training modules, which are crucial for women.

The success of countries' jobtech ecosystems is deeply anchored in favourable demographics and connectivity. Nigeria's high platform count, for example, is supported by its 237 million population. The vast, dense labour pool and a large consumer market in urban hubs in particular creates the necessary scale for platforms to grow. Meanwhile, Kenya combines a high, ever-growing internet penetration rate with a strong history of mobile money adoption.

Because of the density variable, jobtech platforms disproportionately flourish in urban centers. This clustering, evident in countries like Kenya and Nigeria, forces many rural women to contend with an access gap, compounded by existing gender-based mobility restrictions.

Women in rural areas, as well as those with low income, are less likely to have the necessary digital literacy and skills to transition to higher-paying, digitally delivered platform work. In urban areas, while physical access may be better, lower-income women are still likely to be confined to lower-paying opportunities (e.g., domestic work).

Our experience shows that location-based platforms, which typically mediate work delivered offline, are absent or ineffective in rural areas. Instead, the types of jobtech platforms that successfully engage users in rural settings tend to be those for digitally delivered work, digitally-enabled agent models and influencer and digital creator marketplaces.







## Mwingi: A first-access point

Mwingi empowers women as rural retail franchisees. An impact assessment conducted by [60 Decibels](#) showed that while women in urban areas may prioritise high earnings and career progression, low-income women in rural settings often prioritise the ability to work near home to manage the age-specific caregiving burden, especially for mothers and older women. For women in rural areas, the time and cost associated with commuting to formal jobs in distant towns often makes them economically unviable due to the burden of unpaid care work.

Mwingi's model directly addresses this constraint by establishing franchised shops within small, rural trading centers. The primary outcome for Mwingi franchisees is a reduction in financial stress, with 9 in 10 women reporting that they worry less about finances, and 92% reporting an improved ability to manage unexpected emergencies. For 58% of franchisees, income from the Mwingi shop is their only source, and 88% reported that this income covered most or all of their household expenses.

Mwingi and similar platforms can serve as a critical first-access point and a stable launchpad for women previously operating in precarious positions (e.g., occasional jobs or selling farm produce), translating job security into personal confidence and future planning. The data states this clearly: 99% of active franchisees were accessing a service like Mwingi for the first time, and 98% stated they had no comparable alternative in their local market.



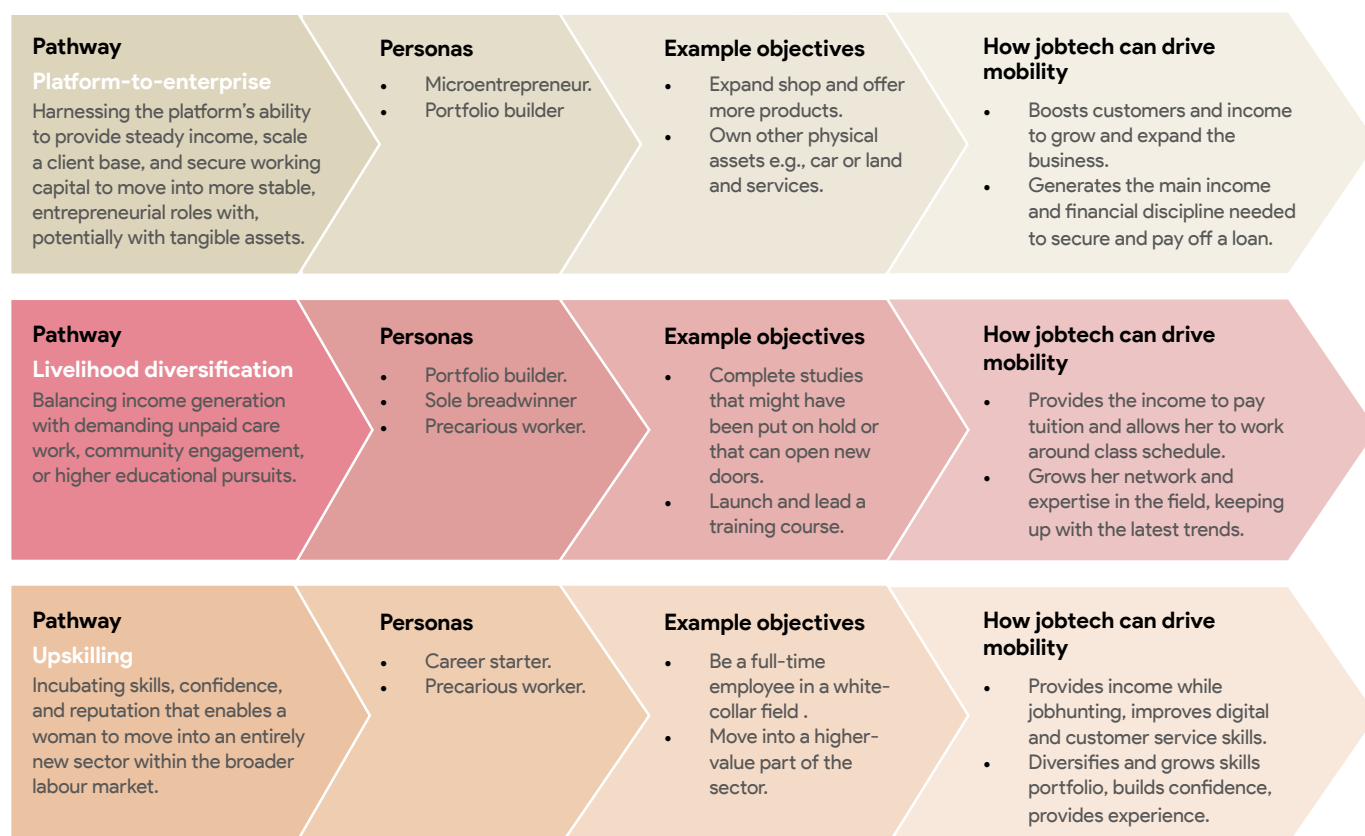


# CHAPTER 7

## Pathways to success

Jobtech can serve as a launchpad for career growth and increased earning potential. Across Africa, women already manage a portfolio of work: formal, informal, and unpaid work. A sustainable jobtech livelihood pathway provides opportunities for predictable and meaningful income, even when part of such a diverse portfolio.

Below we map out three such pathways to quality income and long-term socio-economic mobility, illustrated by the experiences of women users we interviewed, and linked to the personas we outlined earlier. These pathways, for now, are ideal-case scenarios.



Successful livelihood pathways are built on intentionality. When platforms are designed with women, rather than simply for women, enabling participation on their own terms while providing the structures for safety, higher earnings, and long-term professional growth. In the next chapter, we delve deeper into what this intentionality looks like for platforms.










## III: The platform

With this study, we want not only to share our knowledge about women users' experience, but to provide actionable strategies for platforms to improve outcomes for women. This is the first step towards a truly gender-transformative impact, rooted directly in women's experiences on jobtech platforms.

Platforms need to understand the complex interplay of barriers and motivations that drive women's engagement with and success in jobtech. To support this, we mapped the motivations driving women users (from qualitative data) and the patterns that produce better outcomes for women (from quantitative data) against possibilities for platform design and operations. The results are reflected directly in our Inclusivity Framework, a seven-point tool built to drive a platform's intentionality in designing for women users.

Our framework offers a structured way to assess and address inclusivity across various dimensions, helping uncover patterns and gaps, design more inclusive interventions, and even inform funding or policy decisions. Ultimately, the goal is to build a playbook of proven strategies that improve outcomes for women on jobtech platforms.

