



The growing “pull” of income generation through platforms

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Introduction

The FIBR Project was built on the insight that the era in which excluded people could be “pushed” to take up financial services was ending and that there was a need for powerful “pull” factors - compelling reasons to use - if the momentum towards greater financial inclusion was to be maintained.¹ In our second FIBR White Paper in 2017² we identified the powerful “pull” created by a rising class of entities called “superplatforms”. These superplatforms were distinguished not only (or even mainly) by their size, even though seven of the ten most valuable companies fit this category. Rather, the defining characteristic was that they were “platforms of platforms”, orchestrating their own digital ecosystems across different sectors. We also called out an attribute of these entities that was an important part of their “pull” - namely, that they were *income-generating* for users. By this we meant that the superplatforms allowed users not only to purchase goods for their own consumption but also to produce or sell them, thereby generating an income. The ability to generate more or better income is indeed a powerful pull, which can overcome the inertia of the transaction costs and frictions of trading on these platforms. For example, most people show little reluctance to sign up for digital payment services, which are often offered by the platform itself, in order to improve their incomes.

In this Briefing Note I pick up the story line around the income-generative characteristics of superplatforms. This attribute is not exclusive to superplatforms but can apply to digital work platforms of all kinds. In the past two years since the launch of the White Paper on superplatforms, new platforms have started and existing ones have scaled up. In developed countries, in particular, doubts have been cast over the emerging evidence about the fruits of all this digital work. In this Note we wish to update the evidence base in the light of this new learning in order to return to the core question: how can the emerging forms of work intermediated through digital platforms best offer a path to good work in the developing world?

This Briefing Note is set out as follows. In the next section, I summarize the evidence of linkages between digital commerce transacted on a variety of platforms and digital work arising from work we undertook in 2018. Then in the following section I consider what has happened since 2017 in developed countries - in courts, congresses and capital markets - as a variety of listings of digital work companies has taken place, which unlocks more information about their business models and growth. However, the labor markets of developing countries are different: they are characterized by the important distinction that most employment is informal in nature. As a result, the issues for developing countries are not primarily about whether and how to carve out new categories for “independent workers” or “dependent contractors”, as they have variously been called in the US and the UK. Rather, the critical issue is whether digital work can indeed enable higher productivity for more people over time, since a path to higher productivity would enable workers to escape the volatile and low-return labor market of the informal sector that prevails in most emerging economies. I will review evidence coming from developing countries since 2017 in order to then revisit what we have elsewhere called the *iWorker hypothesis: that by enabling iWork to be progressively formalized, it can become more productive, and iWorkers can therefore enjoy better incomes over time.*

Digital commerce and digital work

In early 2019 we published a report entitled *Digital Commerce and Youth Employment*.³ The report surveyed the forces driving the development of digital commerce around the world, especially in Africa. It also identified different uncertainties that could affect how digital commerce might develop over the next 10 years. That scenario analysis concluded that the continued growth of digital commerce would be all but unstoppable at least over the next decade, even though its speed of growth was by no means certain and would vary in different places. Certain policy and regulatory actions, for example, could speed up the pace and nature of growth. However, the effect of digital commerce on employment was rather uncertain. We identified two pathways through which digital commerce has been shown to have had an impact on employment so far:

- directly, through growth in the workforce of the platforms themselves and through booming demand for logistics to deliver goods efficiently, which has been widely seen; and
- indirectly, through the effect of reduced barriers to entry and scale-up for smaller firms in particular, as reported in studies from China. This allows smaller firms to employ more people, and this outcome has indeed been witnessed in the “Taobao villages”, or urban clusters, where farmers engage in online sales of their products on Taobao, China’s largest e-commerce platform.

However, the evidence of net positive changes in employment outside of these clusters is more mixed so far. A 2018 report⁴ on a large-scale randomized control trial (RCT) in China found that the extension of digital commerce into the rural hinterland had so far primarily benefited rural consumers, by allowing them to buy a wider variety of better-quality products at lower prices than before. This real income effect should not be dismissed lightly: the analogous effect of the spread of mail order catalogues by Sears in rural America in a different age (late 19th century), which opened up access to a wide range of better household goods, and even farming implements, meant that rural people on lower incomes could buy more for less. However, in the Chinese RCT there was as yet no evidence of an income-generating channel materializing through rural producers being able to sell more to the wide-open remote markets that had become accessible via the platform.

