

SIGNATURE VOLUME - EDITION 5 | MAY 2023

Empowerment or Exploitation

**Global Perspectives
on Women's Work in
the Platform Economy**

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Fixing Platform Power

A Framework for Substantive Inclusion in the Platform Economy

Although digital technologies have enabled women's participation in the economy, they continue to face technological, financial and social barriers. This essay explores these structural challenges women face by analysing select enterprises. The authors found that (a) women-led MSMEs tend to demonstrate "thin" forms of digital integration which has implications for their scalability and growth; and (b) enterprises which are modeled on co-operatives or social enterprise led platforms are more responsive to the issues faced by women so they are better able to foster "substantive inclusion" i.e, inclusion that enables women's participation in the digital economy on terms that favour them.

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Photo: Community kitchens led by SHG women who are supported by Farm Didi, a food-tech enterprise.

Introduction: gendering the platform state-of-play

For many women workers across India, digital technologies are increasingly shaping participation in social and economic activities. Be it using social media or messaging apps, or participating in digitally mediated gig work, familiarity with technology has become a precondition for sustaining livelihoods, accessing information and welfare services, and forging community ties. The question remains, however: does access to and engagement with digital technologies and platforms consistently translate into expansion of economic choices and livelihood options for women? For whom and under what conditions can these outcomes be enabled? How can platform design and institutional frameworks enable women to reap the benefits of the digital economy?

In this essay, we use insights from our primary research across a spectrum of women workers and digital marketplace platform models to answer these questions. Digital marketplace platforms are a kind of transaction platform whose main purpose is to facilitate exchanges between buyers and sellers. While there are many kinds of digital marketplace platforms, in this essay we focus specifically on e-commerce and social commerce platforms that enable small producers, traders, and micro-entrepreneurs to connect with a marketplace in order to sell goods. Importantly, we view platforms as “architectures” – a set of digital frameworks for social and marketplace interactions,¹ and seek to answer the question: how, and under what conditions can digital marketplace platforms respond to the needs of women small producers and micro-entrepreneurs?

The rationale behind “substantive inclusion” is to reduce power asymmetries between the owners of the platform and its users. It comprises three core principles: (1) socially embedded design (2) ethical intermediation and (3) equitable data value creation and distribution strategies.

The methodology used was primarily qualitative – including focus group discussions with 70-80 women farmers and small producers, and 10-15 semi-structured interviews with women micro entrepreneurs, as well as enterprise leads/owners who are building e-commerce solutions for women/micro- entrepreneurs.

Based on the findings, we developed the concept of “substantive inclusion” as a core principle in the design of such platform architectures. The rationale behind “substantive inclusion” is to reduce power asymmetries between the owners of the platform and its users. It comprises three core principles: (1) socially embedded design – i.e., design that recognises the interconnectedness of its users to larger social networks and is intentional about empowering groups belonging to historically marginalised social locations, (2) ethical intermediation, i.e., mediation strategies that privilege fairness and equity, and (3) equitable data value creation and distribution strategies. Before elaborating on these principles in the subsequent section, we offer a brief overview of the key gendered challenges in the e-commerce landscape.

A multifaceted digital divide that builds off and amplifies existing gender inequalities.

Adoption, use, and familiarity with digital tools and technologies, and in particular, the internet, is a prerequisite for e-commerce transactions to take place. A gender digital divide affects e-commerce adoption.² As per the latest statistics released by the National Family Health Survey (NFHS), only 24 percent of rural women and 52 percent of urban women have ever used the internet, as compared to 43 percent of rural men and 65 percent of urban men.³ Additionally, women’s mobile phone and internet use tends to be supervised or monitored by men, older family members and intimate partners, as a result of which many of them tend to limit public engagement on the internet.⁴ This creates barriers for their ability to master more advanced technology and digital skills and leverage digital tools as workers and entrepreneurs, with men more likely than women to have used mobile internet for complex tasks such as accessing government services, reading the news, or making payments.⁵ In a recent pan-India survey of financial transactions of women consumers, it was found that 48 percent cite cash payment as their first preference.⁶ Anecdotal evidence from Women Self-Help Group (SHG)

members across four states suggests that even though women in their community were using phones for personal use, they were unable to make financial transactions online, and did not use phones for their businesses.⁷