Which dimension of inclusivity	Why this matters (our hypothesis)	What barriers it addresses	What inclusivity looks like
<b>USER ACQUISITION</b> 	Platforms that invest in and tailor their user acquisition and outreach efforts to underserved demographics are more likely to attract these populations	<b>Access (physical, digital, literacy):</b> Women have difficulty registering or even knowing the platform/sector exists due to information asymmetry, infrastructural barriers, socio-cultural norms or trust deficit	<b>High:</b> User acquisition strategies appeal to underserved communities because they align well with existing socio-cultural norms, and the platform directly targets these demographics in its outreach <b>Medium:</b> Either the sector has high socio-cultural barriers but there is some (though not systematic) outreach, or there are low socio-cultural barriers, but underserved communities are not directly targeted <b>Low:</b> Sector has low existing participation from underserved communities, and no intentionality exists in outreach/acquisition strategies to target these populations
<b>ASSETS AND WORKING RESOURCES</b> 	Platforms that demand significant assets or working resources to get started tend to see lower participation from underserved groups	<b>High-cost assets:</b> Women cannot meet required initial investments (e.g., a smartphone, laptop, motor vehicle, high-speed internet) as they have less control over household finances or limited access to credit	<b>High:</b> Platform is low-cost and low-asset to join, with financing for those who lack working resources (e.g., devices, equipment, credit) <b>Medium:</b> Assets and working resource requirements exist with only limited financial or other support <b>Low:</b> High upfront costs or asset requirements exclude underserved groups, who are not provided with any financing options
<b>FAIR MATCHING</b> 	Matching models can either overcome offline societal biases, or reinforce and amplify them	<b>Penalisation:</b> Women face penalisation based on work patterns and/or are steered towards lower-value work, leading to fewer job matches, lower ratings, and reduced earnings  <b>Discrimination:</b> Women have lower pay than men and contend with inconsistent work volumes, experiencing sexism from clients, resulting in lower income	<b>High:</b> Matching model removes or reduces bias <b>Medium:</b> Some biases are recognised and partially addressed <b>Low:</b> No effort has been made to identify or mitigate biases, and the platform may perpetuate or even exacerbate existing offline inequalities
<b>SKILLING</b> 	When the skills are already available in the target population, it can thrive	<b>Skills gap (digital and technical):</b> Women are less prepared for the technical demands of jobtech, lacking training in in-demand digital skills or confidence due to social discouragement	<b>High:</b> The skills required are already available within underserved populations and/or the platform integrates skilling adequately to overcome gaps for target populations <b>Medium:</b> Either some skilling is available, but not sufficient to fill gaps/not easily accessed OR only some of the target populations have the requisite skills, without any form of skilling provided to fill gaps <b>Low:</b> Major skills gaps exist between target populations and requirements for the platform, and no skilling is available to overcome the gap
<b>FLEXIBILITY</b> 	Flexibility in terms of work times and location is a key driver for underserved populations' engagement	<b>Unpaid care work, time poverty:</b> Women with domestic/care responsibilities are unable to take on and sustain full-time work – they must log in/out frequently to attend to family, which attracts penalties for lower availability (e.g., lower rating, fewer job offers)	<b>High:</b> Generous flexibility on work schedules, tasks and location, with no penalisation <b>Medium:</b> Partial autonomy on work schedules, tasks and location, but restrictions and/or penalties exist <b>Low:</b> No flexibility on work schedules, tasks and location of work performance
<b>USER SAFETY</b> 	Platforms that actively build and implement systems to protect underserved users from physical and psychological harm are more likely to retain them	<b>Safety (physical and psychological):</b> Women face a combination of physical risk when meeting clients (e.g., in delivery) and psychological harm from online abuse, threats, or cyber-harassment	<b>High:</b> Low or medium risk of harm, with strong implemented policies and systems in place <b>Medium:</b> High risk of harm, with implemented policies and systems in place, OR low risk of harm, with policies and systems but limited implementation <b>Low:</b> High or medium risk of harm, with no policies and systems in place
<b>COMMUNITY AND SUPPORT</b> 	Inclusive community-building and peer support enhance user engagement, retention and skilling across the board, with strong effects among underserved populations	<b>Limited access to (peer) support networks:</b> Women are isolated and have limited opportunities to share information on critical issues such as fair rates, avoid difficult clients, or deal with harassment, leading to information asymmetry	<b>High:</b> Available with high level of engagement <b>Medium:</b> Available with low level of engagement <b>Low:</b> Not available



There are two additional aspects of a platform’s profile that we see as integral to driving intentional design in the above areas, which we are actively monitoring.

**Women in leadership**, which sees women and underserved populations represented across leadership, managerial, and governance roles. Platforms that include and empower diverse underserved groups in leadership roles are better equipped to design for underserved users.

**Gender and age dissagragated (GADD) and complementary data** can help assess participation and performance of underserved groups. Platforms that collect, analyse and use GADD and complementary data in making key decisions are likely to be more intentional about the engagement and performance of underserved groups.

## CHAPTER 1

### Beyond the “right” sector

In the previous section, we examined the fairly complex gendered patterns of sector access, participation and performance, concluding that sector alone does not determine success for women on jobtech platforms.

While sector choice is important, in our Inclusivity Framework, we look under the sector umbrella. There, we see as determinant factors a combination of how platforms’ user acquisition strategies respond (or not) to socio-cultural norms, the extent to which the required technical, soft, and digital skills already exist within the local population of women, and the extent to which women have access to the necessary assets, among others.

The approach of AfricaAI is a telling example of working across these dimensions to holistically pursue women’s success on jobtech platforms, especially in the age of AI.





## AfricaAI: A holistic, gender-intentional model

AfricaAI, a managed AI data platform, is structuring dedicated, ethically managed teams in physical hubs across Kenya. This is happening in the managed services sector which has historically been marred by low pay and subpar safety, especially for women. AfricaAI ensures high quality for clients while guaranteeing structured growth and stability for its workers, half of whom are women.

Unlike fragmented freelance or crowdsourcing models, AfricaAI employs a managed service approach, treating its workforce as a trusted, dedicated extension of its clients' teams. This intentional commitment to quality and worker stability translates directly into improved social and economic outcomes for its employees, particularly women.

Workers are recruited and trained as dedicated teams on active contracts, typically earning around \$250 per month. This predictable income offers a stark contrast to the income volatility often experienced on jobtech platforms. The managed approach ensures no difference in the median monthly income between men and women, guaranteeing fair pay for the same work. As a trained accountant who now works for AfricaAI said:

“The income here is slightly higher than what I was making in accounting, as long as I am on an active contract and working regularly.”





**Underpinning this is AfricaAI’s commitment to working across the seven dimensions of our inclusivity framework:**

#### USER ACQUISITION



The platform’s targeted user acquisition strategy is based on referrals and vulnerable community targeting. One of the cofounders works with women in safe houses and community-based organisations, prioritising outreach to vulnerable groups. Moreover, after struggling specifically with developer talent acquisition – which complements the larger data annotator user group on the platform – in early 2024, AfricaAI targeted women developer communities. This approach yielded 90% women users in a developer cohort within 6 months, significantly boosting representation in these higher-value roles.

#### ASSETS AND WORKING RESOURCES



AfricaAI uses physical hubs to eliminate the requirement for personal assets, such as reliable home internet connection or devices. The platform has multiple office locations in residential, rather than commercial areas in Nairobi, in order to cut users’ commute times and expenses, and to provide some of the flexibility many women users need. This allows some workers to take their lunch breaks at home. Many have also relocated within walking distance of the hubs.

#### SKILLING



AfricaAI positions its data annotation work as a ladder into the higher-value digital economy, supporting livelihood mobility. The platform offers a comprehensive upskilling programme that starts with basic digital literacy and moves into job-specific training based on contract requirements. The tailored training is designed to absorb a wide education range: from secondary school to postgraduate degrees. AfricaAI is also proactively expanding into higher-value services, such as legal AI, by training its workforce for complex data annotation tasks.

#### FLEXIBILITY



The platform has shift flexibility limitations due to confidentiality requirements, which mandate strict schedules for client data security.

#### SAFETY



AfricaAI directly addresses worker safety and support through its physical hubs in Nairobi and Nakuru, which feature supervised human-in-the-loop workflows. Unlike isolated remote work, the hubs provide a secure, professional working environment, with on-site supervision and support. AfricaAI also undertakes selective client work to avoid mental health impacts, protecting its workers from distressing tasks historically common in the managed services sector. Strict clock in/out policies prevent overwork.

#### COMMUNITY AND SUPPORT



The platform’s localised structure fosters a strong community, mitigating against the social isolation common for women on platform work. AfricaAI promotes community engagement activities within the residential areas where its hubs are, using its location strategy to build a support network among the workers and their families. This provides a professional identity and peer support structure, as well as accessible mentorship and problem-solving.



# CHAPTER 2



## User acquisition

To effectively acquire and retain women users, platforms' strategies need to respond to and address entrenched socio-cultural norms. Platforms that align with such norms will find customer acquisition easier due to organic appeal e.g., in feminised sectors.

Building on this organic appeal, platforms can also make deliberate efforts to target women, as does Ethiopia's GoodayOn. The platform connects blue and pink-collar workers with customers seeking home repairs and domestic/care services such as cleaning, cooking, and childcare. Its marketing efforts project and normalise powerful role women models for potential new users. Visibility is an acquisition hurdle even when platforms operate in sectors that are (perceived as) feminised.

While such marketing efforts are a necessary starting point, platforms can also focus on outreach strategies such as:

- **Community-based initiatives:** Nigeria's [Mamamoni](#), providing digital financial services for low-income agents, found that traditional holders of authority, such as village chiefs, are not a viable channel for women agent recruitment; instead, they often reinforce bias and limit inclusion. That is why Mamamoni is now leveraging direct community outreach and women's peer networks, creating a more transparent and merit-based pathway for identifying and onboarding women agents.

Meanwhile, data-annotation platform [Avala](#) focuses on user acquisition through community-based organisations, training centres and women's empowerment groups. These partners can act as trusted intermediaries for acquisition drives – leveraging trusted physical spaces and social networks for vulnerable women. This strategy not only solves acquisition but immediately addresses the need for psychological safety and community support.

