



# WOMEN IN THE PLATFORM ECONOMY: Emerging insights



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Nisha Singh, Rani Deshpande, and Gayatri Murthy

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## CONSULTATIVE GROUP TO ASSIST THE POOR

1818 H Street NW, MSN F3K-306  
Washington DC 20433  
Internet: [www.cgap.org](http://www.cgap.org)  
Email: [cgap@worldbank.org](mailto:cgap@worldbank.org)  
Telephone: +1 202 473 9594  
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Cover image: Photo of Alzyande , a 26-year-old university student in Nigeria who drives for Uber part time. Photo credit: Photo for CGAP by Temilade Adelaja via Communication for Development Ltd.

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# OVERVIEW

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Millions of women are engaged in platform work around the world, both as workers and sellers. By better understanding women's experiences on platforms, financial services providers (FSPs) and platforms can design solutions to help women maximize the benefits and minimize the risks of platform work. To shed light on the opportunities and challenges facing women platform workers, as well as to better understand their financial profile and need for financial services, CGAP conducted primary research with women platform workers and sellers.

## Women's participation in platform work

Most women platform workers work in women-dominated sectors like home cleaning and beauty, reflecting gendered divisions of labor. They are also well-represented in e-commerce and to some extent in professional sectors like e-lancing, but they are rare in ride-hailing and logistics/delivery. Women in CGAP's study were more likely than men to do platform work part-time, but also to approach it as a long-term source of income.

## Why should platforms and FSPs focus on women platform workers?

While platforms are built to be "gender neutral", they often ignore barriers that prevent women from taking full advantage of the economic opportunities they create. Understanding what drives women's behavior and choices could help create more intentionally inclusive platforms that:

- Provide equitable economic opportunities for women
- Help women maximize the benefits received from those opportunities
- Improve business metrics for platforms

Financial services can play a role in making platforms more inclusive. As detailed in the following slides, women platform workers in our study displayed a higher propensity to adopt financial services and expressed related goals and needs that are in some ways quite distinct from men. This creates specific opportunities for platform-FSP collaborations to fulfill women's demand in ways that create value for all parties.

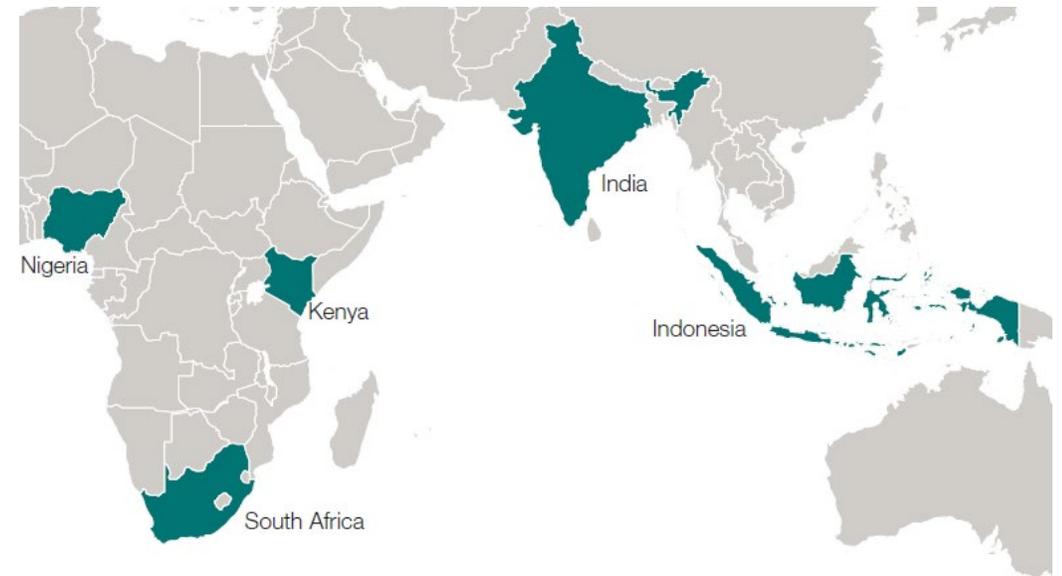
# ABOUT THE RESEARCH

In 2021, CGAP commissioned Dalberg Design to conduct primary research on workers' position in platform ecosystems, their social and financial lives, and common pain points they experience that could be addressed through financial services. This deck complements the publication [How Can Financial Services Support Platform Work? Insights from Five Emerging Markets](#) by providing greater detail on the experiences of women platform workers.

The findings presented in this slide deck are based on qualitative research with over 400 platform workers across five countries and five platform sectors.

- Over 150 in-depth interviews / focus group discussions
- 237 structured interview (survey) respondents\*
- 40% of all research participants women

Research took place in Nigeria, South Africa, Kenya, India, and Indonesia.



Ride hailing



Delivery & logistics



Personal & home



E-lancing



E-commerce



\*All quantitative findings in this deck come from this survey (purposive, non-representative sample).

# KEY FINDINGS

## Platforms can help women circumvent some key livelihood constraints, potentially creating a stronger use case for financial services

Most women workers said that platforms have created new opportunities for them, but in female-dominated sectors. Like men, they valued the flexibility and autonomy of platform work. More so than men, they valued the safer work conditions platforms offered compared to other types of work; however, women were still concerned about the absolute levels of safety in platform work. For some women, platforms have helped overcome restrictive gender norms; for example, platforms' depersonalized intermediation can circumvent some gender-based and other forms of discrimination. Platforms can also help women capture economic opportunities despite constraints on their mobility and limited access to professional networks.

## Women platform workers showed greater appetite for financial services than men, but less access to growth capital

A large percentage of women platform workers have adopted formal financial services since becoming platform workers. Many opened deposit accounts and mobile money accounts. While access to insurance was low for both women and men, women adopted insurance at twice the rate of men. Women indicated that they highly valued insurance and other tools for ensuring long-term financial security. However, women reported the largest obstacle to growing their platform income was lack of investment capital. Bank requirements make it difficult to access credit, leading women to rely disproportionately on family, friends, and platform channels for financial support to work.

## Implications for platforms and financial services providers

- **Customize financial products and services to help women maximize the benefits of platform work for the long term.** Women are more likely than men to see platforms as a long-term source of income.
- **Take note of women's family obligations.** Women in our study often linked their financial aspirations back to security for their families.
- **Bundle financial products with non-financial services to amplify their effectiveness.** Women want assistance with business and financial planning as well.
- **Leverage women's networks.** Social support is a key enabler of women on platforms.
- **Tailor financial service offerings to the needs of specific sub-segments.** Women platform workers vary widely in terms of age/stage, skills, and normative context.
- **Ensure worker flexibility and design services to mitigate risks.** Products/services for platform workers must not limit their flexibility and must account for income fluctuations.

# EXPLORE THE STORIES OF FEMALE PLATFORM WORKERS

Throughout this deck, we explore the experiences of women platform workers through the stories of [Merry](#), [Archie](#), [Laxmi](#), and [Tendai](#). Follow the links to watch more about their stories in their own words.