We identified a third pathway from digital commerce to employment as potentially the most influential but also the most nascent around the world: this pathway was through the ways in which digital commerce itself changes the way in which work is dimensioned, contracted and remunerated - that is, the nature of work itself. This latter path is being blazed by the rise of so-called “gig work” platforms, which link employers to providers of services of an ever increasing variety. The rest of this Note focuses on developing our understanding of this third pathway. We coined the term “iWork” in 2018 to refer to livelihoods enabled by digital connectivity.

Gig platforms are a fast-growing category of digital commerce. However, this category is in fact very wide, covering everything from globally branded but locally provided service platforms in specialized sectors like Uber, Amazon, Mechanical Turk and other, global crowdsourced platforms which function independently of the geography of work. Since 2017 efforts have been made to create useful typologies of digital platforms and to catalog them.⁵ The Mastercard Foundation-funded FiDA program has boiled this down to a list of six transaction archetypes, with these categories of digital work in particular: e-commerce (for goods); global online work (for services performed remotely); and local services (provided in person).⁶ With a particular focus on understanding forms of digital labor, European academics Valerio De Stefano and Antonio Aloisi⁷ add further relevant characteristics to distinguish work platforms beyond the location of the work:

- (i) the geographical dimension, distinguishing between a global and a local presence;
- (ii) the content of the tasks, distinguishing between creative, routine or manual jobs;

- (iii) the service offered, distinguishing between “task specific” and “generalist” platforms;
- (iv) the nature of the skills required to undertake work, distinguishing between “low-skill” and “high-skill” activities;
- (v) the way of awarding work (i.e. contest vs. procurement); and
- (vi) the system of setting prices (free bid vs. fixed rate).

Mark Graham and his colleagues at the Oxford Internet Institute have undertaken some of the most detailed studies of the experiences of workers on global digital work platforms and have drawn incisive observations. In a recent publication⁸ Graham and his co-author Mohammed Amir Anwar have proposed that the rise of gig platforms creates a “planetary labor market” for digital work. In this type of market the distance between workers and employers may reach planetary scale, and workers come literally from all over the planet. However, oversupply means that relatively few of those registered actually get paid work so far. They point out that work of this type has “particular affordances and limitations that rarely bolster the structural and associational power of workers”. Ultimately, the jobs are footloose while workers remain tied to the localities in which they live.

Digital work in the developed world

There has been a boom in the number of reports, both scholarly and journalistic, which have called attention to the rapid growth and rising scale of digital work, and especially its implications for workers. Despite this growing interest, a lack of consistent definitions and surveys means that it remains very difficult to judge the scale on a global level. Heeks (2017) estimates that there are some 70 million platform workers around the world.⁹ According to the World Bank's *World Development Report 2019*, the number of freelancers is estimated at 84 million, still only 3% of the global work force.¹⁰ National workforce surveys so far generally do a poor job of picking up the nuances and distinctions emerging around alternative work.

However, at a national level, and especially in the US, there have been frequent surveys of digital workers. These surveys use different sampling bases, which make it hard to compare, and they are often commissioned by the work platforms themselves, so that the findings and implications need to be carefully considered. For example, US-based Upwork, which claims to be the largest global work platform, released the annual *Freelancing in America Report*¹¹ in October 2019, based on a survey of 6,000 US adults. The headlines of this most recent survey suggest a phenomenon growing to large scale, with mainly voluntary roots and positive outcomes:

- 35% of the US workforce freelanced in 2019, an increase of 4 million freelancers since the survey started in 2014.
- The share of full-time freelancers increased from 17% in 2014 to 28% in 2019.
- 60% say they started freelancing by choice, up from 53% in 2014.
- For the first time, the number of respondents who view freelancing as a long-term career choice is equal to the number who regard it as a temporary way to make money.

By way of comparison, earlier in 2019 Boston Consulting Group (BCG) published the results of a cross-country survey,¹² which reported a far lower figure for the US, with only 14% of respondents in the workforce undertaking gig work. However, the share of full-time freelancers in total (29%) was in fact very similar to that in the Upwork survey (28%).