Women are also doubly disadvantaged because of their “care giver” roles in society – a study examining links between women’s online exposure and their labour force participation found that while online exposure increased the amount of time women were spending on employment and learning related activities, it did not decrease the time they allocated to unpaid household work. In fact, those who perform domestic duties as their principal activity, were found to be spending the least amount of time online.⁸ Thus, various socio-structural differences and influences necessitate taking a gender responsive approach to the design of e-commerce architectures, one that recognises the historical imbalances of gendered power structures and is intentional about correcting them.

Exclusion-by-design in mainstream digital marketplace models

The rise of e-commerce marketplaces has been viewed as a pathway to reduce gender gaps in women’s entrepreneurship activities by improving women’s access to digital skills, finance/ credit, training, and work opportunities, and by reducing information asymmetries.⁹ However, significant gender gaps persist in the Global South in the adoption of digital technologies for entrepreneurship and commerce. A recent study of over 1500 micro enterprises in India found that while e-commerce has certainly improved overall employment levels in MSMEs in India, female employment has remained low in e-commerce based MSMEs as compared to others.¹⁰ Evidence suggests that the algorithmic evaluation criteria used by mainstream e-commerce platforms do not account for the reality of women led enterprises, most of which are small businesses with low output levels, limited growth potential, and very little capacity to bear inventory and customer service overheads, which leads to their unfair exclusion from such platforms.¹¹

Women-led micro enterprises also tend to have lower profit margins than men-owned firms.¹² Piya Bahadur, Co-Founder and CEO of a start-up that is currently building MeraBills, a phone-based accounting software designed to build financial management capacities of micro entrepreneurs,

notes the need for platform infrastructure that can catalyse local e-commerce at scale, while accounting for the differential attributes and needs of women-run enterprises:

Women entrepreneurs are a highly segmented population. The question we keep asking is – how do you deploy a technology solution that works for someone who just wants to run it at a subsistence level by tracking her receivables, and for someone else who wants to make a product catalogue for her bags and take it to multiple cities? This is about thinking through what may be the optimal consumption basket from the standpoint of women’s differential needs and locations, and not what is most profitable.

Lack of investment in the infrastructural and institutional building blocks

Digital-only, or digital-first, solutions tend to obfuscate the real problems of lack of public policy and infrastructure support for micro entrepreneurship. For example, even within small businesses, evidence points to differential access to circuits of knowledge, capital and infrastructure between male and female owned businesses, with the latter being less likely to have access to facilities like a fixed office premise, toilets, waste management, proximity to bank/post office accounts, etc.¹³ Women entrepreneurs also fail to develop highly productive and revenue generating businesses due to insufficient market information about prices, inputs and competitors, connections, etc., which then impacts their ability to access capital/finance.¹⁴ A tech-first approach that is centred on the provision of a tool, a platform or a website overlooks these important connectors in the ecosystem (both physical and informational) that can enable women entrepreneurs to build the capability to navigate the big picture, and grow their businesses.

When they first launched, Farm-Didi, a food-tech enterprise that is working to provide e-commerce solutions for self-help groups (SHGs)¹⁵ in rural Maharashtra, provided women with an app that allowed them to market their products by uploading product pictures through their mobile phones on to a personal website. However, giving women a platform to create websites did not automatically translate into a sustainable revenue stream. Asmita Ghodeswar, Co-Founder and Chief Technology Officer (CTO) of Farm Didi,

reflects on how discussions with the SHGs pointed to non-technological needs:

The women we met did not think about their cooking as a business enterprise. For example, it's not just about how tasty my pickles are or even how much pickle I can produce; it's also about which locations will have the highest demand for them, and how I should price them. We realised that this was the entrepreneurship deficit that we had to bridge in parallel with the technology solution. This required extensive investments in physical outreach infrastructure and support.

