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# The Future of Work: Gendered Outcomes & Gendered Vulnerabilities

# What does the Future of Work Look Like?

- More technology and digital platforms
- Greater automation
- More flexible work
- Highly segmented labor markets stratified by skills
- More outsourced and independent workers

Labor displacing  
or augmenting?

Skill biased  
outcomes?

Greater informality? More or less sex segregation?

# Digital Technology, Financial Inclusion and the Gig Economy

- Digital services offer innovative platforms to address financial exclusion, promote health care, transfer government payments and educate and inform.
- Digital platforms can overcome restrictions of geography, reduce the transactions costs of using financial services, and enhance transparency and accountability in the transfer of money and payments.
- By enabling data capture and storage, digital platforms can help reduce the informational asymmetries between lenders and borrowers and buyers and sellers.
- Digital platforms can link buyers with sellers and workers with jobs, offer education and training, information about markets and government programs.

# Examples

- Programs like SheWorks that connect workers to jobs are inspiring new technology hubs and platforms in the developing world.
- serviis.com in Saudi Arabia and UAE offers online access to services including home maintenance, wedding planning and tutoring.
- Miriri (2017) identifies more than 40,000 online workers in Kenya and online platforms for hiring domestic work exist in India, Kenya, Mexico and South Africa (Hunt and Samman 2018).
- Techno Brain has partnered with Microsoft Corporation to launch a Digital Agriculture Platform in Africa to help farmers improve crop yields and increase income.
- Digitizing wage payments has reduced wage theft and increased formalization of work in many supply chains including garment GVCs (Better than Cash Alliance 2017).
- Digitizing government wage transfers has increased financial inclusion—particularly for women. Example of MNREGA in India.

# Cora, The Royal Bank of Scotland's Virtual Customer Assistant

Shift in how customers engage with banks – increasingly to internet platforms and chat mechanisms.



- AI employed to make customer service more efficient
- RBS chose to develop a virtual customer assistant who can have conversations with bank customers
- System allows bank to harvest data, embeds an iterative loop with data analysis of FAQs, to constantly update the service
- Team of conversational analysts also look at transcripts to improve the interaction with Cora
- 44% of questions from individual and corporate clients are now taken with Cora and resolved “satisfactorily”
- Roll-out of Cora occurred in tandem with branch closings and job losses

# OLA RideShare in India

OLA CABS is an Indian online transportation network developed by ANI Technologies.

- Founded in December 2010 as an online cab aggregator in Mumbai, and is now based in Bangalore.
- In November 2014, Ola diversified to incorporate autorickshaws on a trial basis in Bangalore.
- Ola Auto expanded to other cities like Delhi, Pune, Chennai and Hyderabad starting in December 2014.
- In 2018, the company has expanded to a network of more than 10,000,000 vehicles across 169 cities.
- In January 2018, Ola extended into its Australia, and New Zealand in September 2018
- In December 2018, Ola was valued at about \$5.7 billion.

# Taobao Villages in China

- Since 2009, many clusters of rural micro e-tailers have opened shop on Taobao.com Marketplace, being called “Taobao Villages”
- Taobao Village merchants produce consumer goods, agricultural products, and handicraft works based on their niche competencies.
- Taobao Villages have created more than 1.3 million jobs, drawing young people who migrated to cities back to their hometowns to start their own enterprises.

Source: World Bank, WDR 2019



# Care.com “care for all you love”

- Online platform to source care workers for child care, senior care, housekeeping, pet care and business services.
- Care.com launched in the U.S. in 2007 and today, we are the world's largest online marketplace for finding and managing family care, with more than 30.8 million members, spanning over 20 countries.
- Basic Membership is free and allows families to view and post jobs, receive newsletters full of expert tips and advice, and access a wealth of content on all things care-related.
- Premium Members pay a subscription fee ranging from approximately \$37 for a monthly subscription to \$147 for an annual subscription and enjoy all these services, plus the ability to view contact details and make contact with an unlimited number of caregivers, purchase background checks, and access references for providers.