- **Skills-led approaches:** Exemplified by [Twiva](#), a leading social commerce platform in Kenya, which we overview below.
- **Enterprise-led structures:** A more unconventional approach that [Flowcart](#), a conversational commerce layer that allows manufacturers and distributors to sell to micro and small enterprises inside WhatsApp, has pioneered.

Crucially, the process must extend beyond outreach to optimising onboarding and building trust. This final stage is vital for converting interest into active participation.

Finally, lack of formal identification documents is another common acquisition issue. Jobtech platforms can advocate for, or directly incorporate, systems that accept alternative identification documents or utilise tiered customer due diligence, based on women-centred risk profiles, to streamline the onboarding process.



## Twiva: Skilling as an acquisition strategy

Twiva is solving the women user acquisition, skilling and performance challenge simultaneously through its skills development arm, [Twiva Academy](#).

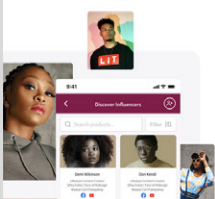
The academy acts as a low-barrier, high-support pipeline that attracts and upskills women users. Accompanying initiatives like the [Twende Digital Project](#) link user acquisition with skills development and job creation, serving as a high-conversion funnel for Twiva.

By focusing on value creation *before* monetisation, the Twiva Academy drives both acquisition and engagement, particularly among young women. Its commitment to continuous, free training is its most powerful acquisition tool. Weekly, monthly, and quarterly training sessions, covering topics like online brand positioning, demystify the process of becoming a professional influencer.

Twiva ensures its predominantly women influencer base has a clear and dignified path to earning through its influencer marketing and social commerce model, which is reinforced by the skills provided by the academy. Influencers earn through transparent commissions (15-30% per sale) and campaign gigs.

Active resellers earn \$250 per month on average, offering a compelling proposition for women seeking reliable, flexible income that can be managed alongside other responsibilities.

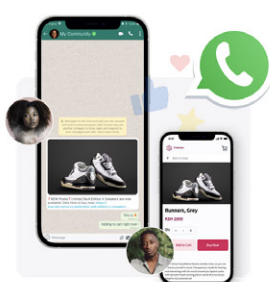
By specifically addressing the gap between social media interest and monetisation skills, Twiva Academy becomes a powerful acquisition engine. On average, women then go on to earn 14.65% more than men on the platform.



Influencers Marketing

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54



WhatsApp Seeding

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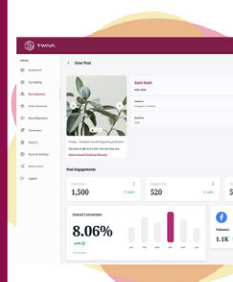
Twitter Trends

Learn more →



Content creation

Learn more →



Social Listening

Learn more →



## Flowcart: An enterprise-led model

Flowcart (formerly Sukhiba) automates order capture, catalogues, payments, and CRM without forcing new behaviour on merchants. It rides on enterprise distribution networks to reach tens of thousands of small shops and salons, and embeds repeat workflows such as ordering, loyalty, and restocking directly in chat.

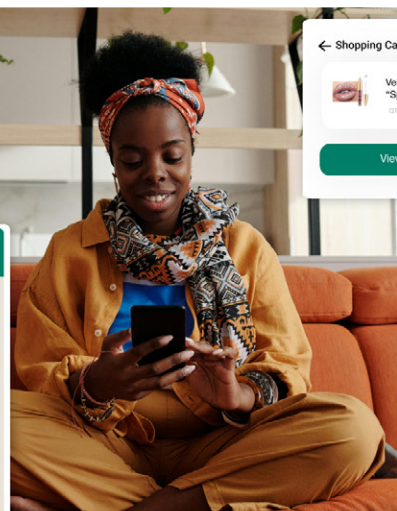
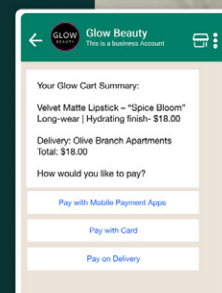
The success of Flowcart in acquiring Kenyan women microentrepreneurs as users – particularly those running salons and retail outlets – is not premised on a conventional approach. Instead, it leverages an enterprise-led model, using distributors, like [Darling Africa](#), to reach tens of thousands of small salons and retailers.

The user journey thereon is intentionally designed to eliminate friction and tap into existing digital habits. The entire solution operates via WhatsApp, the universally adopted platform among Kenyan entrepreneurs. This approach requires no separate app download, features no steep learning curve, and rides on women users' high existing digital comfort (94% use WhatsApp for visual marketing and 83% for customer interaction).

To ensure that indirect acquisition translates into sustained loyalty, Flowcart couples its low-friction acquisition with a loyalty programme. 89% of women users receive loyalty points, which are redeemable for items that directly enhance users' brand image or improve their capacity, such as buying better equipment. This value-driven experience has resulted in an outstanding [Net Promoter Score \(NPS\)](#) of 78, as evidenced by a 60 Decibels impact assessment.

## Checkout Without Ever Leaving WhatsApp

- ✓ Complete the entire purchase journey inside WhatsApp
- ✓ Skip redirects, forms and complex checkouts
- ✓ Move from product to payment in one seamless flow
- ✓ Reduce drop-offs and boost conversions with frictionless checkout
- ✓ Use alongside your existing eCommerce site with no WhatsApp Shop required





# CHAPTER 3



## Assets and working resources

Most jobtech platforms, whether for work delivered offline or online, have asset and other resource requirements that favour users who have access to capital. Unfortunately, as the personas in the user section demonstrated, most women on jobtech platforms do not have such baseline capital.

**In response to these entry barriers, many jobtech models focus on low-cost, low-asset entry points to drive engagement. While this lowers barriers initially, it might create a disadvantage for women further down the line, limiting their ability to access higher-paying, asset-intensive work segments.**

Platforms do not need to fully provide or subsidise assets and work tools: they can leverage their market position and partnerships to reduce their cost. Focusing specifically on low-income women, agency banking platform [Mamamoni](#) in Nigeria, for example, subsidises the cost of the terminal/POS device for its agents, through donor funds, and also offers flexible payment plans.

Workforce innovation lab [Shortlist Futures](#) successfully scaled an asset financing programme from a 250-person pilot to a 2,500-person initiative, initially focusing on the managed services (BPO and GBS) in Kenya. The programme was a direct partnership with platforms like Cloud Factory, which allowed for a payroll deduction structure. This direct payroll integration model reduces lending risk and capital costs, enabling the lending of 1,300 devices in under 2 years.

Shortlist Futures found that its asset financing programme's main impact on women users was increased income and autonomy. It helped women create multiple income streams rather than just deepening their reliance on a single platform or simply moving them into higher-value work on that platform. For instance, data labellers could rent out their financed laptops to friends for an extra income stream.

But the gender disparity in uptake was stark. Women applied for asset financing at a 1:3 ratio compared to men, primarily due to credit risk aversion. When they did apply, however, women repaid their loans at significantly higher rates than men. As COO Austen Stranahan put it:

“We have had way less, way less defaults and late payments from women than we have men.”

Going forward, Shortlist Futures recognises the need for deliberate targeting of women, similar to strategic recruitment marketing, to increase uptake – especially considering the more reliable profile of women workers.

Other existing models, such as Twiva's, offer shared professional equipment. Our venture building support has shown that women also benefit from physical hubs or offices where they can access certain resources. Meanwhile, Tendo's model, as detailed below, goes deeper, focusing on the capital barriers to entry that many women on jobtech platforms face, while Opareta doubles down on boosting the autonomy of women agents through loans.






## Tendo: The zero-capital setup

Tendo is an e-commerce platform that empowers social media resellers in Ghana and Nigeria. We invested in Tendo because of its success in supporting women entrepreneurs. About 60% of the resellers on the platform are women. The platform works well for women because they can leverage their wide and trusted social networks. In many cultural settings across Africa, customers trust resellers more than brands; women tend to excel at building this trust. But Tendo's success is not solely due to the sector in which it operates.

The platform was intentionally designed to overcome capital barriers to entry for women. Tendo enables women to start businesses with no upfront capital and no inventory costs, directly tackling some more structural constraints.

The outcome is telling: of those who are making Tendo their full-time job (i.e. at least 12 months of earnings), just under half (44%) are women. As co-founder Felix Manford explained:

“There is a huge number of women entrepreneurs in Africa. They have wide and trusted social networks. In addition, they make some of the most important purchase decisions in the home.”