Additionally, the rural e-commerce landscape, as Piya notes, has a very distinct, hyper local character that is side stepped by mainstream digital marketplace platforms. “There are products that are made in rural areas and sold in rural areas, and they will never be found on Amazon or Flipkart,” she says. “Enterprises here don’t need 10-minute delivery models, they have very specific requirements across cataloguing, village to village reach, bookkeeping assistance and so on.”

Thus, the potential of technology notwithstanding, the ability to translate that potential into meaningful participation rests on investing in the institutional and infrastructural building blocks that can allow women—individually and collectively—to find their niche and sustain their enterprises in the digital economy. Support for digital skilling is often seen as the apt textbook response to capacity building, when the missing piece is actually the institutional building blocks that can enable equitable access to capabilities, knowledge and capital circuits at the level of the local ecosystem.

What needs to change? A framework for Substantive Inclusion

Are alternative models of e-commerce that lead to more empowering outcomes for women possible? The research findings show that there are ways of incorporating the principle of “substantive inclusion” in e-commerce. Substantive inclusion occurs when women can participate in platform mediated work that promotes entrepreneurial flourishing and deepens their control over the terms of their participation. In the section below, we unpack the three-way dimensions of substantive inclusion, and their intersections with gendered stratifications.

Socially embedded design

Design is neither purely technical, nor are platform interactions neutral transactions.¹⁶ Socially embedded design refers to design that is intentional about empowering groups belonging to historically marginalised social locations. It recognises that users are stratified on axes such as gender, caste, class, race, and geographical location. Piya explains how it intersects with elements of platform design,

Women learn and adopt technologies in ways that are very different from their male counterparts. For example, women micro-entrepreneurs in the rural areas face significant challenges in receivables management, because their largest client base comprises their friends and neighbours, and social barriers make it difficult for them to collect monies from this segment. Setting a payment reminder option on the app allowed them to do this without being too obvious. They could initiate a reminder and then say – ‘oh the app sent it’. That’s something they value.

Additionally, noting the need for sellers to have more control over their market, Mera Bills did away with the requirement of having potential clients to download apps, as is the norm in mainstream e-commerce platforms. They gave users the option to share PDF versions of their catalogue through WhatsApp. Women micro-entrepreneurs did not have to coerce their friends and family to download an app to purchase their products.

Ethical intermediation

Intermediation practices (either digital or otherwise) are critical enablers particularly for delivering digitally-enabled solutions to vulnerable or marginalised groups. Ethical intermediation refers to platform strategies that privilege fairness and equity in marketplaces. It counters the algorithmically powered intermediation strategies of mainstream platforms, which, structurally disadvantage women led enterprises. Ethical intermediation strategies explicitly promote participation and control of less powerful platform actors in production and supply chain decisions.

For example, Vrutti, a social enterprise that works with Farmer Producer Organisations (FPOs) ensures that its Business Acceleration Units (BAUs) set up at the block or district level provide



the critical institutional support women need to actively participate in the agriculture value chain. While the entire value chain is set up to be delivered digitally, there is a physical intermediary layer that provides support for supply chain linkages, capacity building, training, and technical troubleshooting. Rajesh Kanna, Manager – Meals, BAU (Pudukottai, Tamilnadu), describes this “phygital” arrangement:

Our physical intermediaries are known as ABAs (Agri-Business Accelerators), and every FPO has about five-six ABAs. The intermediation provided by the ABAs touches every part of the supply chain and is particularly responsive to gendered challenges. For example, because women farmers are more likely to face mobility challenges than male farmers, ABAs ensure that all women farmers receive transportation support to pick up the produce from their homes and deliver to the warehouse. Without this support, many women farmers find it difficult to market their produce.

