Rebalancing the Platform Economy: Advancing Gender Equity in African Digital Labor Markets

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Executive summary

While digital platforms are widely promoted as pathways to economic inclusion, they often reproduce and deepen gender inequalities in African labor markets. Women disproportionately occupy low-paid and insecure platform jobs, face significant gaps in social protection, experience acute time poverty due to caregiving responsibilities and infrastructural constraints, and lack access to essential digital and financial resources. Without targeted policy interventions, the platform economy risks reinforcing existing vulnerabilities rather than fostering empowerment. This policy brief argues that measures such as minimum earnings standards, inclusive health coverage, accessible childcare, and mobile microfinance programs are critical first steps in making platform work more equitable and economically empowering for women. While these interventions cannot fully resolve structural inequalities, they represent practical and achievable steps toward more inclusive digital labor markets.

Introduction

Digital platforms are rapidly expanding across African economies and are increasingly promoted as tools for economic inclusion, particularly for women. This is significant given persistent gender gaps in employment and access to income: women make up an estimated 27 percent of Africa's platform workforce, highlighting their growing participation in this sector (Olofinko, 2026). By lowering barriers to entry and offering flexible income opportunities, platform work is often framed as a pathway to empowerment and financial independence. As digital economies continue to grow, platforms are therefore seen as a key mechanism for addressing unemployment and promoting inclusive development (ILO, 2023). However, emerging evidence suggests that this promise is far from guaranteed (Anwar, 2022; Rani et al., 2022). In practice, platform work often reproduces existing gender inequalities, exposing women to low and unstable earnings, limited access to social protection, heightened time pressures, and restricted access to digital and financial resources. These challenges are particularly significant in African contexts, where high levels of informality and unequal access to resources already constrain women's economic opportunities (Fox, 2026).

This policy brief argues that, without targeted interventions, platform economies risk reinforcing rather than reducing gender inequality. It highlights four key, interconnected challenges:

1. Income inequality
2. Exclusion from social protection
3. Time poverty
4. Digital and financial barriers

Policymakers in African countries, therefore, have a critical role to play in shaping how platform economies evolve and ensuring that their growth translates into more equitable and empowering forms of work for women.

Background

Digital platforms are increasingly presented as a means to support economic growth and financial inclusion in African countries. The platform economy refers to jobs and income-generating activities organized through digital applications or websites that connect workers to customers or clients. This includes services such as ride-hailing, delivery work, online freelancing, and the sale of goods through digital marketplaces or social media. These platforms act as intermediaries, matching supply and demand while managing payments, visibility, and access to customers (ILO, 2023).

Because many platform activities require limited upfront investment, they are often viewed as a way to create jobs and expand income opportunities, particularly in contexts where access to formal employment is limited (Cook and Rani, 2023). In development policy, the platform economy is therefore valued for its potential to broaden economic participation and support financial inclusion. Platforms can enable individuals to start small businesses, reach wider customer bases, and receive digital payments, including across borders. They may also contribute to the gradual formalization of economic activity, supporting access to credit, digital wallets, and other financial services over time (Mwangi, 2025). For governments and development actors, platforms are thus seen as a scalable mechanism to generate income opportunities while fostering innovation, entrepreneurship, and digital growth (Cook and Rani, 2023).

However, platform work is often presented as a tool for inclusion without sufficient attention to the conditions in which it operates. In many African countries, employment remains largely informal, characterized by low pay, job insecurity, and limited access to social protection. Women are overrepresented in informal work and continue to bear a disproportionate share of unpaid care responsibilities, which constrains their participation in income-generating activities. As a result, digital platforms do not function in a neutral environment; rather, they reflect and sometimes reinforce existing inequalities in how work is accessed, distributed, and rewarded (Rani et al., 2022; Fox, 2026; Anwar, 2022). Understanding these structural conditions is essential for evaluating the actual, rather than assumed, impact of platform economies on women's economic empowerment.

The Problem

1. Income Inequality in Saturated and Informal Digital Markets

Although digital platforms have the ability to expand income opportunities, in many African contexts, they generate low and unstable earnings, reflecting broader labor market conditions. Platform work is layered onto economies characterized by high unemployment and widespread informality, where low barriers to entry lead to oversupply of labor and downward pressure on wages (Cook and Rani, 2023).