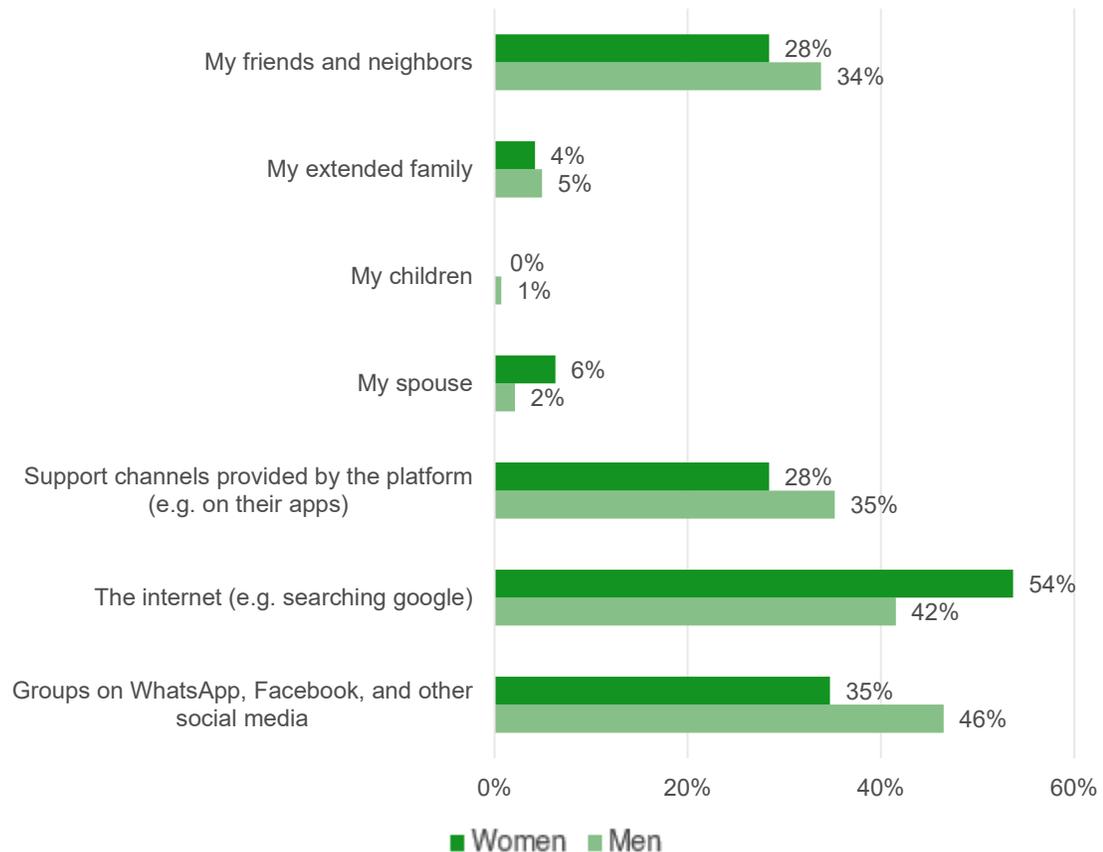
## II. PATHWAYS INTO AND WORK ON PLATFORMS



Paola is a beauty worker in Colombia and works with the app La Manicurista.

# WOMEN, LIKE MEN, LEARNED ABOUT PLATFORM WORK IN DIVERSE WAYS

Where do you get information on platform work? (N=237)



Women in our study relied more than men did on internet research to learn about platform work. Conversely, men relied more on social media. In many cases, friends and peers introduced women to platforms or helped onboard them.



*“Some of my friends on Facebook are also writers. From there I get the information that you can actually monetize your passion of writing online.”*

[Merry, e-lancer, Nigeria](#)

# PREVAILING GENDER NORMS INFLUENCE WOMEN TO STAY IN TRADITIONALLY FEMALE SECTORS

As they do offline, women on platforms tend to concentrate in certain sectors that are considered appropriate for women according to prevailing gender norms. These sectors include home cleaning and beauty services. They are also well represented in e-commerce. However, they are rare in ride-hailing and delivery services. Like men, women with higher education and specialized skills find higher paying opportunities in e-lancing.

Transgressing gender norms by participating in work not deemed appropriate for women often carries severe risks, including social stigma and gender-based violence. This is true within their households and in their broader communities. Women in male-dominated sectors are more likely to be single and may be subject to negative stereotypes.

***“I did the massage training [on Gojek] but when my husband found out what I do, he was uncomfortable with the idea of me massaging other men. I am more uncomfortable if I have to disagree with my husband.”***

R.M., house cleaner, Indonesia

***“They look at us and think we are cheap and loose women.”***

A.A., delivery and logistics driver, Kenya

# WOMEN'S WORK ON PLATFORMS TENDED TO BE PART-TIME

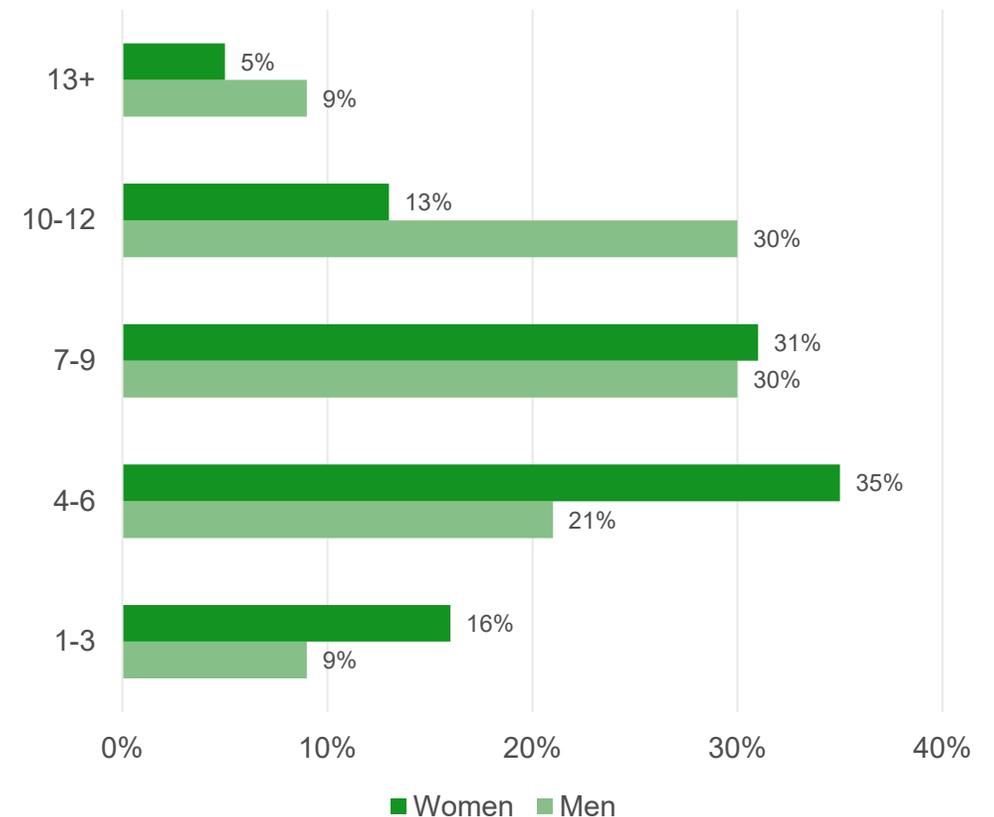
As in the offline world, more women worked on platforms part-time relative to men. However, a similar proportion of both women and men (~30%) put in a “full-time” day on platforms.

Similarly, on average, women’s income from platform work tended to represent a smaller share of household income than men’s; however, a similar proportion (around 25%) reported that their platform income represents 100% of household income.