Alongside the US and other developed markets, the BCG survey also covered major emerging markets, such as Brazil, India, Indonesia and China.¹³ In all these countries, the percentage of those reporting that gig work was a *primary* source of income exceeded the 4% of respondents in the US, with 5% of respondents in Brazil, 8% in India and 12% in China. By including part-time gig workers, the proportion rises to 33% in China (against 14% in US). This may not be surprising, given that employers on digital work platforms tend to be based in developed countries, while the workers are often found in lower-income environments. Even if these survey numbers come with large confidence bands due to small samples, they do indicate that gig work is fast becoming an important phenomenon in the global South as well.

There are increasingly other ways to track publicly the growth of digital work, other than relying on survey reports. Two large global digital work platforms, Upwork and Israel-based Fiverr, which listed their shares on the stock market in 2018, must now publish annual reports with consistent financials. As shown in the table below, together with relative veteran Freelancer.com, which listed in Australia in 2013, these platforms all report sizable (and growing) revenues. At "take" rates of between 14.5% and 20%,¹⁴ these three alone account for over US\$2 billion of work procured online in 2018. There may still be a lot of headroom for growth: at a July 2019 investor presentation, Fiverr claimed an addressable market for freelance work of US\$100 billion in the US alone. That number measures the potential "buy" side of what employers may spend. However, platforms such as Freelancer.com make bold claims for impact on the supply side as well: "We're changing lives in the developing world by providing opportunity and income." Upwork's mission is stated as: "To create economic opportunities so people have better lives."

These three digital work platforms share one characteristic with other platform players: they are all still loss-making, although 10-year old Freelancer.com claims to be close to break-even point. While financial information has to conform to accounting standards, their data on what are variously called users, workers, members or buyers are so diverse (or vague) in definition (i.e. active or not; since inception vs. at present) as to be almost meaningless for comparison purposes. Table 1 excludes two other well-known, larger US-based task platforms, Handy and TaskRabbit (bought by Ikea in 2017), because they are not listed and do not have to disclose their financial details, but they do occasionally issue releases containing information such as “helping more than 148,000 Taskers find meaningful work opportunities and collectively earn more than US\$140 million”.¹⁵

Table 1: Features of stock exchange-listed work platforms

NAME	HEAD OFFICE LOCATION	YEAR OF FORMATION	YEAR OF LISTING	NICHE	NO. OF USERS IN MILLION (M)	REVENUE (M)
Fiverr	Israel	2010	2019	Freelancing: global	4.8m users/ 850,000 workers since inception	US\$76m (2018)
Freelancer.com	Australia	2009	2013	Freelancing: global	32m	US\$52m (2018)
Upwork	US	(1999)/ 2015	2018	Freelancing: global	12m registered workers ¹⁶	US\$253m (2018)

In their pre-listing documentation, among a customary long list of possible risks Upwork and Fiverr make prominent mention of legal risk: that courts or legislatures could change employment laws in ways that affect their business models, which all rely on the platforms themselves not being deemed employers, subject to national labor laws.

The battle over when contractors are in fact employees has until recently been largely fought in US and European courts. In 2018 the California Supreme Court ruled in a California class action case against Dynamex Operations West Inc., a package and document delivery company that numbers Amazon.com among its clients. The suit charged that Dynamex misclassified its delivery drivers as independent contractors rather than employees. The court ruling clarified a definition of independent contractors and also placed the burden of proof on those entities relying on the independent contractor status that it in fact applied.¹⁷

Across the Atlantic, the UK case of Pimlico Plumbers centered on the employment status of a plumber who had worked for the company on a self-employed basis for six years. Other courts had found that he was a “worker” with limited (but still valuable) employment rights, including holiday pay. Pimlico Plumbers appealed to the Supreme Court, which in 2018 upheld that previous rulings based on the finding that the conditions of work suggested that the plumber was in fact a worker, including the fact that Pimlico exercised tight administrative control, imposed conditions around how much it paid him and on his clothing and appearance for work, and restricted his ability to carry out similar work for competitors if he moved on from the company.¹⁸

After these landmark court decisions, in 2019 legislatures have started to become more active on the issue of platform work. In April 2019 the European Parliament passed new rules setting minimum standards for workers on part-time and alternative work contracts.¹⁹ The new EU rules do not address the situation of self-employed workers, but they apply to those working an average of at least three hours each week and 12 hours every four weeks, increasing the protections for this group. Specifically, employers must provide clarity on working conditions to employees on their first day at their job; and employers are mandatorily required to provide free job training that will be counted as working time. Workers can also refuse without penalty assignments outside predetermined hours or be compensated if the assignment was not cancelled in time.