Women are disproportionately affected by these dynamics. Limited access to finance, technology, and mobility channels them into lower-value segments of platform work, such as social commerce or low-paid digital tasks. This restricts their earning potential and reinforces occupational segregation (Anwar, 2022). Women in African platform economies often earn less than men and remain underrepresented in higher-paid digital work (Fox, 2026). Earnings are also highly unpredictable. Income depends on fluctuating demand, customer ratings, and opaque algorithmic systems, while workers bear costs for devices, data, or transport. Fairwork studies across African countries illustrate how these conditions generate gendered income disparities: in Kenya and South Africa, many workers do not consistently earn minimum wages after costs (Fairwork, 2020; 2021). In Ghana, no platform provides a living wage (Fairwork, 2022). For women, already concentrated in lower-paid roles, these dynamics significantly limit access to stable and sufficient income.

2. *Exclusion from Social Protection in Weak Welfare Systems*

Platform workers are typically classified as independent contractors, excluding them from health insurance, unemployment protection, and pensions. The International Labour Organization highlights that platform work is associated with significant gaps in social protection, particularly in developing economies where regulatory frameworks struggle to adapt (ILO, 2023). Globally, only a minority of workers have access to protections in cases of unemployment or accidents. These gaps are especially pronounced for women in African contexts, where access to social protection is closely tied to formal employment. As a result, many female platform workers fall outside both employer-based protections and state support systems. Evidence from Kenya and South Africa illustrates how this structural exclusion operates in practice: women's concentration in lower-paid and more insecure platform roles not only limits their earnings but also systematically restricts their eligibility for pensions, health coverage, and statutory benefits (Fairwork, 2024; Anwar and Graham, 2021). This exclusion is particularly consequential given women's disproportionate responsibility for unpaid care. Periods of illness, pregnancy, or caregiving increase the need for income support and healthcare access, yet platform work provides few mechanisms to absorb these risks. Instead, risks are individualized and shifted onto workers themselves (Rani et al., 2022; Graham et al., 2017). In this way, the structure of platform employment does not merely reflect weak welfare systems but actively compounds gendered vulnerabilities, undermining rather than enhancing women's economic security.

3. *Time Poverty Intensified by Infrastructure and Care Constraints*

While platform work is often valued for its flexibility, in practice, it can exacerbate time poverty, particularly for women. Many platforms require constant availability, with income tied to peak hours, rapid response times, and customer ratings. This limits workers' control over their schedules and complicates the balance between paid work and other responsibilities (Graham et al., 2017). These pressures are compounded by infrastructural constraints. Unreliable internet, electricity outages, and underdeveloped transport systems increase the time required to complete tasks, effectively extending working hours to maintain basic earnings (McBain, 2023). Evidence from Nairobi illustrates how these structural barriers intersect with platform demands: female ride-hailing drivers spend more time navigating poor transport and intermittent connectivity, reducing both their effective working hours and overall income relative to men (Fairwork, 2024). At the same time, unpaid care responsibilities further limit women’s ability to engage consistently in platform work. Many are pushed into more flexible but lower-paid roles that can be combined with domestic labor, leading to fragmented schedules and reduced productivity (Anwar, 2022). As a result, rather than providing meaningful flexibility, platform work often reorganizes and intensifies time constraints, deepening women’s time poverty instead of alleviating it.

4. *Digital and Financial Barriers Reinforcing Occupational Segregation*

Access to digital platforms is shaped by persistent inequalities in digital infrastructure and financial resources. Women are less likely to own smartphones, have reliable internet access, or possess advanced digital skills, which restricts their ability to participate in higher-value forms of platform work (Rani et al., 2022; Anwar, 2022). As a result, access is not only uneven but stratified, shaping the types of opportunities available to different groups of workers. Financial constraints further reinforce these disparities by limiting both entry into and progression within platform economies. Many women lack access to formal financial services such as bank accounts, credit, or savings, which are often necessary to invest in devices, data, or business expansion. Evidence from Ghana illustrates how these constraints operate in practice: women engaged in social commerce were unable to scale their businesses due to limited capital and digital skills, remaining concentrated in smaller and less profitable ventures than men (Cook and Rani, 2023). Similarly, in Kenya, the cost of smartphones and mobile data directly restricted women’s working hours and access to platform opportunities (Fairwork, 2021). Taken together, these digital and financial barriers do not simply limit participation but structure it in ways that reinforce occupational segregation. Women remain concentrated in lower-paid and more precarious roles, constraining income growth and career progression.