*“We decide our timeslots when we want to work. We can take care of our family and other personal things. Time flexibility is most important. So we don't have to accept work at night; if you want to take a holiday, you can take it”*

U.P., beautician, India

Hours spent on platform work per day (N= 237)

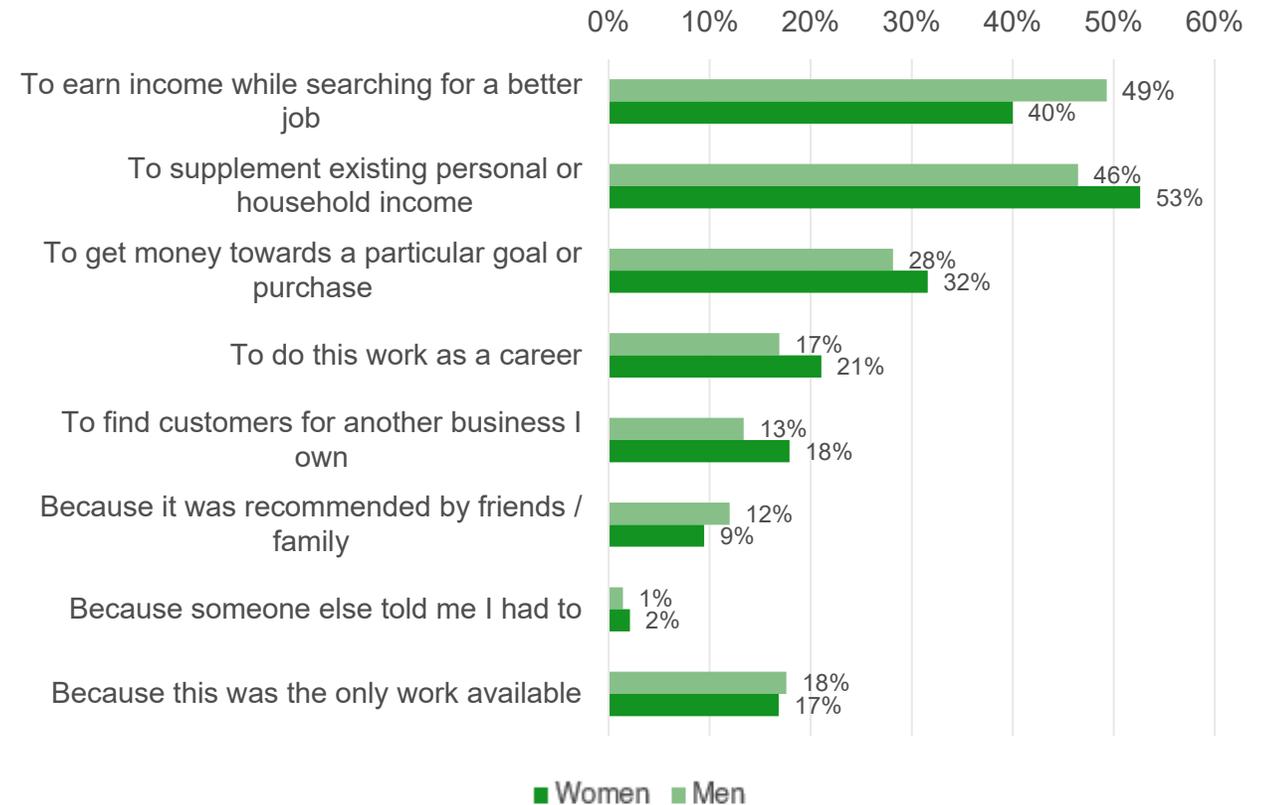


# THE OPPORTUNITY FOR SUPPLEMENTARY INCOME APPEARS TO FIT INTO MANY WOMEN'S LONG-TERM PLANS

Women were more likely than men to see platform work as an opportunity to supplement their personal and household income.

They were also more likely to pursue platform work as a long-term career opportunity. Men were more likely to see platform work as a temporary source of income while they looked for a full-time job.

Why do you do platform work? (N= 237)

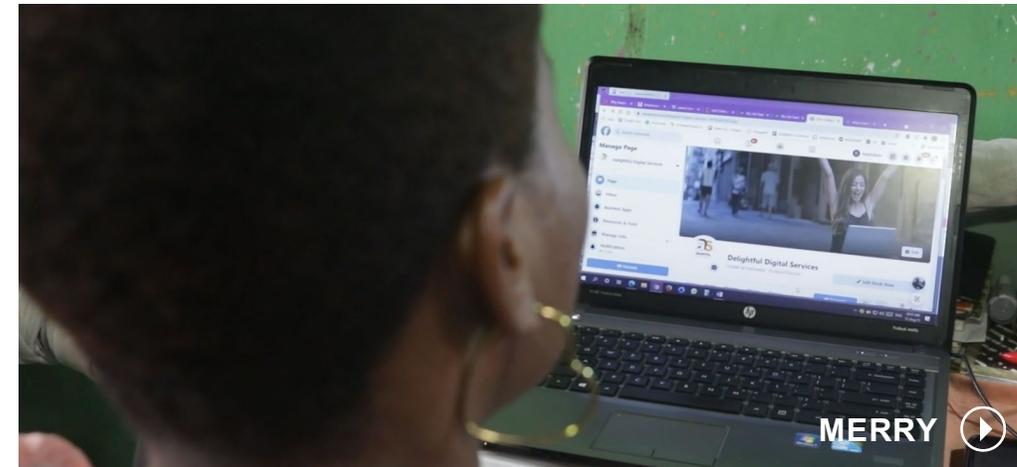


# MANY OF THOSE LONG-TERM PLANS INVOLVE BUILDING BUSINESSES, OF WHICH PLATFORMS WILL BE ONE PART



*"I wish to have these constant clients, and I wish to build my brand in such a way that I know even if I don't have to sell online, I will still have these people who will come to the shop"*

[Archie, online seller, Kenya](#)



*"I would like to be running my own enterprise, 'Delightful Digital Services'. Website design, content creation...It's already set up, I'm still growing it. But it hasn't gotten to that big organization stage – yet."*

[Merry, e-lancer, Nigeria](#)

***"This, hairdressing, is my dream job. So I don't think I will ever leave salon work. I want to start my own business, my own salon, so I'm really working hard to do that."***

E.J.S., hairdresser, South Africa



### III. WOMEN'S EXPERIENCE OF PLATFORM WORK

Viviana is 46 years old in Calle del Cauca, Colombia, and has been working through the Hogaru app since 2016. Photo for CGAP by Lorena Velasco via Communication for Development Ltd