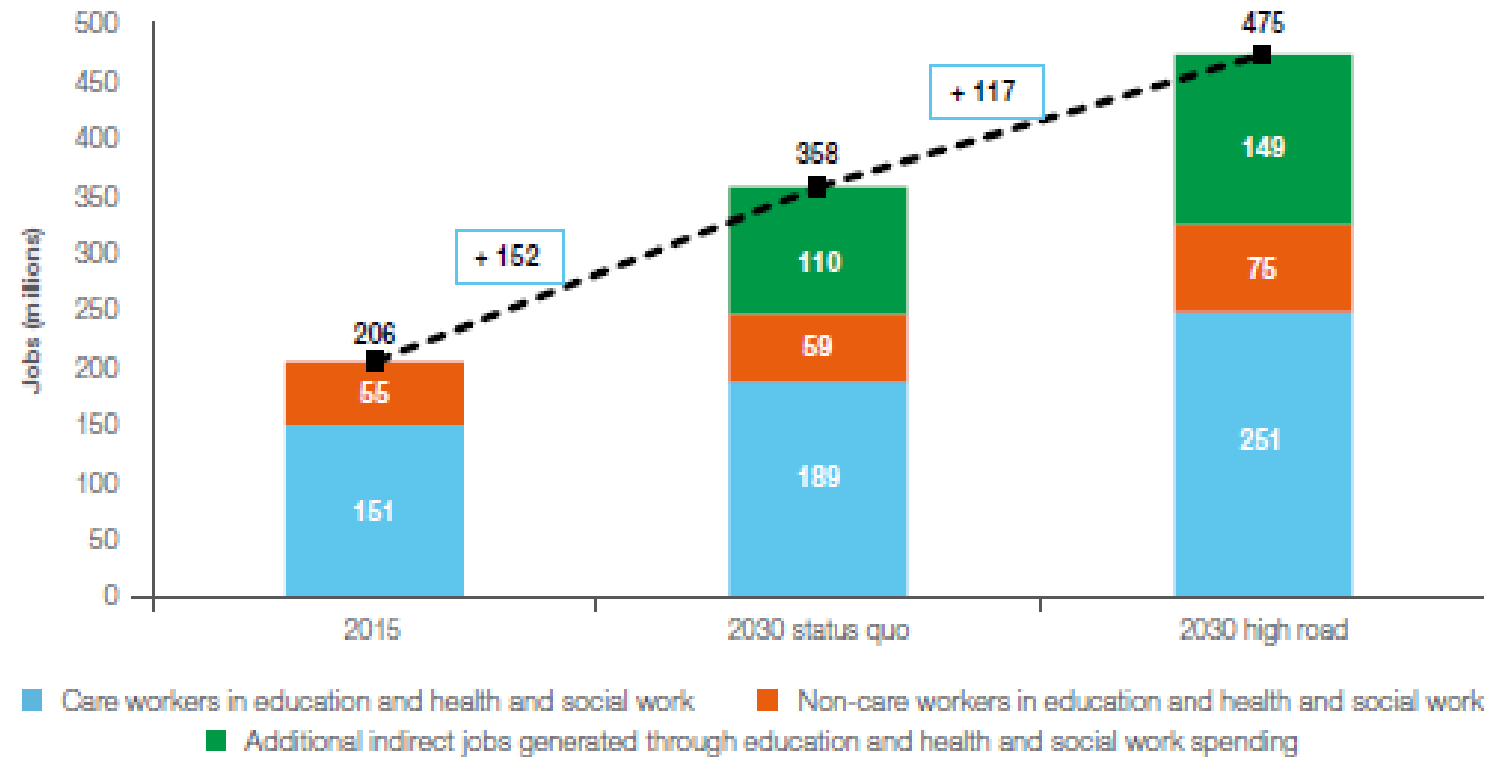
# CARE WORK AND CARE JOBS

FOR THE FUTURE OF DECENT WORK



## Expansion of Care Work: More Care Jobs

Figure 8. Total care and related employment in 2015 and 2030, status quo and high road scenarios