In line with the findings of the Supreme Court case, the state of California passed a new law called Assembly Bill 5 in August 2019, which defines contract workers only as those who work outside of a company's main course of business.²⁰ In effect, many gig workers may now be deemed to be employees. However, large platform firms such as Uber are contesting the application of the law to their workers, asserting that Uber is primarily a technology company, hence drivers are outside its main area of business. More court cases and more legislation seem likely. The extent and scale could destabilize even the larger platforms and their associated workforces.

Digital work in the developing world

Insight2impact (i2i), a global resource center which seeks to improve financial inclusion through the smarter use of data, has identified 277 platforms from its census of digital platforms active in eight African countries in 2018.²¹ While large global platforms such as Uber may be the largest in their category and often attract the greatest local attention, the majority of the platforms were African-owned or Africa-based. Of the total, just over a quarter were for freelance work. Combining this census with an earlier survey of online usage by ICT Research Africa, i2i reported that a total of 4.8 million people worked on these platforms. These numbers vary by country - from as high as 3% of respondents in South Africa to 1% in Ghana.²²

The earlier trend to listing digital platforms has not been limited to those in the global North. Jumia, Africa's largest e-commerce platform, was launched on the New York Stock Exchange in April 2019. In its pre-listing documents Jumia reported 81,000 active sellers.²³ Its second-quarter 2019 report showed that sales measured by gross merchandise value (GMV) across the platform continued to rise fast (+68% year on year), and the number of active customers was also up by some 50% to reach 4.8 million.²⁴

Since 2017 both the FIBR project and FiDA have undertaken further surveys and conducted qualitative work to establish whether - and if so how - African entrepreneurs and microenterprises were using the available digital platforms.

FIBR identified a number of micro-entrepreneurs in east Africa who were actively using digital platforms in their businesses - only these platforms were not designed for e-commerce but rather for social media. Photo-sharing platform Instagram was being used to market goods and services, while WhatsApp was being used to take orders and manage customers. These entrepreneurs included two categories of microenterprises, which FiDA defines as "digitally augmented" (adding a digital channel to their service) and "digitally native" (created online to sell a good or service). Although these entrepreneurs generally reported growth in business as a result of using digital channels, using these free media platforms, which were not designed for e-commerce, meant substantial "off-platform" work - for example, to collect payments. At least for these small-scale entrepreneurs the pull of e-commerce platforms such as Jumia was not yet strong enough to overcome some of the costs.

FiDA's research²⁵ into a group of microenterprises in Kenya which were using platforms similarly found that most were using social media channels; only the more business-savvy have so far actually used the available e-commerce platforms. This work suggested that there may be a false dichotomy between consumer and enterprise apps in this context, and consumers and sellers were actually using the same apps because they were accessible, free and widely understood. These innovators and pioneers are probably the advance guard of a much larger corps of online workers to come, as digital connectivity grows and as digitally native youth enter the workforce. Indeed, in our 2019 whitepaper we estimated that by 2030 some 30-80 million people could become iWorkers - those whose livelihoods are enabled by digital channels. But more could be done to build a trusted ecosystem to support this growth.

Back to progressive formalization

The amount of iWork and the number of iWorkers are clearly likely to grow in most places by 2030, fueled by the same strong tail winds as those that are driving digital commerce in general. However, the real developmental issue is not the quantity but the quality of the livelihoods generated by digital channels. Already, research around practices leading to the use of the term "digital sweatshops" has inspired the work of the Fairwork Foundation, a cousin to the Fairtrade movement for goods in the digital work space. The Fairwork Foundation targets especially the buyers of digital work in the global North, so that they recognize and are willing to pay more for work done on certified platforms which adopt reasonable standards for workers.

Such efforts aimed at encouraging global certification are welcome, even if their traction is uncertain. However, imposing a globalized view of labor law and norms is unlikely to address the growing concerns over a race to the bottom of the "planetary labor market". This is because the legal debate in the global North - whether to recognize a new category of workers with a status halfway between employees and contractors - seems far less relevant in the global South: not because those conventional categories don't exist (they do, often with elaborate rules governed by labor or tax law) but rather because the overwhelming majority of workers does not come under the law at all. The defining characteristic of most employment in the global South is that it is informal - outside the purview of the law or the formal financial system. A 2018 report on women and men in the informal economy by the International Labour Organization (ILO) estimates that the share of workers in the informal sector, or else informally employed in the formal sector, may be as high as 86%.²⁶ Compare this with North America or northern, western and southern Europe, where the report puts the rates of informality at 18% and 14%, respectively. Part of the angst in the global North is attributable to a sense that informality is rising there too, causing northern labor standards to converge with the lower levels prevalent in the global South. Indeed, as the title of a recent research report by the UK's Overseas Development Institute (ODI) puts it, "Informal is the new normal".²⁷