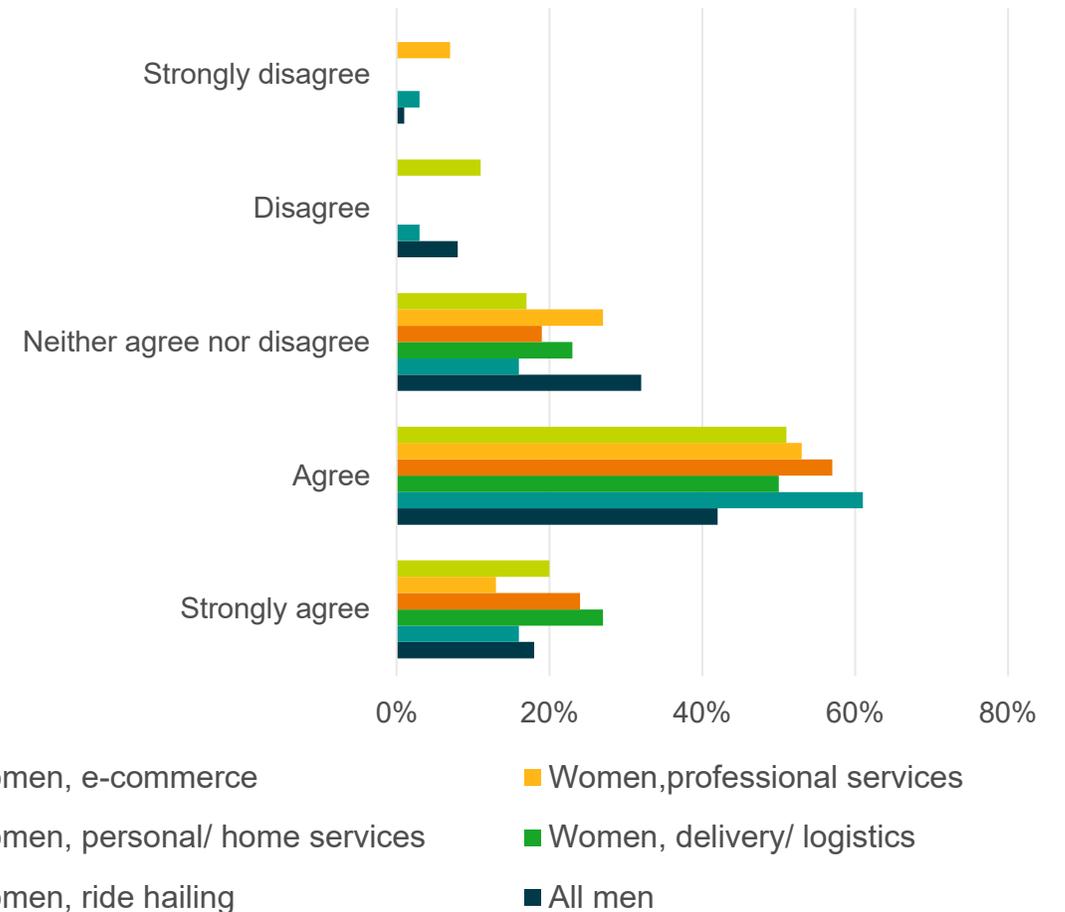
# PLATFORMS HAVE OFFERED DIVERSE PATHWAYS TO NEW OPPORTUNITIES FOR WOMEN

Women across all sectors felt that platforms had created more work opportunities for them. They cited several ways that platforms enabled them to take advantage of these opportunities. Platforms connected many women to new markets, easing obstacles posed by gendered mobility constraints. Platforms also helped women to circumvent the social and professional networks that often exclude women and distribute work opportunities in male-dominated sectors. Some platforms offered women proof of their employment to show their families, without which many may not be allowed to leave their homes to work.

*“If I told my family about my work without the app, there would be a problem. I have a uniform and the bag, so they can see how my business is going. Transparency is good.”*

U.P., beautician, India

Women’s responses to “Platforms have created more opportunities for me”, by sector (N=237)



# DEPERSONALIZED INTERMEDIATION HAS ALLOWED SOME WOMEN TO BREAK GENDER, CLASS, AND ETHNICITY BARRIERS

The depersonalized intermediation of platforms can help protect women from potentially discriminatory and abusive bosses or clients. The anonymity of platforms has also allowed some women to break class- and ethnicity-based barriers and stereotypes.

*“It was not one company, but three companies rejected me. I complained to the manager that I was being body shamed and being assessed by my body and not my skills. Some people considered me a weak lady because I was fat. I could not apply for the job because of my body. After that I decided to join Grab.”*

S. K., ride-hailing driver, Indonesia

*“I looked for an opportunity that allowed both male and women drivers so I went for Uber. In Nigeria, it's strange for women to be doing work that men are expected to do. In a room of over 100 guys, I was the only woman.”*

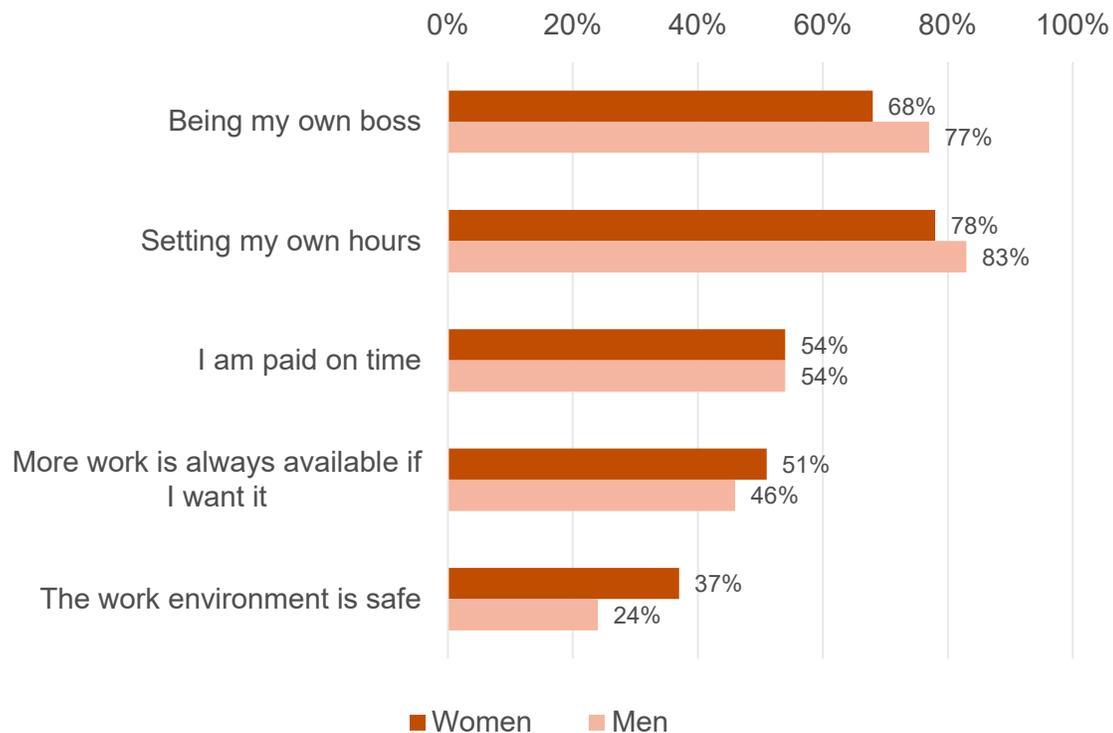
C.N., ride hailing driver, Nigeria

*“You have to kind of pretend to be who you are not. For example, maybe use a VPN to lie that you are not in Nigeria. Nigerians will get registered on the platform, but they will not get work.”*

M.A., e-lancer, Nigeria

# LIKE MEN, WOMEN VALUED THE FLEXIBILITY AND AUTONOMY OF PLATFORM WORK

Things women like best about platform work:  
Top 5 answers (N=237)



*“I didn’t go back to the salon because I didn’t want any time restrictions – I had to take care of the family and I didn’t want to travel. It was very far away. Commuting was very difficult.”*

H.K., beauty services provider, India

*“Before the platform I used to work for people cleaning and ironing. They paid me monthly but I got tired. My friend introduced me to Gojek so I can get paid hourly.”*

R.M., house cleaner, Indonesia

# BUT PLATFORM WORK DOES NOT SOLVE THE WORK/LIFE BALANCE ISSUE

Not all sectors or platforms provide the kind of flexibility women want. For example:

- Women often had a hard time meeting target of minimum number of hours on platforms due to household responsibilities, which reduces their income.
- Women in e-commerce reported feeling pressure to respond potential clients quickly, leaving them tied to their phones at all hours.
- Almost a third of the women survey respondents felt the pressure from their families to work less.

