

Digital2Equal:

Case Studies on Women and the Platform Economy

WHY WOMEN AND THE PLATFORM ECONOMY?

By 2022, an estimated 60 percent of global economic activity will be performed digitally.¹ Economic opportunities are increasingly mediated by online platforms: in 2018, an analysis found that the market value of just the largest global platforms to be worth more than \$7 trillion.² The importance and size of the digital economy is set to dramatically rise because of the COVID-19 pandemic as people and businesses become increasingly dependent on the ability to operate online.

For women—who are 26 percent less likely than men to be in the labor force³ and three times less likely to own a business⁴—digital platforms represent an opportunity to close longstanding gaps in access to jobs, assets, and markets. Women are entering male-dominated work and finding new ways to work online. Entrepreneurs who may have been limited to local sales are reaching new customers through e-commerce platforms.

However, women also face substantial gaps both in accessing digital services and in leveraging them to expand economic opportunities, including through platforms. These barriers are not only deterrents to expanding women's opportunities but also to building strong and inclusive economies following the COVID-19 pandemic.

DIGITAL2EQUAL

To address these challenges and to explore how to best leverage the platform economy for gender equality, the International Finance Corporation (IFC) and the European Commission (EC) convened Digital2Equal—an initiative that brings together 17 leading technology companies operating across the online marketplace to boost opportunities for women in emerging markets.

Both the IFC and the EC recognize the importance of gender-inclusive considerations in private sector development and in closing gaps in the digital sector in particular. Through peer-learning, research, and client engagements, IFC works with technology companies to close gaps between men and women as employees, entrepreneurs, customers, and leaders. The EC implements and supports initiatives that boost women's ability to play a more active role in the digital age through: research on women's participation in the digital economy and contribution to the global economy; informing policy approaches with member states; and collaborating with private sector partners to close the digital gender divide in their companies.

Under the Digital2Equal initiative, participating companies worked to expand opportunities for women by making measurable, time-bound, and new commitments specific to each company's goals. They also participated in six knowledge-exchange sessions about implementing gender innovations and conducted new research that help put commitments into action.

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Creating Markets, Creating Opportunities

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BUILDING INCLUSIVE PLATFORMS

Digital2Equal members include goods, services, and finance platforms. Together, these 17 case studies of member initiatives provide a set of comprehensive insights on how the platform economy is affecting women and what more can be done to increase women's economic opportunities.

Drawing on company commitments and other data from Digital2Equal members, these case studies highlight

four approaches to building inclusive platforms for women: (a) creating inclusive employment, (b) collecting sex-disaggregated data, (c) designing gender-inclusive products and services, and (d) supporting communities and building ecosystems. The cases featured here showcase a portion of the wide range of activities undertaken during the initiative—as well as newly developed programs to support COVID-19 response and recovery.

1. Creating inclusive employment

Diverse and inclusive employment represents the first step to ensure companies can design technology that benefits everyone. Closing gender gaps in employment is particularly crucial as the International Monetary Fund has predicted women may lose more jobs to technological change because women are more likely to be in positions that will automate at an early stage and are less likely to be in high-growth fields such as science, technology, engineering, and mathematics.⁵ Diverse teams innovate better⁶ and sometimes even outperform homogenous teams in investment performance.⁷

Digital2Equal members adopted a range of commitments to build gender-smart employment practices. These included efforts to hire, retain, or promote women; to provide employer-supported childcare; and to achieve EDGE (Economic Dividends for Gender Equality) certification. This brief highlights such initiatives from four companies:

- Global transportation platform DiDi Chuxing used its existing Women's Network to grow its share of women employees to 40 percent.
- Latin American e-commerce site Mercado Libre recruited women into management and



underrepresented roles across the company, increasing the number of women in senior management by 10 percent.

- Online professional network LinkedIn increased women's representation in leadership by 56 percent over five years.
- Customer relationship management platform Salesforce added 4,000 women employees in 2018 and invested \$2.1 million in the past year to ensure there were no pay discrepancies between men and women employees.

2. Collecting sex-disaggregated data

Segmenting and analyzing data separately for men and women is a key part of designing for women. However, identifying user gender is not standard and can mean grappling with technical challenges, such as defining businesses owned and operated by women as well as privacy and security concerns. These case studies highlight how three companies were able to leverage disaggregated data to better understand their user bases, to design better services, and even to use data to inform delivery of impactful community initiatives and development debates:

- Brazilian online marketplace Elo7 found that 80 percent of its vendors were women and was able to offer training to help women entrepreneurs launch digital businesses.
- South African recruitment app Giraffe leveraged company data to highlight the widening gender pay gaps for low-income professions in South Africa.

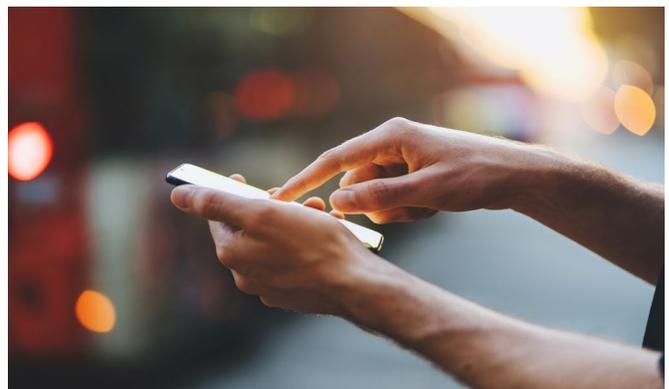


- Kenyan work platform Lynk was able to get greater insight into its provider base by disaggregating data and operationalizing programs that increased women's representation in higher-earning fields such as construction.