He added that:

“... even with these advantages, women are most disadvantaged when it comes to securing credit. A man is statistically more likely to get a loan from a bank than a woman. There's such a wide gender gap regarding credit and income among women. We are solving this problem by giving them an opportunity to start a business with zero capital. [...] If selling sneakers, for example, is not working out, the reseller can switch to another product and keep switching products until they find something that is working for them, without having to lock any capital in maintaining inventory.”



- List your product.  
Provide products at wholesale price. We list them on Tendo Reseller App.

---

- Make sales.  
Resellers will sell for you at no cost. Each week we will collect orders and handle deliveries.



## Opareta: Women agents as decision makers

Opareta automates commercial operations across agent networks, with tools that boost efficiency, manage liquidity and mitigate fraud, while also driving growth. Its women agent network is a particularly valuable, resilient segment.

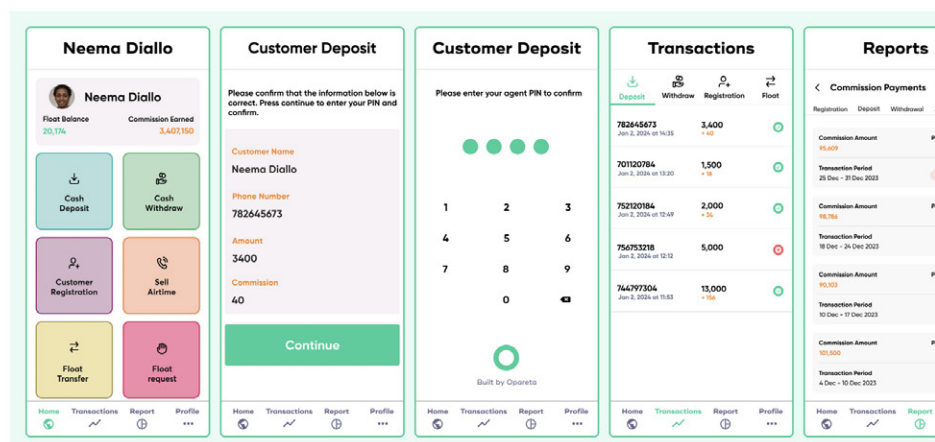
Opareta's strategy for retention is to address the structural barriers to financial and operational autonomy for women through innovative product solutions. On the latter, despite favourable credit profiles, women are often restricted from accessing the necessary working capital (loans) due to socio-cultural norms such as spousal consent or legal ownership resting with a relative who is a man. That is why, Opareta is investing time and resources in understanding the exact mechanisms of loan restriction. The aim is to develop partner advocacy and potential product workarounds to formalise women agents' authority over financial decisions.

As mentioned previously, socio-cultural dynamics can result in the woman running the business day-to-day, while the licence and KYC documents are held in the husband's name. This inherently restricts women's decision-making power. To address this, Opareta is looking to partner with telcos and banks to identify methods for recognising and formalising the operating agent in licensing and loan access processes, independent of the beneficial owner.

Opareta is also looking to create safer, more accessible pathways for women agents to progress into field support and cash management functions, broadening their career potential within the platform's ecosystem.

### Agent Interface

Drive higher transaction volumes by consolidating all agent activities into one easy-to-use app interface.



# CHAPTER 4



## Fair matching

A platform's matching mechanism is a control point. It can either overcome existing systemic barriers to work access or reinforce them.

Simply increasing access to opportunities is a powerful lever for inclusion, as job board [Afriwork](#) demonstrates. Reach alone – rather than complex algorithmic engineering – can dismantle traditional barriers related to mobility and information asymmetry in Africa.

Evidence from the [Gendered inequalities of platform work in Africa](#) study shows that in African jobtech, most workers, both men and women, do not report having direct experiences of gender-based discrimination by human managers or by the app's algorithms.

However, most platforms currently have relatively small-scale operations and limited automation, meaning they often do not use complex, rigid matching algorithms. As platforms mature and rely more heavily on proprietary matching models, algorithmic bias risk becomes more of a concern.



### Data portability for fairness

A less conventional approach to levelling the playing field is through tools that establish a measurable professional identity. Platforms are uniquely positioned to act as digital verifiers of women's skills and professional identity. By providing a trackable, measurable work history and verified performance, they create [reputation capital](#) that can be used to access better-paying jobs both on and off the platform. This verified history allows women to overcome traditional negotiation biases and formal documentation deficits.

While the technical and regulatory challenges to implementing data portability are significant, this category of solutions is still a [forward-looking concept](#) in the African jobtech ecosystem. However, platforms such as [Fixa](#) in Rwanda are enabling women earning daily wages in sectors like construction and agriculture to turn attendance and payroll data into a portable digital identity that women can carry with them and use as verifiable work history.

When it comes to more complex algorithms, one of the biggest successes we have seen in fair matching for women on jobtech platforms is [GoodayOn's](#) matching model switch in Ethiopia. We detail that shift before we delve into [Afriwork's](#) case.



## GoodayOn: The full-service model

GoodayOn's mission is to leverage technology to combat high unemployment, particularly among women, who traditionally dominate the pink-collar service sector. However, GoodayOn initially struggled: providing women workers with digital access did not automatically guarantee economic equity.

After some experimentation, GoodayOn successfully transitioned from a basic lead-generation model to a comprehensive full-service model. It showed how a matching model can enable women workers to secure fair, sustained, and viable employment.

GoodayOn initially adopted a lead-generation approach, where the platform simply connected customers with workers, leaving the terms of service, pricing, and scheduling to be negotiated directly between the parties.

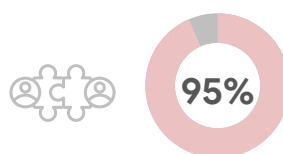
This lighter model perpetuated some strong gender-specific barriers such as price negotiation. Women workers often faced cultural constraints or lacked confidence when negotiating pricing directly with customers, leading to underpayment or unfair rates. The uncertainty of negotiation, coupled with a lack of standardised quality control, resulted in low match rates and ultimately, unreliable income for workers. The low quality of the matches meant that even women who registered (thereby gaining access) on the platform often failed to secure a consistent flow of paid work.

Recognising that the friction point was negotiation and reliability, GoodayOn pivoted to a full-service model. This model took responsibility for the entire customer journey, redesigning the relationship between the platform and its women workers. The shift to the full-service model proved transformative:

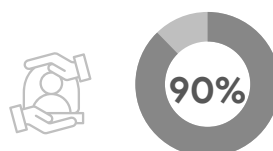
The average earnings for women workers on the platform increased threefold in one year.

 **x3 earnings**

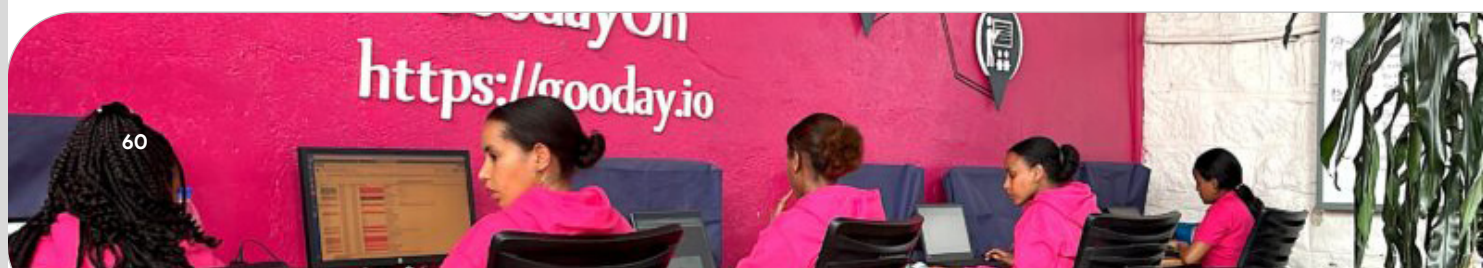
Match rates soared to 95%, replacing uncertainty with a dependable flow of work assignments.



Retention rates for both customers and providers hit 90%.



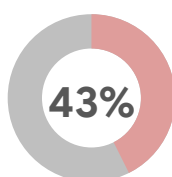
The platform successfully switched its matching model by shielding women users from market friction, proving that a commitment to gender equity must be embedded in the business model itself.





## Afriwork: A job board inclusion success

Ethiopia's [Afriwork](#) is a Telegram-based recruitment group, which now services over 300,000+ members in Ethiopia. The entire job application, screening, and hiring process runs through a Telegram bot. This strategy maximises reach in a market where Telegram is highly popular, eliminating the digital barrier of needing to download a new, separate app. This mass market approach allows the platform to onboard women users quickly and at low cost.



**43% of jobs matched by Afriwork are for women**, in a context where women's unemployment rates are double those of men. Afriwork has successfully placed nearly half of its women job seekers, demonstrating its potential to significantly close this employment gap. Because Afriwork removes traditional labour market frictions, it successfully translates a higher number of job-seeking attempts into actual jobs for women.