***“Once you're online, you can't go offline... You can't message them everyday that you want to knock off. You signed a contract that says you have to knock off at 10 o'clock so you have to do that. It's like any other job. So I can't say I want to go home...If I could, I would ask for flexible hours. Only that. Maybe to rest a little bit.”***

M.M, logistics & delivery driver, South Africa

***“If you don't keep updating on these platforms, your revenue will have to come from offline sales.”***

Y.S., online seller, Indonesia

***“I don't like the fact that I wake up everyday and market, so if I don't do that I won't sell. The pressure.”***

A.O., online seller, Kenya

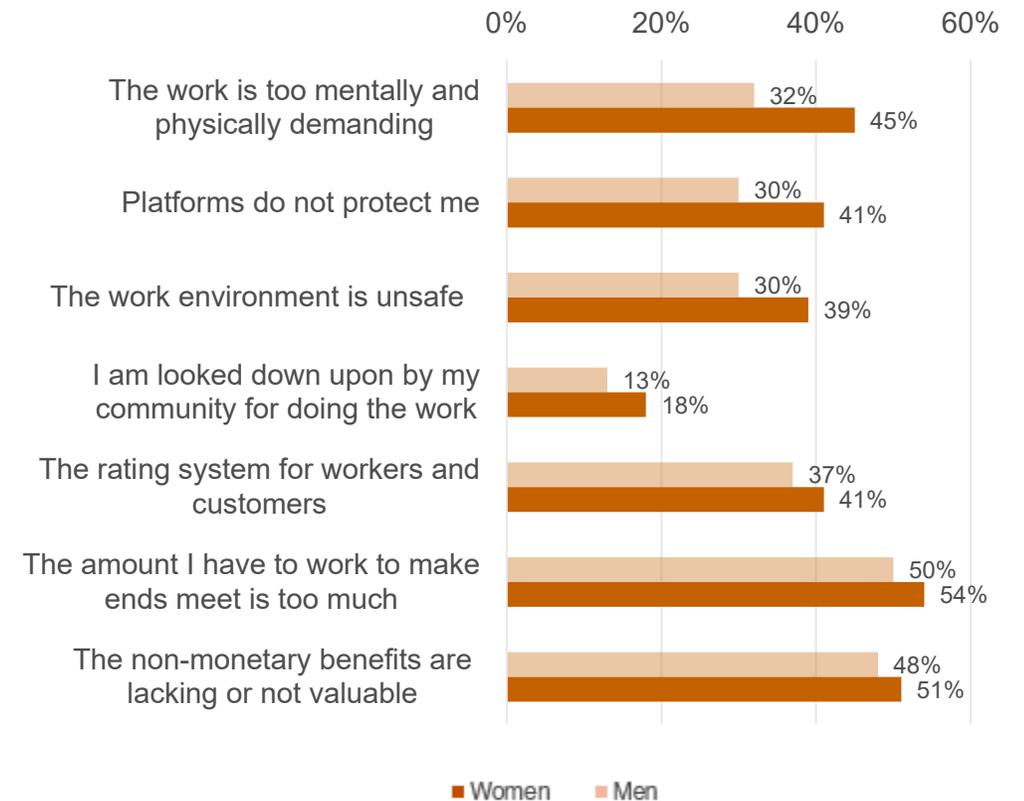
# SAFETY CONCERNS CAN ALSO LIMIT WOMEN'S EARNING POTENTIAL ON PLATFORMS

Women reported significantly more dissatisfaction than men with the safety-related elements of platform work. In the ride-hailing and delivery and logistics sectors, for example, women tend not to drive at night due to safety concerns. This limits the number of hours they can work and puts higher nighttime rates out of reach. Personal and home services workers report facing risks arising because they deliver services out of public view.

*“I think some women are afraid to move around and are afraid to drive...someone would request but then maybe that person could sexually harass you or something. I think some women are afraid of that. I have to be strong because I have to put food on the table.”*

M.M., delivery & logistics driver, South Africa

Areas where women expressed more dissatisfaction about platform work than men (N=237)



# HOWEVER, PLATFORMS CAN MITIGATE THE RISKS FACED BY WORKERS – A BENEFIT THAT WOMEN ESPECIALLY VALUE

Despite their safety concerns, women felt that platform work was safer than offline work, and disproportionately valued this as a benefit of platform work compared to men. Some platforms have added specific mechanisms to increase worker safety. Women also reported that simply working through a platform can improve their bargaining power vis-à-vis clients.



*“When you work privately, clients can work you like a slave. You’re told to come at 6 am, finish 8 or 9 pm, and paid 100 rand (~US\$7.00). [With the app] when time is up, I ask if I should leave or whether they will add more time. That means more money.”*

[Tendai, house cleaner, South Africa](#)

*“There is a button on the app that you can press on if there is something shady... I trust this system. I feel that I can get help from them. I pressed the button by accident once and I got a call. If I go to a personal client, there is no protection. You have to solve anything by yourself.”*

U.P. , beautician, India

*“If the person knows my number from the app, I will give them the same price, but if it comes from a referral, I would charge them 100k (~US\$7.00) per hour. Some days it's more than 100k, it depends on how many rooms I have to clean, how dirty it is. Because I don't know the person personally, I don't feel that I have the courage to put a price on it. Sometimes I just rely on how much they are willing to pay me for it.”*

R.M., house cleaner, Indonesia

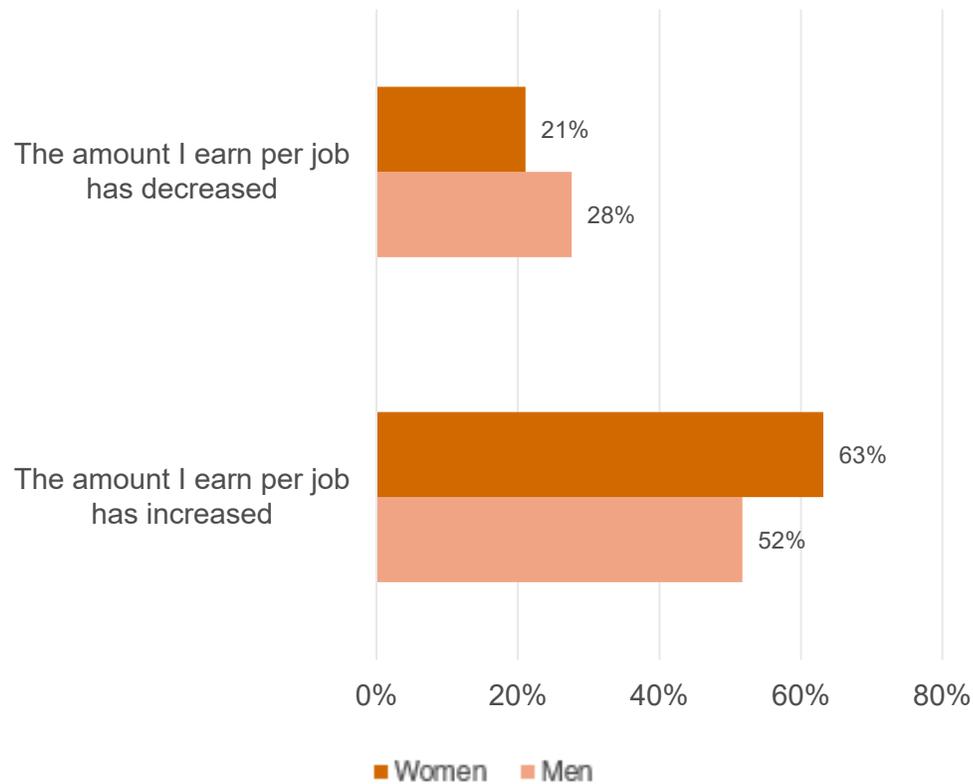
A woman wearing a blue hijab, a purple face mask, and pink gloves is standing in a kitchen, washing dishes in a stainless steel sink. She is holding a yellow and green bottle of dish soap. The kitchen has wooden cabinets, a window with a metal railing, and a sink with a faucet. The scene is lit with warm, indoor lighting.