3. Designing products and services

Digital2Equal members represent billions of users. Designing products and services that serve customers well can enhance opportunities for women to engage in the digital economy. However, doing so can also mean overcoming new challenges to gender equality, such as forms of gender-based violence online. This brief highlights five cases from a variety of sectors:

- Southeast Asian super app Grab was able to reduce incidence of preventable accidents by 40 percent in 2019, indirectly increasing the mobility of women in a context where safety has been found to be a key concern.



- Southeast Asian marketplace platform Lazada launched a "Mompreneur" program to target and grow women-owned e-commerce businesses.
- Chinese online lender MyBank, part of Ant Financial, used alternative credit scoring to finance women-owned enterprises and found that women-

owned small and medium enterprises on its platform were 8 percent more likely to be eligible to receive a loan.

- Indian e-commerce firm Myntra launched a dedicated line of clothing produced by local artisans in India, reaching more than 100,000 suppliers, the majority of whom are women.
- Global ride-hailing firm Uber worked to increase safety and security for its drivers and passengers by rolling out sexual harassment training to 75,000 drivers in India and by promoting freedom of movement through its #WithinHerReach and #IgnoreNoMore campaigns.

4. Supporting communities and building ecosystems

The long-term success of platforms is dependent not just on existing users but also on closing the substantial gaps in connectivity and digital use that keep women from accessing the platform economy. This brief highlights examples from five companies that are working to ensure women can access and leverage platforms to work online or grow their businesses:

- Global travel platform Airbnb worked with local organizations in India to help women hosts grow their businesses, learn new skills, and improve their livelihoods.
- Social media company Facebook launched SheMeansBusiness, digital skills training for women and girls, in three Latin American countries—tripling reach during the course of the program.
- Global technology company Google engaged independent consultants to assess the impact of its Internet Saathi program, which trains rural women on the rudiments of internet use.
- African e-commerce company Jumia developed a program to empower 50,000 Nigerian women and youths through online entrepreneurship.
- South African home-cleaning service app SweepSouth surveyed more than 1,300 South African domestic workers to highlight the work and living conditions of workers in the female-dominated domestic work industry.



ADDRESSING COVID-19 RESPONSE AND RECOVERY

Looking beyond the borders of the firm has become increasingly vital as the private sector mobilizes to support COVID-19 recovery.

For instance, an International Labour Organization analysis found that 41 percent of women, compared with 35 percent of men, are in sectors that risk high-impact loss of a job or work hours from the pandemic, including the platform economy.⁸ Loss of childcare and increased responsibilities at home have been called a parallel crisis,⁹ which could keep even more women from the workforce. Collectively, these challenges risk undoing decades of progress toward gender equality.¹⁰

Digital2Equal members are at the forefront of several response and recovery initiatives, including the following:

- **Providing support to frontline health care professionals:** LinkedIn has joined forces with 24 other San Francisco Bay-area companies to commit an initial \$22 million in collective funding for organizations on the front lines of the COVID-19 crisis. Ride-hailing platforms Uber and Grab have also provided free transportation and deliveries for health workers; whereas in China, DiDi Chuxing is also providing support to authorities in instances of service shortfalls. In the United States, Airbnb is supporting health workers with free or subsidized housing to 100,000 COVID-19 responders, including relief workers, health care professionals, and first responders.

- **Supporting businesses:** MyBank is helping small businesses recover by easing financing terms, whereas Google and Facebook have set up funds and free training aimed at helping companies digitize efficiently as they navigate the pandemic.
- **Supporting customers and employees:** e-Commerce company Jumia is waiving commissions on sanitary and hygiene products sold on its platform; Mercado Libre is doing its part to stem the spread of the virus by incentivizing use of digital payments rather than cash. In India, Myntra has committed to supporting employees and supply partners affected by the pandemic with uninterrupted health care.

We are at a critical turning point: the platform economy holds huge promise for addressing gender equality by providing alternative means for women to access jobs and start their own ventures. However, the effects of the global pandemic and restrictive social norms still pose a challenge for many women—even in the online realm. The following case studies from Digital2Equal members reveal the challenges in addressing these issues head-on, but also the triumphs that come with building more inclusive workforces, more accessible products, and stronger communities overall.

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ABOUT IFC

IFC—a sister organization of the World Bank and member of the World Bank Group—is the largest global development institution focused on the private sector in emerging markets. We work in more than 100 countries, using our capital, expertise, and influence to create markets and opportunities in developing countries. In fiscal year 2019, we invested more than \$19 billion in private companies and financial institutions in developing countries, leveraging the power of the private sector to end extreme poverty and boost shared prosperity. For more information, visit www.ifc.org.

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IFC Gender and Economic Inclusion Group

For more information on IFC's Digital2Equal initiative, visit: www.ifc.org/Digital2Equal

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