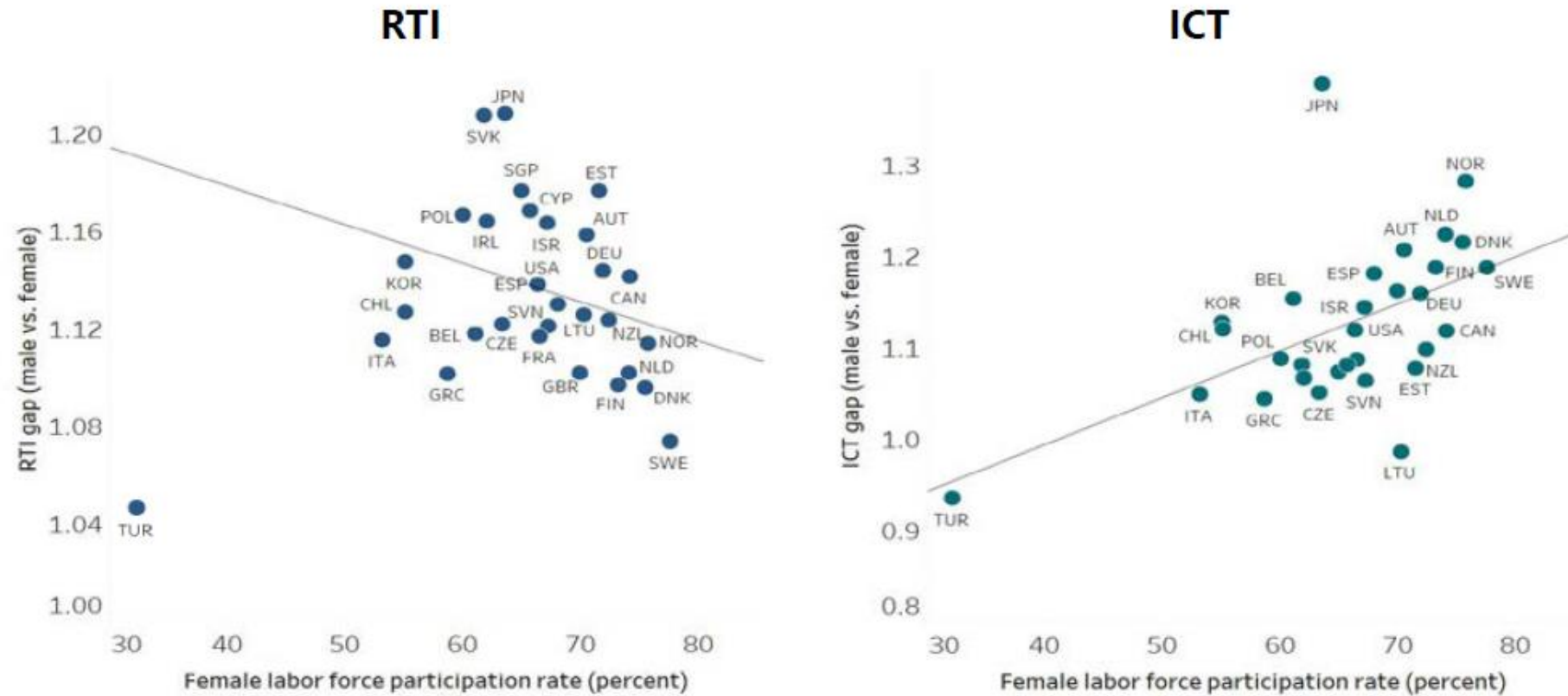
Note: See Chapter 5, figure 5.11 (45 countries). For 2015, ILO calculations based on labour force and household survey microdata.

Source: Ilkkaracan and Kim, forthcoming.

# Gender Implications

- Women, on average, perform more routine or codifiable tasks than men across all sectors and occupations—tasks that are more prone to automation (Brussevich et al 2018).
- Women perform fewer tasks requiring analytical input or abstract thinking (e.g., information-processing skills), where technological change can be complementary to human skills and improve labor productivity (Brussevich et al 2018).
- Given the current state of technology, 10 percent of the male and female workforce (54 million workers) in 30 countries (28 OECD member countries, Cyprus, and Singapore) is at a high risk (i.e., facing higher than 70 percent likelihood of being automated) of being displaced by technology within the next two decades (Brussevich et al 2018).

**Figure 3. Relationship Between Female Labor Force Participation and RTI and ICT Use Indices**



Sources: International Labour Organization; PIAAC survey, World Bank, World Development Indicators; and IMF staff calculations.

Note: Shading of the circle indicates country's level of GDP per capita. Gender differences in ICT use are not statistically significant in Greece, Italy, Lithuania, and Turkey. ICT = information and communications technology; RTI = routine task intensity.

# Concerns about the Gig Economy

- Women have the potential to benefit from online work and work platforms to combine care-giving and income earning on their terms.
- Yet the platform gig economy can also compound informalization as it obscures who is the employer and leads to own account work on the margins of the economy without social protection, health care and statutory benefits.
- Peak pricing means that you cannot choose when and where to work and that workers are often forced to work peak demand hours.
- Rating systems that rate service providers and employers may reward those who are more tech-savvy and have more pleasing pictures and profiles.
- And the risk and prevalence of violence in the gig economy has yet to be properly explored or assessed.

# Concerns about Digital Platforms

- The failure to recognize the socially embedded nature of technology may lead to new vulnerabilities.
- Who has access to the technologies? How are they used?
- Online fora can become sites for harassment and the expression of violence, online and offline violence are intimately linked and can occur simultaneously.
- Like other forms of GBV, technology-facilitated GBV disproportionately targets and impacts women, girls and sexual minorities. Global estimates reveal that almost three quarters (73%) of women have endured some form of online violence, and that women ages 18-24 years are particularly vulnerable to severe forms of online harassment.

# Implications

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- Regulation and oversight
- Data privacy
- Social protection and pensions
- Labor law
- Tax law



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