As the guardian and sentinel of global labor standards, the ILO has long regarded labor informality as something to be actively opposed and ultimately to be done away with. As a formal ILO Recommendation (No. 204 of 2015)²⁸ suggests: "[It] encourages member States to undertake a proper assessment and diagnostics of factors, characteristics, causes and circumstances of informality in the national context to inform the design and implementation of laws and regulations, policies and other measures aiming to facilitate the transition to the formal economy."

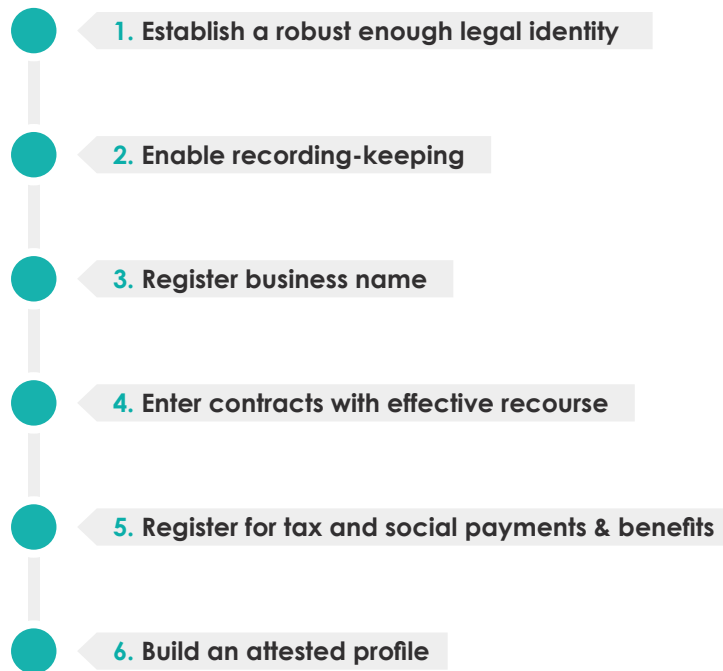
The rise of digital work will not do away with informality. Formality is a multi-dimensional concept anyway and is usually in the eye of the beholder: for the state, formality equates to compliance with law and regulation (having business licenses, for example, or being registered for tax purposes). For the worker or firm, formality is often more about whether they are visible and verifiable in order to access formal capital through the financial system, since compliance alone may be no real protection from harassment.²⁹ But the key insight here is that digital work changes the nature of formality, from a binary concept into a spectrum of differential levels of visibility and compliance. It is possible to design incentives to encourage workers to move along a graduated scale towards greater formality by creating commensurate benefits. This is the concept of progressive formalization, which is at the heart of the *iWorker Hypothesis*, namely that progressive formalization can lead to greater productivity. This, in turn, enables iWorkers to enjoy more stable and potentially rising incomes over time, rather than replicating the tenuous volatility of the informal sector which many - if not most - informal workers in the global South experience today.

What does this spectrum look like? Figure 1 below identifies six discrete steps (not necessarily in order) that would embody progressive formalization, leading to a formal profile. Note that these steps apply to a legal entity as well as to an individual acting as sole trader, as most

microenterprises are. The difference is that formalization often assumes that these steps are all surmounted as a prerequisite to commencing business, rather than as a sequence.

It starts with the establishment of legal identity as the basis for the subsequent steps of registration and contracting. This identity needs to be asserted for business purposes (step 3), so that customers can identify the business and indeed, choose to buy from it again. At the formal end, this may involve registering copyright or a trade name; at the less formal end, it is about choosing a sufficiently distinctive name on the platform under which to trade.