How does Afriwork achieve this? The platform intentionally emphasises roles traditionally preferred by women, such including admin, HR, finance, and tutoring. Afriwork also provides employers with the unique option to specify “women only” applications for specific roles. It addresses the supply side of this functionality through proactive and women-centric user acquisition, such as through TikTok.

Recently, Afriwork introduced a new AI-driven profile standardisation feature that reduces biases created by inconsistent CV styles and gaps in documentation: issues that disproportionately affect women job-seekers. By converting diverse, unstructured CVs into consistent, structured profiles, it highlights concrete achievements and skills that might otherwise be underemphasised. Afriwork is now guiding new users through LinkedIn-style onboarding with AI suggestions.





# CHAPTER 5



## Skilling

The success of women on jobtech platforms is directly linked to skilling and training. While many assume that platforms must provide extensive training to bridge gaps, a good starting point is assessing whether the target segment of women already possesses the required skills. Across platforms where we have seen women succeed, the requisite skills are readily available: strong communication, social fluency, or domain expertise (e.g., accounting, logistics, or data entry). This reduces initial friction and allows for rapid engagement.

But where skill gaps do exist, platforms must be intentional in their skilling, both in terms of broader digital and more specific technical gaps.

For jobtech platforms to truly deliver better outcomes, skilling programmes must be diagnostic. First, identifying where women can immediately succeed based on existing assets. And second, providing accessible, targeted, and low-friction training to address specific digital and technical needs, transforming the platform from an income stream in a broader portfolio into a livelihood pathway.

Below we detail two platforms' approaches to pioneering skilling solutions for women in two very different sectors. Both go into the second layer of skilling, but demonstrate a stark difference in outcomes in terms of participation.

**LEARN INK**

# Learn.ink: Situational learning with AI

Learn.ink's B2B model is designed to solve a critical problem for companies that rely on large, geographically dispersed agent networks (e.g., last-mile agents for M-KOPA, SunCulture). These companies face the continuous challenge of quickly, affordably, and effectively training tens of thousands of agents on new products, sales techniques, and operational updates. Traditional in-person or static training methods were logistically complex, expensive, and difficult to scale.

Learn.ink leverages AI to create a next-generation skilling solution that is scalable, customisable and focused on situational learning. Its design inherently addresses multiple systemic barriers that disproportionately affect women in the workforce:



## Digital access

The platform is specifically designed to be light, mobile-first, and usable on entry-level devices, ensuring accessibility where more resource-intensive edtech fails.



## Technical skills gap

By focusing on training directly related to the agent's current product, the platform ensures that the knowledge gained leads to immediate income generation, increasing the perceived value and ROI for women.



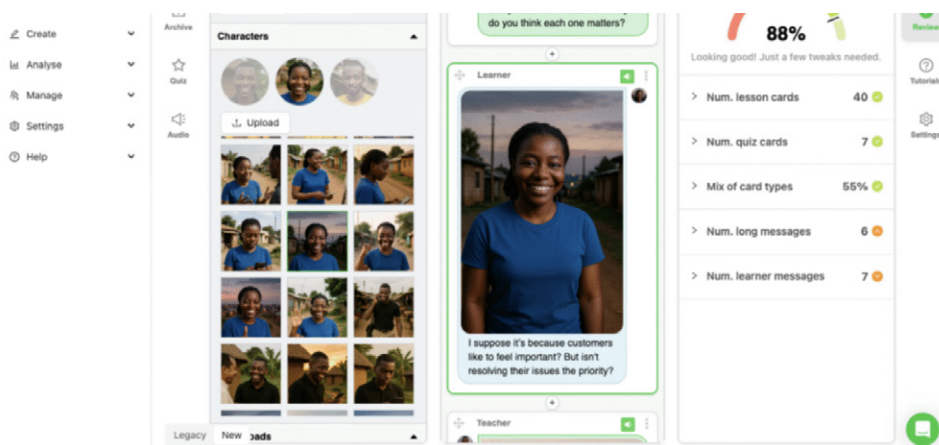
## Mobility, unpaid care burden and time poverty

The ability to fit short, 10-minute training modules into flexible schedules – rather than attending fixed, in-person classes – is a game-changer for women's attendance and completion rates.

As a result, Learn.ink found that men start strong, but women perform better over time, with higher completion and attainment rates in training. Furthermore, organisations using platforms like Learn.ink increasingly see the value of creating custom training targeting women, focusing on safety or raising awareness of workforce support programmes (e.g., maternity cover).

Learn.ink demonstrates that AI's greatest contribution to skilling for women users might be accessibility. By enabling the delivery of highly customised, contextualised training via flexible, low-data mobile formats, it can tackle barriers head-on, making quality skilling and income-generating opportunities available to women in distributed workforces.

Learn.ink's learning module builder >





## Instollar: Skilling against the odds

Instollar is a platform designed to address Africa's dual challenge of energy deficit and the need for decentralised skilled labour. By creating a vetted, gig-based network of solar technicians, the platform positions itself for efficient scalability.

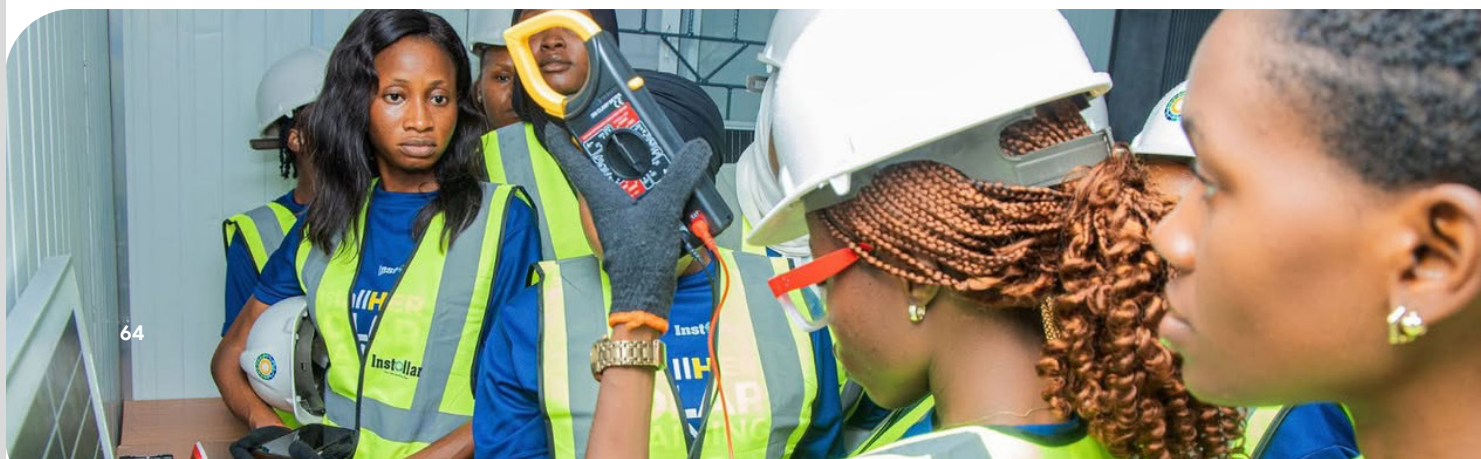
Led by a woman from its inception, Instollar recognises the need and market opportunity for increasing women's participation in the traditionally men-dominated energy technician sector. The platform launched its flagship gender inclusion programme, the InstallHER Initiative, aiming to lower the barriers to entry for women and leverage the decentralised model to create economic opportunities. Recognising that Instollar's user base suffered from very low engagement by women users (<2%), the platform sought to provide a direct pathway for women into the industry.

The InstallHER initiative launched a dedicated training programme, successfully graduating a first all-women cohort and achieving 30+ initial placements in technical and direct sales roles. The programme was designed to circumvent certain physical barriers, promoting roles beyond rooftop installation. According to founder Chinwe Udo-Davis, the logic was that:

“ You don't need to climb the roof to be a solar installer. You can configure systems, work with handheld devices, and still build a career in solar. ”

Despite the success in creating initial access and placement, the initiative did not translate into sustained participation by solar companies supporting job placements for women. Instollar's experience demonstrates that providing training and initial placement is only the first step. The greatest impediments to retention and subsequent participation lie in deep-seated socio-cultural barriers that the platform and its partners could not easily overcome. This is the case across the blue-collar skilled trades sector.

Udo-Davis noted a broader issue: the gap in women graduating with STEM degrees immediately shrank the talent pool. When seeking long-term internships for the InstallHER graduates, Instollar saw that industry partners often requested women with pre-existing technical backgrounds – a requirement the platform had initially bypassed to foster inclusion. This institutional bias forced Instollar to adjust its recruitment for subsequent cohorts, resulting in fewer applications from women.