Another example is that of SEWA Federation’s platform co-operative model developed by their women. Here, the co-operative becomes the “trusted” intermediary between the digital platform and its members. It aggregates data and makes

decisions on resources and input information to be channelled to the farmers. It also ensures that they are not being exploited or forced to choose something that may be destructive of the land.¹⁷

Equitable creation and distribution of data value

One of the key ways in which e-commerce platforms create value is through the generation and use of huge volumes of data based on transactions and interactions on the platforms.¹⁸ The benefits of such data accrue primarily to the platform owners. Here, substantive inclusion therefore necessitates privileging local value generation and structural transformation of smaller enterprises through equitable creation and distribution of platform data value. This means that digital platforms must accord producer and user communities primary claims over their data. Data, as a common pool resource, should primarily be managed through participatory, locally scrutinisable systems.¹⁹

Vrutti ensures that the data value generated through the platform transactions is distributed to the farmers who use the platform and not the investor or the developer of the application. This approach, as Rajesh observes, moves the needle, nudging FPOs to use and deploy the insights from

their data. This is in direct contrast to mainstream agri-tech platforms that harvest data to optimise their own profits.²⁰ He says:

Building data capacities of the FPOs is a key area of focus for us. Our platform generates a lot of data that can strengthen farmer capacities. The FPOs are taught to harness this data. What are their fast-moving commodities? Which are their high margin products? What kind of forecasts can you make for groundnut sales for the next three months? Importantly, these are not just technical capacities. We need to make them think like entrepreneurs running a business. We start by making them understand that digital tools are not just for record keeping, but intelligence systems that can aid business development strategies.

Another example of equitable data value creation and distribution can be seen in the platform ecosystem being developed by Kerala government – the Kerala Food Platform. It aims to connect producers, consumers, and business enterprises in the agricultural value chain. The experiment seeks to leverage the value of data to support the state's extensive network of agricultural

and labour cooperative institutions by providing them a suite of publicly created basic digital services for membership records management, business process tracking, and leveraging data-based analytics for activity planning, monitoring, revenue forecasting, and risk management.²¹ Data aggregated from co-operative institutions will be covered as a knowledge-commons (i.e., it will be collectively owned and governed by a community of users) with conditional accesses provided to private players (for creating useful digital products and services for the co-operatives) as well as state agencies (for public policy decision making).²²

Both these examples point to the centrality of a new economic logic for data value creation and distribution – where data is not the private property of platforms; rather, it is recognised as a social knowledge commons where a baseline of non-appropriability is maintained, and whose uses have to maximise public value creation without risks of individual or collective harms.²³

The state as orchestrator of the techno-institutional paradigm

Our fieldwork suggests that while platform architectures can produce substantial inclusion and galvanise agency of smaller market actors, this

needs to be complemented by the state through public policies and institutional mechanisms. Platforms wield an all-encompassing intelligence about social relationalities — endogenous (to the platform ecosystem) and exogenous (as pertaining to wider social systems and structures).²⁴ In the dominant digital economy landscape, a totalising control over social knowledge enables the platform to know more, know better, and know how best to extract labouring time for profit. The governance of the resources of data and digital intelligence and their value therefore become non-negotiable for a fair and just economy. State interventions are essential not only to curb these monopolistic and winner-take-all characteristics of the mainstream platform sector, but also to promote inclusive development policies.²⁵ Gender equal outcomes, therefore, are not merely about policies that increase women's access to technology. We need policies that enable necessary investments in public digital innovation ecosystems – high-speed connectivity, public data pools and machine-readable data sets, public cloud infrastructure and public platform marketplaces.²⁶ It is also necessary to provide support for SSE (Social and Solidarity Economy) enterprises where women dominate,²⁷ and create appropriate institutional mechanisms to encourage and operationalise

women's participation in local innovation systems and enterprise development.

Conclusion

In conclusion, alternative technological models provisioned by social intermediaries and co-operatives can facilitate a fair distribution of the gains from e-commerce for women workers and entrepreneurs. Their gender responsive platform models—with socially embedded design, ethical intermediation and equitable value creation and distribution—put the power and agency of women workers at the centre. However, given current trends of platformisation, it is impossible to think of a scenario in which such organisations can enjoy a level playing field in funding and scale. A platform paradigm that works for women can sustain itself only if the accumulative impulse of dominant venture capital-backed platform marketplaces is regulated. Ultimately, as platformisation becomes the new ordering principle, it remains contingent on the state to orchestrate the structural conditions for a just society and economy, ensuring freedom from precarity for all, and guaranteeing the right to market participation and economic citizenship of women.



Endnotes

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