## IV. WOMEN WORKERS' FINANCIAL LIVES

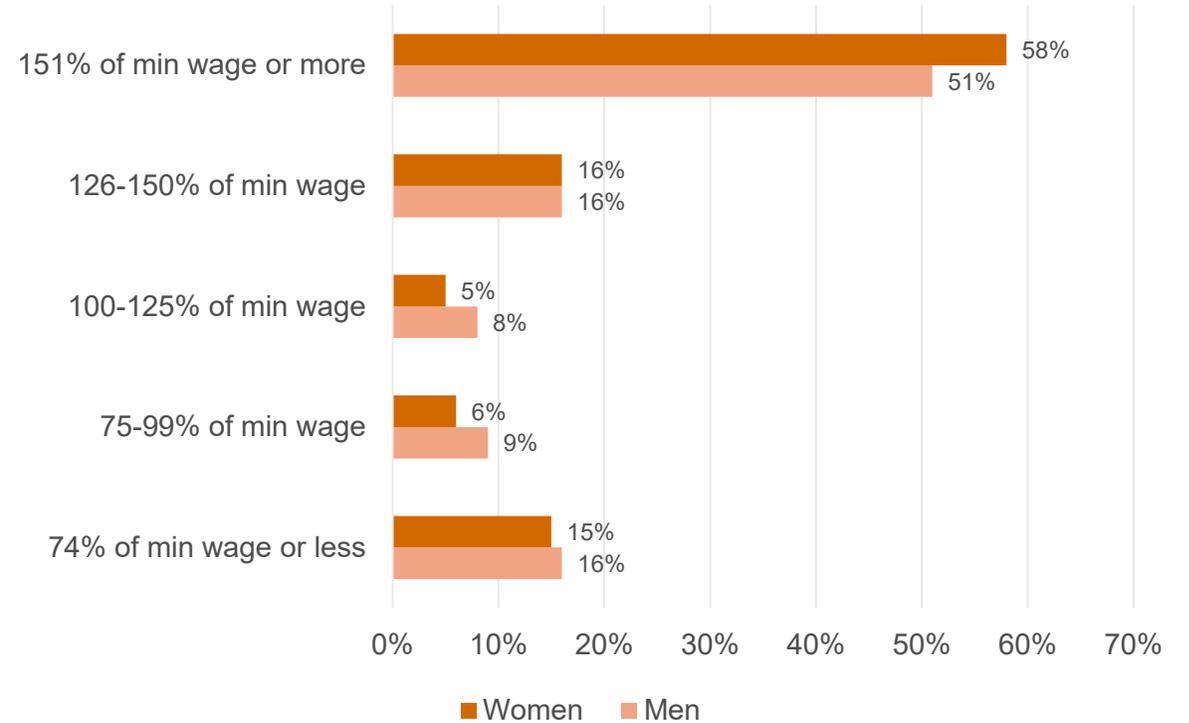
Gulshan is a maid with Sukhi Zindagi, a women-led startup that provides home, 'pick and drop' and logistics services in Pakistan. Photo for CGAP by Saiyna Bashir via Communication for Development Ltd.

# WOMEN WERE MORE LIKELY THAN MEN TO REPORT PER-JOB INCOME INCREASES ON PLATFORMS, AND THEIR DAILY INCOME WAS HIGHER THAN MEN'S

Since starting platforms work...



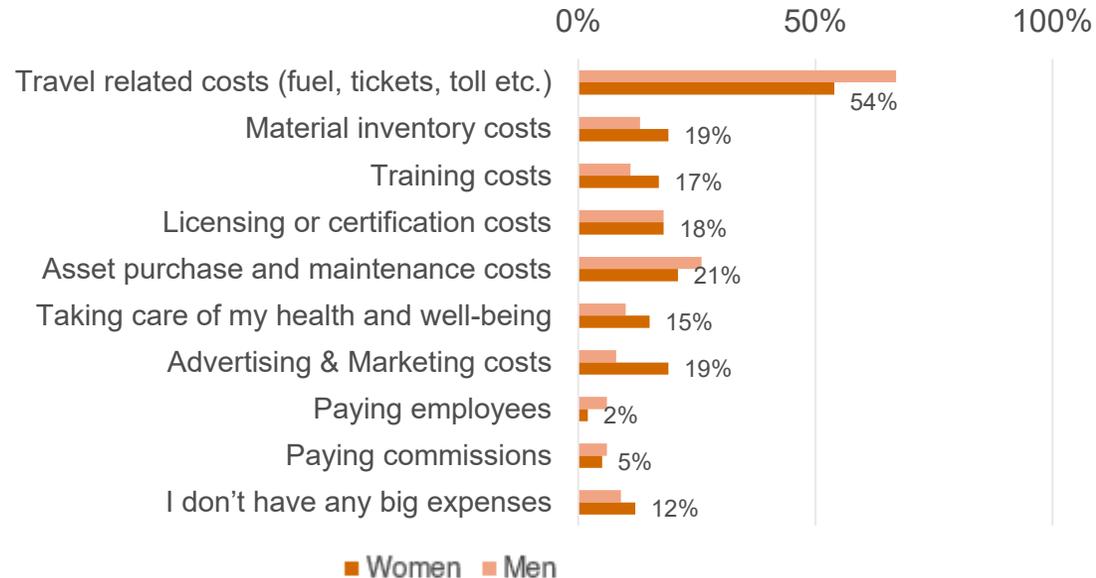
On average, how much do you typically earn on a day you work for a platform? (Select one answer) (N=237)



# LIKE MEN, WOMEN'S BIGGEST EXPENSES RELATED TO TRAVEL

More women than men reported that inventory, training, and marketing were among their biggest expenses – or that they had no big expenses related to platform work. Compared to men, far fewer reported big outlays for asset purchases or paying employees. This may reflect the sectors in which women tend to be concentrated and the generally smaller size of their businesses.

**Biggest expenses related to platform work  
(multiple answers permitted) (N=237)**

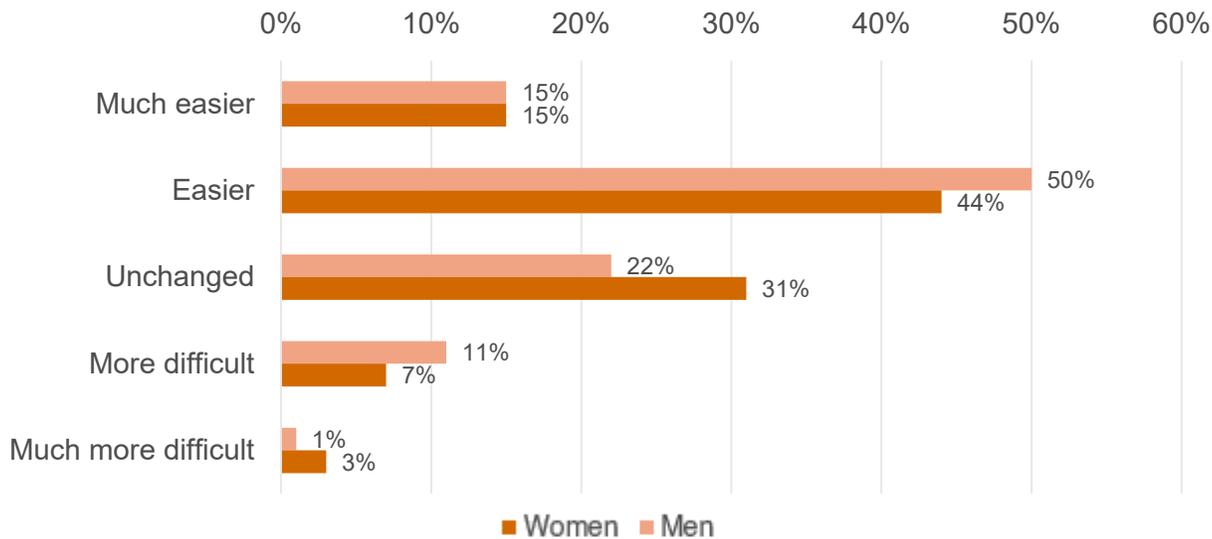


*“I didn’t know how to look for a customer whom I like. I just picked up any customer, and it was very far. All my return fare got finished, and I had to ask the customer for money for transport.”*