Women's field participation was also undermined by safety concerns, which translated directly into increased cost for employers. Skilled women technicians often required additional security accompaniment as employers were scared of sexual harassment incidents, leading to precautionary measures that made women technicians less financially viable in the short term.

Beyond this, deeply ingrained socio-cultural beliefs at the community level discouraged women from field work. Despite being trained to handle system configurations and handheld devices that minimise climbing, women still faced community scrutiny and team bias. Udo-Davis highlighted this powerfully:

“

*[Everyone believes] 'Oh, you shouldn't be climbing the roof, you know. Go cook or something. Go look after the kids'.*

”

Udo-Davis told the story of one of the top training cohort graduates she had recently seen: a woman with three young children. Overcoming a host of logistical and socio-cultural barriers, the graduate showed up on time every day during a three-week intensive training course. Graduating top of her cohort, she was offered an opportunity to start her own charging business, with support from Instollar. But that is where deeper barriers cropped up:

“

*The husband blocked the opportunity despite her excellence. One of our partners wanted to empower her with a solar charging business. And the following week there was resistance. 'Please, can you speak to my husband. He's the one that doesn't want me to do this'.*

”

So while Instollar tackled the initial challenge of access by providing fully funded, tailored training, it was defeated by the subsequent and more entrenched challenges of deep-rooted industry biases, security concerns translating into prohibitive labour costs, and pervasive patriarchal attitudes in both the workplace and the community.

That is why Instollar's next steps focus on slower systemic shifts than immediate breakthrough strategy: primarily through sustained awareness and education campaigns about the opportunities inherent in the sector. In the words of Udo-Davis:

“

*...many women are completely unaware of the green economy opportunity and we are trying to change this through partnerships and family inclusion programmes.*

”

## CHAPTER 6



### Flexibility

The myth of the superwoman, who seamlessly combines the roles of income earner and primary caregiver, has to be challenged. Jobtech platforms can redefine such expectations by building in intentional flexibility. Flexibility alone, however, is not a silver bullet. It might impose financial penalties on women with care responsibilities. Platform work often benefits those who work longer or during peak hours. For example, for cash-in, cash-out (CICO) mobile money agent models, the highest transaction volumes – and thus the highest earnings – occur post-banking hours (5–9pm). This coincides exactly with women’s peak caregiving responsibilities.

In contrast, some platforms, like those for influencers, offer flexibility as their earnings are more reliant on the output produced rather than the time spent creating it. Digitally delivered, remote-first platforms, such as Hugo (see below), have equitable participation when it comes to gender. These models reward efficiency and skill, allowing women to work outside “regular” hours.

Women’s ability to choose work hours, tasks, and location – the woman-centred definition of flexibility embedded in our Inclusivity Framework – is often limited by demand. When flexibility is defined as the freedom to accept or reject a job, it only offers freedom to those who can afford to turn down work. This is particularly difficult for microearners, most of whom cannot afford to absorb financial shocks.

Women are typically the ones already strained by unpaid care work and restricted employment choices. When flexibility on platforms is not paired with economic security, the unpredictability becomes a “double burden” on women.



hugo

## Hugo: Flexibility *and* consistency

Hugo, a BPO platform offering digitally delivered outsourcing solutions across customer support, data, and AI operations, is a compelling case study for a flexibility design that boosts women's participation, as well as performance.

Hugo focuses on matching women with full-time, remote jobs that are specifically structured to accommodate their needs. Over 55% of Hugo's users are women. The platform actively targets young women graduates and working mothers who need flexible arrangements to balance income generation with family responsibilities.

This operational design is unique. Instead of just offering a marketplace where workers compete to work the longest hours – a model that disadvantages primary caregivers – Hugo creates opportunities with inherent flexibility without compromising the consistency of income that so many women prize.

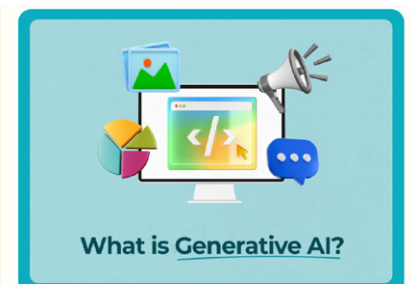
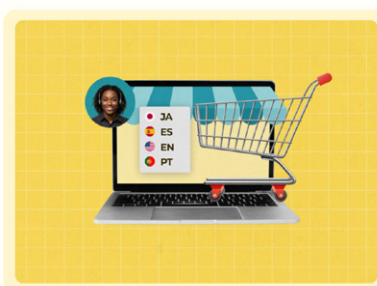
This higher degree of control and scheduling predictability has resulted in higher participation rates for women. When a platform like Hugo goes out of its way to embed flexibility, emergency support (similar to Mwingi's reliever system, see below) and remote-first operations, it creates a viable and competitive pathway for women to earn quality income without having to compromise their often non-negotiable caregiving roles.

Platforms like Hugo are, however, less accessible to women from disadvantaged socio-economic backgrounds. That is why, platforms that serve last-mile agents or resellers often build in operational flexibility in different ways:

Mwingi was designed to accommodate emergencies and planned absences by establishing a reliever mechanism, allowing agents to secure coverage without losing their territory or income stream.

Avunja's "business-in-a-phone" model is a mobile self-employment platform that enables (young) women to become distributed, independent field sales agents, selling a variety of products and services (airtime, micro-insurance) for commission. The model is designed to be highly flexible. Agents can sell to friends and neighbours, as well as choose exactly when they work and what they sell, leading to higher women participation rates. Women make up 60% of all earners on the platform.

These models prove that flexibility is not a feature but a design choice that requires user-centric support, not just an open schedule.



# CHAPTER 7



## User safety

Similarly to flexibility, user safety is best defined through a woman-centric lens. Safety is built on providing women with control over whom they interact with, how and when. It is both physical and psychological. A Ugandan delivery rider, for example, limits her work hours due to safety concerns, avoiding high-earning peak windows:

“When it gets night, I always get worried since I’m a lady. [...] Mostly when it gets to 9:00, 10:00, or 11:00pm, I get worried about where I’m taking the deliveries.”

Platforms for work delivered offline are often vilified when it comes to their safety protocols. But the lived reality of users is that they offer some protections such as transparency: GPS tracking for ride hailing, or rigorous KYC for domestic work. Nigeria’s [Shaaré](#), for example, has mandatory KYC verification for both customers and service providers, including a safety checklist as part of its onboarding process. On top of this foundation, it introduced a rule limiting transport safety risk by setting no bookings after 4pm for transport services, recognising specific risk windows.

While many platforms have comprehensive safety policies in place, the challenge is often in execution. Safety means easy and consequence-free reporting. Precarious workers in particular often do not report non-life-threatening incidents (like slipping while cleaning) out of fear of losing their livelihoods.

There is also a trade-off between safety and commercial viability. Almost all ride-hailing platforms have by now added a [women-only feature](#), but typically this means longer waits and longer trips to get to the customer, which is not an active proposition for the very person the feature is trying to help.

In the digitally delivered work space, harassment can take on new, different parameters. Creator platform [Selar](#), for example, enables creators to sell content under a pseudonym. This offers a subtle but effective way for women creators to avoid harassment.

An advanced test for a platform’s commitment to women’s safety and wellbeing is its response to life cycle events, such as pregnancy and childcare. While jobtech is still nascent in providing formal benefits in this area, future paths can explore models that offer financial protection or linkages to benefits that mitigate the economic, not only the physical, cost of such life events.



## Avunja: The buddy system

For independent field agents, particularly women who may feel less secure working alone, [Avunja](#) deploys a “buddy system” pairing agents post-onboarding. This peer-to-peer support system helps women feel safer to go into the field and work.

In addition to being a safety feature, the buddy system serves as an acquisition tool for women hesitant about working independently in the field. It also facilitates informal skilling and mentorship. This collective approach increases engagement and prolongs tenure, especially when linked to clear promotion tracks. It demonstrates how platforms that successfully weave safety into their operational model may see benefits across other inclusivity dimensions.



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## CHAPTER 8



### Community and support

Platform-facilitated communities are a low-cost, high-impact feature that can supercharge women's success in jobtech. In-platform communities, WhatsApp groups, peer mentorship programmes and occasional in-person events can transform the user experience from an isolated, transactional one to a relational, supportive one.