Recommendations

Addressing these challenges requires targeted policy action. Governments have a central role in shaping more equitable platform economies. Improving conditions for women is not only a matter of inclusion but also key to strengthening the overall benefits of the platform economy. The following recommendations outline practical measures to advance these goals.

1. *Introduce Minimum Earnings and Transparency Standards for Platform Work*

Governments should introduce minimum earnings standards and regulate platform commissions to ensure fair compensation. Emerging regulatory efforts in African countries demonstrate the feasibility of such approaches. In Kenya, for example, regulators have begun exploring measures to cap ride-hailing commissions and strengthen oversight of platform practices (Salami and Itumo, 2024). These efforts should be expanded across platform sectors and combined with requirements for transparent pricing and earnings calculations. Ensuring that workers understand how pay is determined would reduce exploitative practices and improve income stability, particularly for women concentrated in lower-paid segments.

2. Expand Inclusive Health Insurance for Informal and Platform Workers

Governments should expand community-based and subsidized health insurance schemes to include platform workers, particularly those in informal employment. Rwanda's Mutuelles de Santé provides a practical model, offering affordable health coverage to low-income and informal workers through subsidized premiums and strong state support (Twahirwa, 2023). Adapting similar schemes in other African countries would enable platform workers to access healthcare without relying on formal employment status. Ensuring that these programs include maternity coverage and income support during illness is particularly important for women, who face greater care responsibilities and are more vulnerable to income interruptions.

3. Invest in Accessible Childcare to Reduce Time Poverty

Governments should expand low-cost, community-based childcare services to support women in informal and platform work. Evidence from urban Kenya shows that access to subsidized childcare, such as voucher programs, increased women's employment by 8.5 percentage points, demonstrating that childcare interventions can reduce unpaid care burdens and enable greater economic participation (Gulesci, S. et al., 2023). Similarly, community-based childcare initiatives in Ethiopia are being implemented to help women balance caregiving with income-generating activities, improving labor force participation and overall economic wellbeing (IDRC, 2023). Scaling such initiatives in urban areas where platform work is concentrated would allow women to engage more consistently in paid tasks, reduce fragmented work patterns, and improve productivity. Government investment in affordable childcare would directly address the gendered time poverty that limits women's opportunities in the platform economy.

4. Expand Women's Access to Financial Services Through Mobile Microfinance

Governments should expand mobile microfinance programs that link digital financial services with microcredit, savings, and payment solutions tailored for women. Mobile microfinance models demonstrate how digital financial tools can make credit and savings services more accessible to underserved populations without requiring formal bank accounts (Mwangi, 2025). For example, M-Pesa's mobile money platform enables users to send and receive funds, save digitally, and transact without traditional banking infrastructure, significantly widening access to financial services. Other models, such as BRAC's integration of mobile credit and training for women entrepreneurs, and mobile loan disbursements in Uganda, show how digital lending can improve financial independence and support small-scale business growth (Mwangi, 2025). Governments can partner with mobile network operators and microfinance institutions to scale such models, include financial literacy components, and ensure that women platform workers can access capital, manage earnings, and invest in devices or data. This targeted approach would help reduce gendered barriers to higher-value platform activities and strengthen women's economic empowerment in the platform economy.

Conclusion

While platform work offers potential income opportunities, evidence shows that women in African countries face structural barriers that limit earnings, social protection, time, and access to digital and financial resources. The recommendations outlined here represent practical, actionable measures that governments can take to address these challenges. These interventions are not a complete solution to all the gendered inequalities embedded in platform economies, but they provide implementable first steps toward making digital work more secure, sustainable, and empowering for women. By prioritizing women's economic inclusion and addressing structural constraints, policymakers can help ensure that the growth of the platform economy contributes to equitable and inclusive development.

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