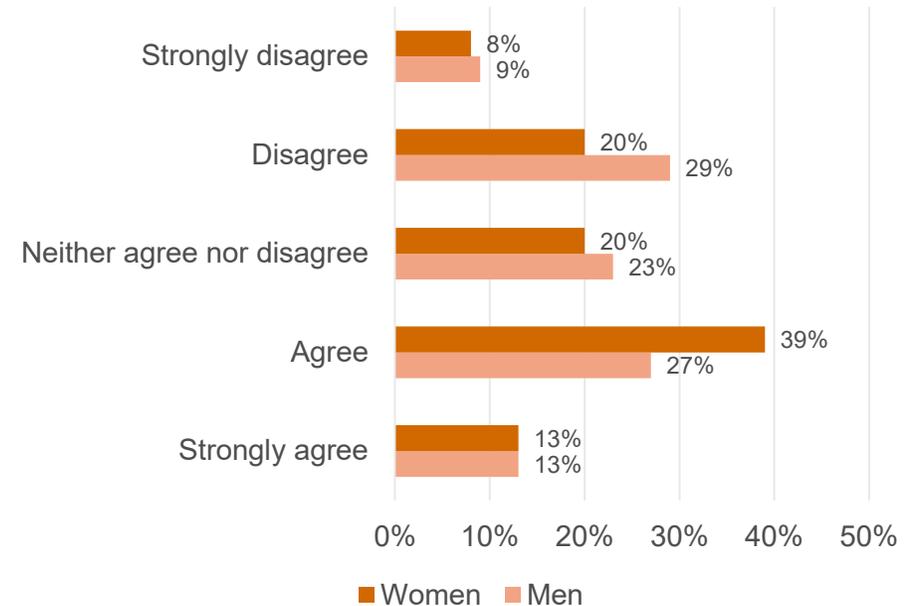
[Tendai, house cleaner, South Africa](#)

# PLATFORM INCOME HELPED MOST WOMEN TO BETTER MEET DAILY COSTS AND ABOUT HALF TO COPE WITH COVID

Since starting platform work, has it been easier or more difficult to cover the day-to-day costs of living (e.g. to manage your daily expense budget)? (N=237)



Has platform work helped you cope with the financial challenges of COVID-19? (N=237)



# PLATFORM INCOME WAS OFTEN CRITICAL WHEN OTHER HOUSEHOLD INCOME SOURCES DRIED UP



*“My husband...4-5 years he was unemployed. You can’t run a house when one person is unemployed. I had to support a bit, for my kids’ future.”*

[Laxmi, ride hailing driver, India](#)

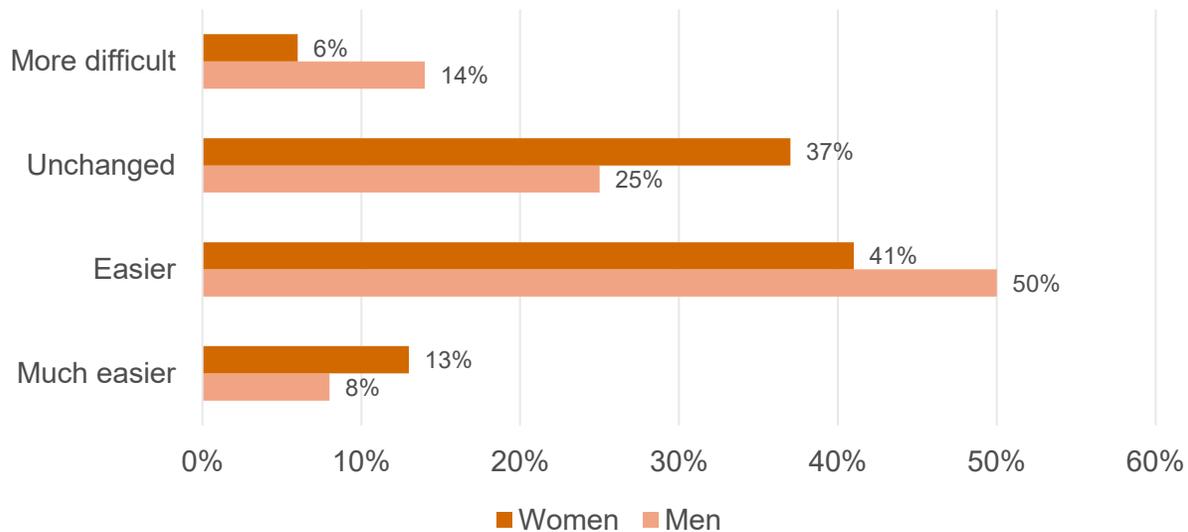


*“I got my shop in 2018. Me and my husband, we are in business together. He’s a football coach part-time. For the past one year, because of corona, we’ve been doing it fully. When COVID happened, they automatically stopped going to work.”*

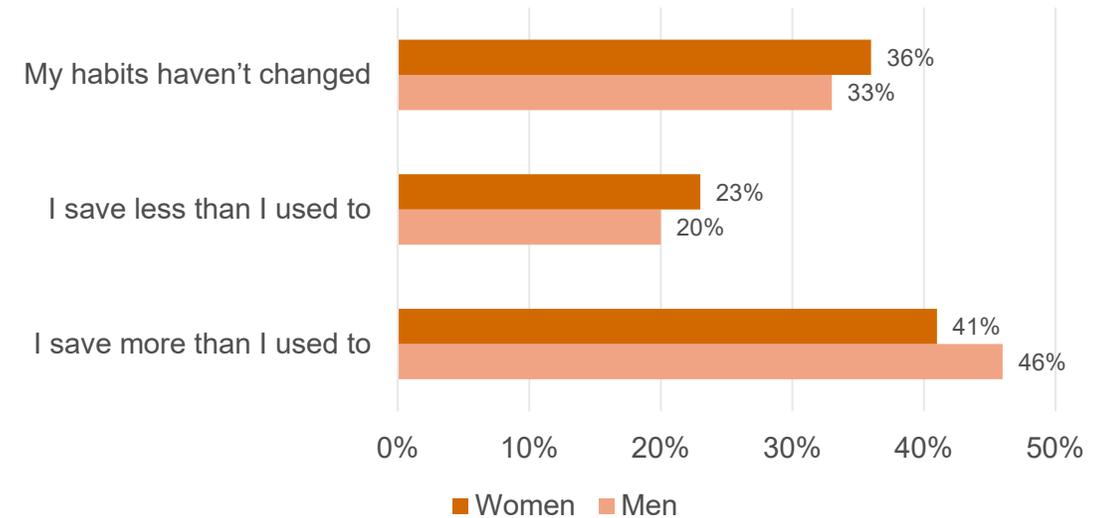
[Archie, online seller, Kenya](#)

# THE EFFECTS OF PLATFORM INCOME ON WOMEN'S ABILITY TO SET AND MEET FINANCIAL GOALS AND TO SAVE WERE MORE MIXED

Since starting platform work, has it been easier or harder to set and achieve financial goals (e.g. budget, track and manage your income and expenses)? (N=237)



Have your savings practices changed since you started doing platform work? (N=237)