When it comes to gender inclusivity, these communities and networks can be an asset that improves user acquisition, satisfaction, retention and skills (through knowledge sharing), as the case studies above have already shown and as a Kenyan user attested:

“

*Through [the platform], I've been able to meet a lot of influential women in Kenya who have helped me grow my brand. [...] The platform has helped me network and expand my client base significantly.*

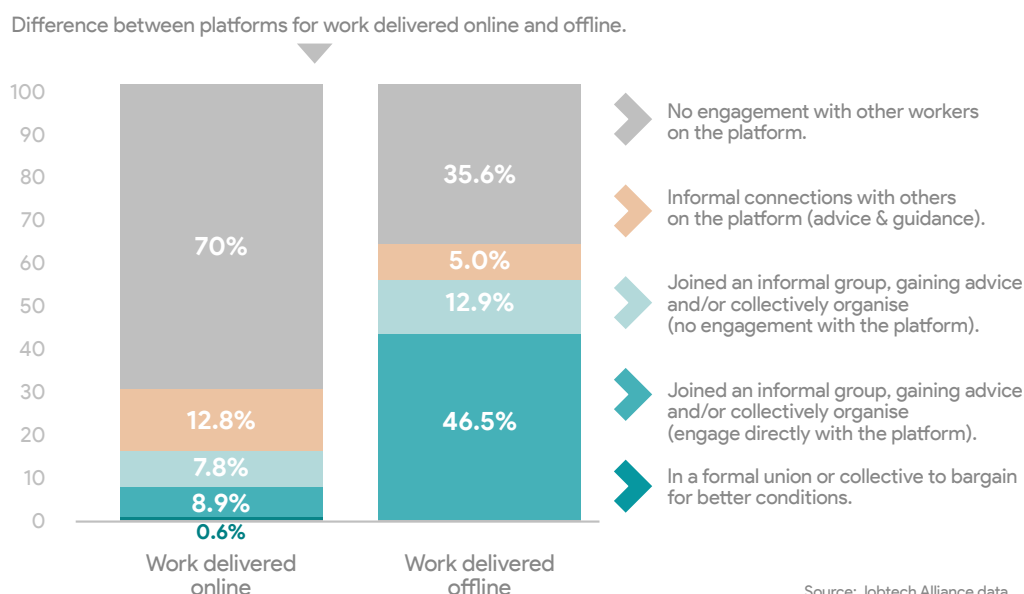
”

A sense of community is extremely important for women users as it provides a [support network and mentorship opportunities](#). Kenyan cleaning platform [Gwiji](#) is an excellent example of how community and peer support underpin women's success on jobtech platforms. Gwiji connects low income women from Nairobi's informal settlements to households and small offices. Its community-oriented strength lies in how the platform provides professional and financial support. Women users train in groups and stay connected through peer networks. They are invited to join the Gwiji-Chama programme, a savings and microloan circle.

That is how Gwiji creates trust, belonging, and income predictability for women who previously worked in isolation. Gwiji's approach shows us how simple digital coordination, when rooted in community, can convert economic survival strategies into more steady livelihoods. Furthermore, Gwiji offers safe spaces and counseling to their domestic workers through its Linda Mama programme.

This regular interaction and community building helps users gain skills, understand contracts, and access support. By contrast, platforms where users work more independently lack such benefits, as illustrated by our Quality of Work Tool pilot. Over two thirds of users (70%) on the platform for work delivered online had no engagement with any other workers. This is double the percentage of such users on the offline work platform, who benefit from regular user touchpoints.

Platforms that offer women more in-person touchpoints make them more likely to be part of informal groups that engage directly with the platform.

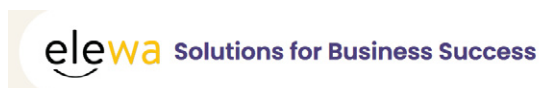


Platforms for offline work, however, can be a double-edged sword. While they might offer more community and support, they also often put women in difficult positions when it comes to direct negotiation with the customer regarding fees and scope of work. As a result, women might end up doing more for less money, as the case of a Kenyan beauty platform worker illustrates:

“ We don’t have the power to negotiate prices with the client. The platform negotiates for us (...this results in) lower prices that don’t take into account things like transport costs. ”

Communities are not only built around work delivered offline. The case of Elewa clearly demonstrates this, while iWorkers paves the way forward to formalising collective action for women platform workers.





## Elewa: The office-based hub

Elewa (formerly iTalanta) is an outsourced digital work platform, based in Brussels and Nairobi, that builds software products and ERP systems for EU, UK, and South African startups and SMEs. It has an end-to-end scope model: teams take full ownership from discovery to shipping and iteration, moving clients from idea to plan, plan to product, and product to scale.

This model is a credible version of an Africa-to-global managed services platform that creates stable, high-skill roles in Kenya. Full-scope ownership concentrates decision-making, documentation, and delivery inside predictable teams. That reduces churn, improves client trust, and sustains higher value work, especially as AI rapidly automates most routine tasks.

Elewa's shift from fully remote to an office-based hub improved delivery and team cohesion for women. The change also had secondary inclusion benefits: commuting distance, safety policies, and clear schedules boosted participation for a broader range of developers, including women, and helped retention at the lowest rungs of seniority.

The office-based hub moves beyond simply providing a safer, more predictable workplace, actively creating a professional and social community for women developers. By co-locating, the Elewa team cultivates an environment where women can tap into peer-to-peer mentorship, creating informal networks for sharing technical knowledge.

This strong internal community acts as a pipeline and retention mechanism. Junior women developers gain confidence and guidance from more senior leaders, fostering a sense of belonging. It reduces the likelihood of early-career burnout or attrition that is common when women lack visible role models and support systems, especially in men-dominated fields.





## iWorkers: A new model for collective agency

iWorkers aims to transform the at times isolating nature of platform work into a collective and empowered journey. Through peer-to-peer mentorship, women act as community champions who offer practical training, share best practices, and boost the confidence of newer members.

The community model is essential for establishing collective agency and addressing the power imbalances. iWorkers enables its women members to move beyond individual negotiation and engage in collective advocacy. This is vital for demanding better compensation, clear policies, and fair dispute resolution, directly tackling gender-based pay disparities and even exploitation. Additionally, the community structure facilitates access to essential social protections, such as health insurance and retirement plans, which are typically absent for platform workers.

iWorkers showcases how a structured community initiative can serve as the human infrastructure that drives gender equity in jobtech.



Discover  
the power of  
connection

# CHAPTER 9

## Aspects to observe

Complementary to our Inclusivity Framework are two aspects of platforms' profiles that merit ongoing monitoring: the presence of women in leadership and the active use of GADD data. To date, we have found no direct impact that they alone can have on women's experiences and performance on jobtech platforms, but they remain important pieces in the inclusivity puzzle.

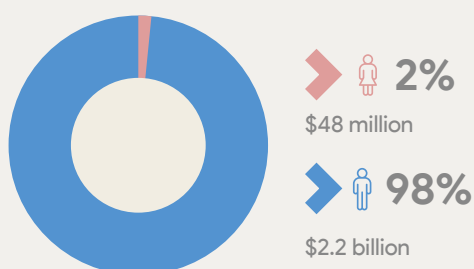
### Women in leadership

Creating inclusive and meaningful work is intrinsically linked to the presence and empowerment of women in leadership. This does not mean just having a woman's name on a founders list, but ensuring voice and authority for women decision-makers. Platforms with persistently committed women founders and decision-makers are more likely to find innovative ways to include women users.

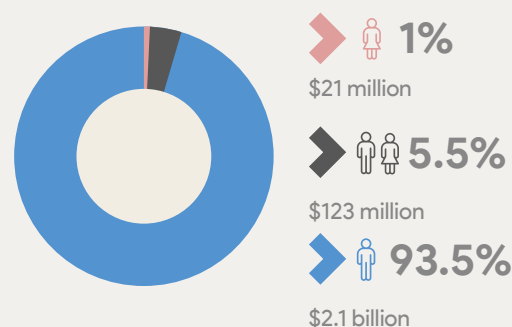
**Sectoral dynamics appear to be more powerful determinants of women's success than founder gender, especially as men-led companies in women-dominated sectors (e.g., agriculture and health) can achieve significant scale with women users. But to deliver deeper inclusivity as well as commercial impact, gender-balanced leadership becomes non-negotiable.**

The reality of gender representation in leadership in the broader African startup ecosystem can be shocking. In 2024, women-led and women-founded ventures in start-up funding (excluding exits) in Africa reached an all-time low since data was first collected in 2019.

% of funding raised in Africa, by CEO gender (2024)



% of funding raised in Africa, by founding team gender (2024)



Source: Africa The Big Deal.

This trend is no longer sustainable. In jobtech, visible and empowered women leaders not only build for women users, but can act as role models, creating a powerful ripple effect, and hopefully scale.

This ripple effect, however, is deeply contingent on funding. One woman founder whose platform operates in a men-dominated sector spoke about a high level of internal support and low resistance within the sector itself. This supportive environment, she noted, is often driven by value-centric decision-making, where the impact of the jobtech solution and its core mission overcome potential gender bias in business-to-business interactions. However, this internal sectoral acceptance was in stark contrast to her experience in fundraising, characterised by episodes like an 18-month, highly rigorous due diligence process with a men-led VC fund that ultimately resulted in no funding:

“  
*So they say they're interested. I've been asked for sweat, blood, and tears. I think the only thing they haven't asked me is maybe my DNA samples. I see my male counterparts and I know they don't put in half the work that we do. But they are raising millions of dollars.*  
”

The founder's engagement with women-led funders has been dramatically different. She received immediate recognition of the platform's value, resulting in a quick and simple investment decision, which also included non-financial support, such as office space and training facilities.