Figure 1: The steps in progressive formalization



Note how superplatforms support or take care of a number of the steps shown here:

#1: they provide forms of digital identity around work profiles for use within their ecosystems;

#2: they provide *de facto* record-keeping on seller accounts, sometimes offering extended accounting services as an add-on option;

#3: they allow a business to build an online presence under a unique trading name, whether or not that name is registered legally (which may not be required for sole traders anyway);

#4: they enforce contracts between buyers and sellers, adjudicating if need be, with the sanction of being barred from the platform;

#5: while it is not yet the legal norm that platforms provide reporting for tax purposes, platforms could easily generate reports and even offer APIs for easy tax filing or to make regular payments;

#6: they provide a track record of sellers (and in some cases buyers too) through the reputational scores accumulated for each task or transaction (though these are not transferable).

The key issue for the state is not to jump to step 5 - to require tax registration and payments - before the benefits of higher income are first seen.

How far do existing environments enable the emergence of iWork along a spectrum like this? In 2019, with Mastercard Foundation's support, we completed a first diagnostic of Ghana in 2019. The diagnostic assessed the presence and strength of six factors that would enable iWork to emerge, listed in the Box below.³⁰ In the case of Ghana, we concluded that although the environment does not prohibit or block the emergence of iWork, it does not promote it either: the risk of a lack of coordination across complex emerging policy areas is high.

A country environment is enabling for iWork if at least the following conditions hold:

INTERNET ACCESS

Internet access is widespread, reliable, and affordable for iWorkers.

1

DIGITAL PAYMENTS

iWorkers can pay and receive online micropayments securely, quickly, and cheaply.

2

LEGAL AND POLICY ENVIRONMENT

The law is clear with respect to digital contracts and open to flexible, contract work with one or more online source.

3

TAX ENVIRONMENT

The tax code is clear for contract work and self-employment, and the tax burden does not disincentivize self-employment.

4

PERCEIVED AND ACTUAL BENEFITS

iWorkers perceive clear benefits and receive actual benefits, including training from participation in online work.

5

DIGITAL COMMERCE PLATFORMS

Digital commerce platforms which connect iWorkers to customers are active and growing.

6

Conclusion

The pull of digital work, or iWork, is strengthening, even for individuals further down the income scale in developing countries. However, it remains at an early phase. But even at this initial stage some risks are becoming clearer. UN agency UNCTAD's 2019 *Digital Economy Report*³¹ cautions about new forms of digital divide arising between nations with active digital commerce platforms and skills and those without. That divide may leave limited value from the growth of digital livelihoods in the hands of the digitally excluded and may simply replicate digitally the hard scrabble of much informal-sector activity today, but now at a "planetary" level.

However, policymakers and donors can take some actions to mitigate the risks. The UNCTAD report recommends that developing countries focus more on digital commerce for regional and local services, where they have stronger advantages. Governments can act to improve the trust environment for digital commerce by improving the robustness of digital identity and of forms of online dispute recognition, for example. In the absence of nationally trusted ecosystems, superplatforms are likely to dominate digital commerce because of their ability to establish more trustworthy zones of commerce in which they set and enforce the rules.

But much remains uncertain as to which approaches will work best, and where. There is a need for policy "sandboxes" or policy "labs" - zones in which governments may test different forms of regulation for digital work before introducing laws or policies nationally. At the G7 summit in August 2019 the OECD launched the Business for Inclusive Growth Initiative.³² One aspect of this initiative is the establishment of a project incubator, which will promote on-the-ground collaboration between businesses and with governments and philanthropic actors in ways that can help inform the policies of OECD countries and beyond. Along similar lines, the Mastercard Center for Inclusive Growth recently announced an investment in an Economic Security Impact Accelerator run by the Royal Society for the Arts (RSA), which will support cohorts of firms and non-profits in the UK that are impacting the future of work there.³³

The FIBR project was started in 2015 to experiment in agile ways with pathways by which pull-based approaches could promote financial inclusion in Africa. For FIBR, the target outcome was more financial inclusion. However, we have come to see over the past four years that the greater challenge is ensuring that the "pull", like the pull of income-generation, is strong enough and can lead to good, long-term outcomes. As FIBR wraps up its work in 2019, there is a case to be made now for launching a next-generation initiative, which would take a similar experimental approach to test and support the emergence of productive iWork in developing countries by working with a range of players - from the digital work platforms themselves to tech providers offering solutions to workers or employers. This early-stage learning could help shape a next generation of policy responses to allow and even encourage progressive formalization. It could also help to hone innovation efforts in areas most likely to support productive pathways. The FIBR acronym stood for "Financial Inclusion on Business Runways", its purpose and focus. Now may be the time for a new iWDP program - iWork on Digital Platforms.

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