## Gender, age and disability disaggregated data

Many jobtech platforms do not have comprehensive, or any, GADD data. It is impossible to be intentional about designing for women without understanding the nuances that define their experiences and performance on jobtech platforms through data first.

Without this data, platforms are operating in the dark, unable to accurately identify gaps, understand user behavior, and measure the impact of their decisions on women. This lack of intentional data tracking can lead to unintended biases and unequal outcomes, as highlighted by Lily Kisenga, founder of Elewa:

“  
*We've never been very intentional about tracking gender, but now I see how important it is. We often find ourselves with all-women or all-men teams, purely by coincidence. That needs to change.*  
”

Tracking GADD data, however, does not impact women's performance automatically. The true power of GADD lies in examining deeper than, say, median income values to identify the specific barriers for women's earnings. For example, further analysis might reveal that women on a particular platform were overwhelmingly clustered in lower-value product categories or had significantly less repeat business.

To genuinely improve performance, platforms can transition from data collection to targeted intervention design. If the insight is that women are bidding lower, for instance, the platform can build a tool to suggest optimal rates. If the insight is that women have high churn after their first two engagements with clients, the intervention could be a timed, high-touch mentorship programme during that critical period. Such an insights-driven approach underpins the ultimate goal of collecting and analysing GADD – designing to counteract systemic disadvantage.

Platforms can also collect disaggregated data across intersectional lines, in order to design even more effective, targeted solutions. This helps both to identify specific barriers faced by underserved sub-groups (e.g., women refugees) and to address their idiosyncratic needs (e.g., the onboarding process taking into account the identification documents that women refugees in a particular host country might have).

Integrating this evidence into core business decision-making, operations and partnerships is the next step.

This can even be linked to a platform's growth strategy. Michael Schwartz, co-founder of Opareta, which provides a digital operating system and management tools for agent networks, described the interplay of the two:

“ We're leveraging our software engagements with telcos and banks to identify where we can step in and manage agents directly. And that's where we can start to really understand gendered experiences on the ground. ”





# IV: Conclusion

## Our call to action

While jobtech holds immense potential to advance women's economic empowerment in Africa, this outcome is not guaranteed. It requires intentional, coordinated action from the entire ecosystem.

# Platforms

**The imperative to invest in women is not just about impact, it makes sound business sense. Our (and others') data proves that when barriers are overcome, women perform better than men. To overcome these barriers, platforms should focus on:**

## **User acquisition:**

Intentionally target and reach underserved users by leveraging trusted physical spaces and social networks. Use GADD.

## **Assets and working resources:**

Broker partnerships and subsidies to reduce the capital barriers to entry that prevent women from accessing higher-value work.

## **Skilling:**

Move beyond generic training by making programmes diagnostic and contextual, focusing on on-demand, situational, low-data mobile formats to circumvent mobility and time-poverty constraints.

## **Fair matching:**

Design matching mechanisms that actively overcome offline societal biases and do not penalise women's unique flexibility and other needs.

## **Flexibility:**

Commit to designing flexibility that is paired with economic consistency, taking into account the intricacies of the double burden of care that women shoulder.

## **User safety:**

Implement both physical and psychological safety systems, providing control over interactions, easy reporting without fear of deactivation, and women-centric protections against cyber-harassment.

## **Community and support:**

Invest in digital and physical communities to reduce isolation, foster peer mentorship, and build the collective agency necessary not only for fair dispute resolution, but for professional growth.

# Investors

**Focus on platforms' intentionality using inclusivity frameworks, while also assessing the coherence of their supply-side strategy:**

## **Get granular:**

Move beyond simply counting women users. Investment decisions should demand and analyse GADD on performance, retention, and earnings distribution.

## **Prioritise user outcomes:**

Earmark funding not only for women-led platforms but also for any platforms that can demonstrate superior and sustainable outcomes for women users.

## **Go beyond the wow stats:**

Structure investment terms and impact targets to reward platforms for improving the quality and stability of work (e.g., livelihood pathways), not just for growing their user base. Pay attention to the distribution of work and the long tail of microearners.

# Development Partners

**You hold a unique and necessary position as risk-takers and catalysts:**

**Invest in the sector:**

It has the potential to overcome overlapping barriers that (intersectionally marginalised) women have faced in the workplace for decades.

**Work on the demand side:**

Fund interventions that help platforms unlock new markets, develop new services, and build their commercial capacity to generate more work for users.

**Reward innovation:**

Help platforms pilot and scale innovative features that promote inclusion but may have a longer path to commercial return, such as advanced safety protocols, embedded skilling modules, portable reputation systems, and inclusive financial products.

**Invest in the public goods of the ecosystem:**

This includes supporting research on long-term outcomes, promoting interoperability standards for data portability, and funding the development of worker-centric financial products (e.g., flexible insurance) that can serve the entire sector.

# Policymakers

**You can be the pioneers and champions of a future-proofed, enabling regulatory and infrastructural environment that drives growth while protecting workers:**

**Tackle structural barriers:**

Prioritise public and private investment in affordable, reliable digital infrastructure and targeted digital literacy programmes for women to ensure they have the foundational access and skills to participate in the digital economy.

**Clarify the legal status of platform workers:**

Engage in multi-stakeholder dialogues to explore the creation of a third category of worker that grants access to core social protections while preserving the flexibility that is essential for both workers and platforms.

**Champion the development of portable benefit systems:**

This could involve creating regulatory sandboxes for platforms and financial service providers to pilot new models, or establishing state-facilitated central funds for worker benefits.

**Regulate for fairness:**

Develop data governance frameworks that require transparency and regular audits of algorithms used in hiring and work allocation, to mitigate bias and ensure fairness.



# **Annex:**

## **AI risk-opportunity map for women in jobtech**

The biggest risk that jobtech as a sector faces is automation risk. Women-dominated microtasks and customer service fields are particularly vulnerable to automation. Beyond that, jobtech platforms themselves, when examined through our Inclusivity Frameworks, face a diverse set of risks and opportunities.





## Opportunity



## Risk

### USER ACQUISITION

**Expanding reach:**  
SMS/USSD menus and WhatsApp Lite flows to reach women in rural and remote areas.

**Increasing divide in adoption:**  
AI-related skills can create a new digital glass ceiling.

### ASSETS AND WORKING RESOURCES

**Overcoming digital and literacy barriers:**  
Multilingual, voice-first chatbots (WhatsApp voice, local languages) and text-to-speech for low-literacy, low-connectivity users.

**Reinforcing capital barriers:**  
Platform design requires or heavily favors AI-specific devices/apps or high-cost, fast internet access needed for real-time AI interactions.

### SKILLING

**Capturing informal economy skills:**  
Evidence and portfolio generation (e.g., beauty) for marketable credentials.

**Depressing demand (automation risk):**  
Women-dominated microtasks and customer service fields vulnerable to automation, if upskilling efforts fail.

### FAIR MATCHING

**Mitigating bias in screening:**  
Tools for blind mode, AI-driven matching reducing the impact of historical human bias.

**Creating a blind trap:**  
New, unintended biases, e.g., “fair” algorithm suppressing women matches to achieve demographic parity.

**Mainstreaming skills-based matching:**  
Conversational resume builders, personalised training paths, and skills discovery.

**Driving data imbalance and stereotyping:**  
Reflections of past matching preferences for men.

### WORK FLEXIBILITY

**Optimising opportunities:**  
Predictive modeling to suggest optimal work blocks based on a user’s stated caregiving schedule, typical peak traffic hours, and real-time demand, maximising earning potential within their mandatory flexible constraints.

**Losing agency and trust:**  
Opaque systems hiding higher-paying opportunities due to risk scoring, decreasing value of platform/trust.

### USER SAFETY

**Protecting against gender-specific threats:**  
NLP models identify and triage cyber-harassment, micro-aggressions, discriminatory language.

**Fuelling biometric inaccuracy:**  
AI-driven biometric tools used for security and identity verification (e.g., selfie matches) have historically shown lower accuracy rates for women and people with darker skin tones.

**Assessing dynamic risks:**  
For location and time of day, as well as for biometric data integrity.

**Generating undetectable harassment:**  
Content that is specifically designed to bypass existing automated content moderation systems by using altered keywords or subtle, context-specific abuse, making platform anti-harassment policies ineffective.

### COMMUNITY AND SUPPORT

**Vetting employers:**  
Based on historical patterns (e.g., cancellations).

**Creating blind spots:**  
AI moderation tools fail to detect nuanced harassment, local slang, or intersectional discrimination.





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