# V. WOMEN PLATFORM WORKERS' USE OF FINANCIAL SERVICES



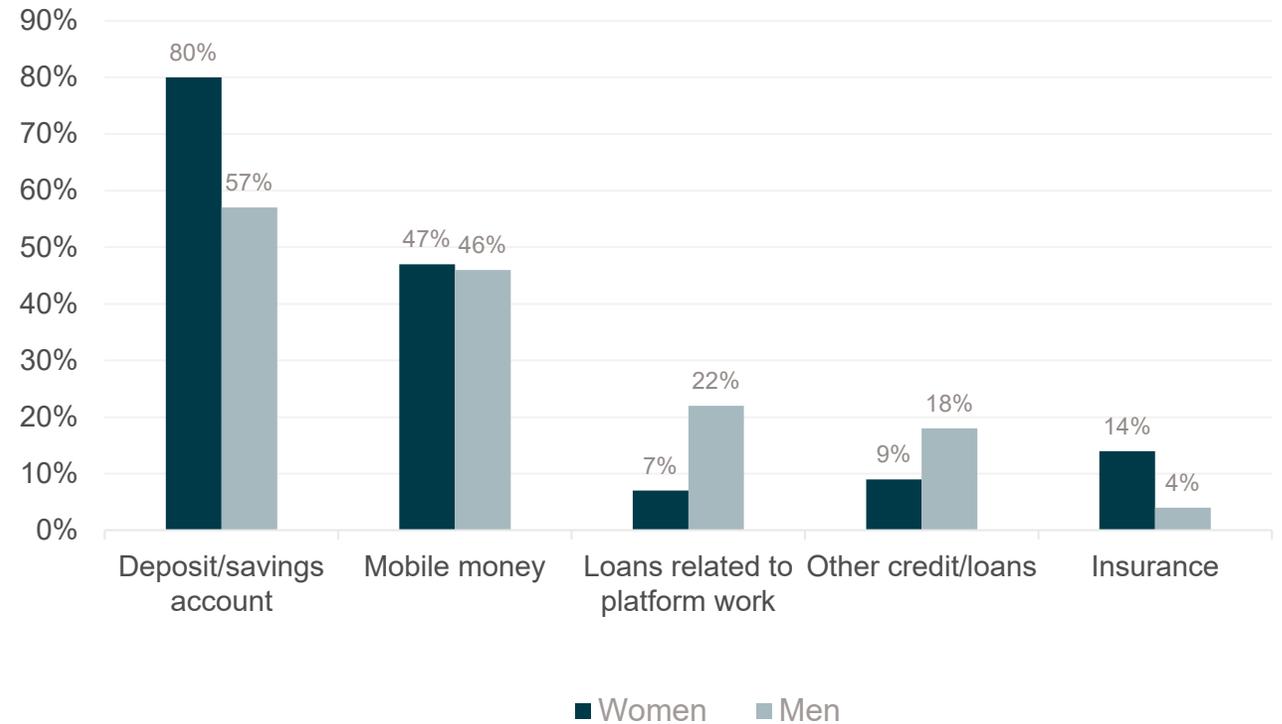
A female worker on the platform Copia in Kenya. Copia provides customers access to a wide range of products that are delivered at their convenience. Photo by Patrick Ndiba.

# WOMEN WERE ESPECIALLY LIKELY TO TAKE UP DEPOSIT ACCOUNTS SINCE STARTING PLATFORM WORK

More women than men reported using savings and deposits after beginning platform work, and women were more likely to use insurance as well.

Men were more likely than women to take out loans related to platform work.

Use of financial services after joining platform work (N=237)



# WOMEN WHO'VE STARTED PLATFORM WORK ACCESS INSURANCE AT THREE TIMES THE RATE OF MEN

Across survey countries, 14% of women reported using insurance since starting on platforms, compared to 4% of men. Women workers in India were particularly interested in accessing insurance through platforms. Roughly 73% said they would want life insurance compared to 54% of men. Additionally, 67% said having insurance in case of accident or sickness would help achieve their long-term goals, as opposed to just 38% of men.

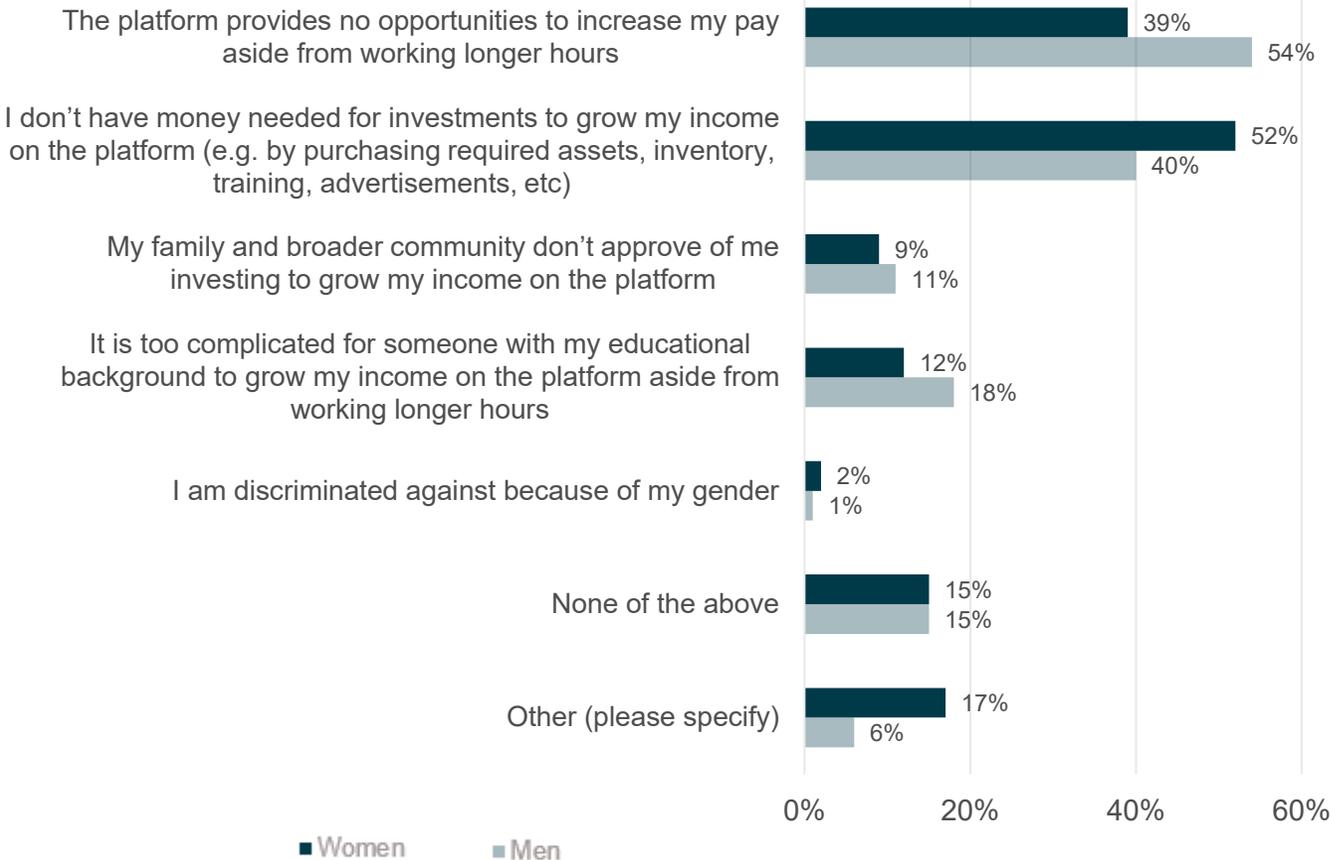


*"I have already joined a funeral insurance policy here in South Africa that will take my body home."*

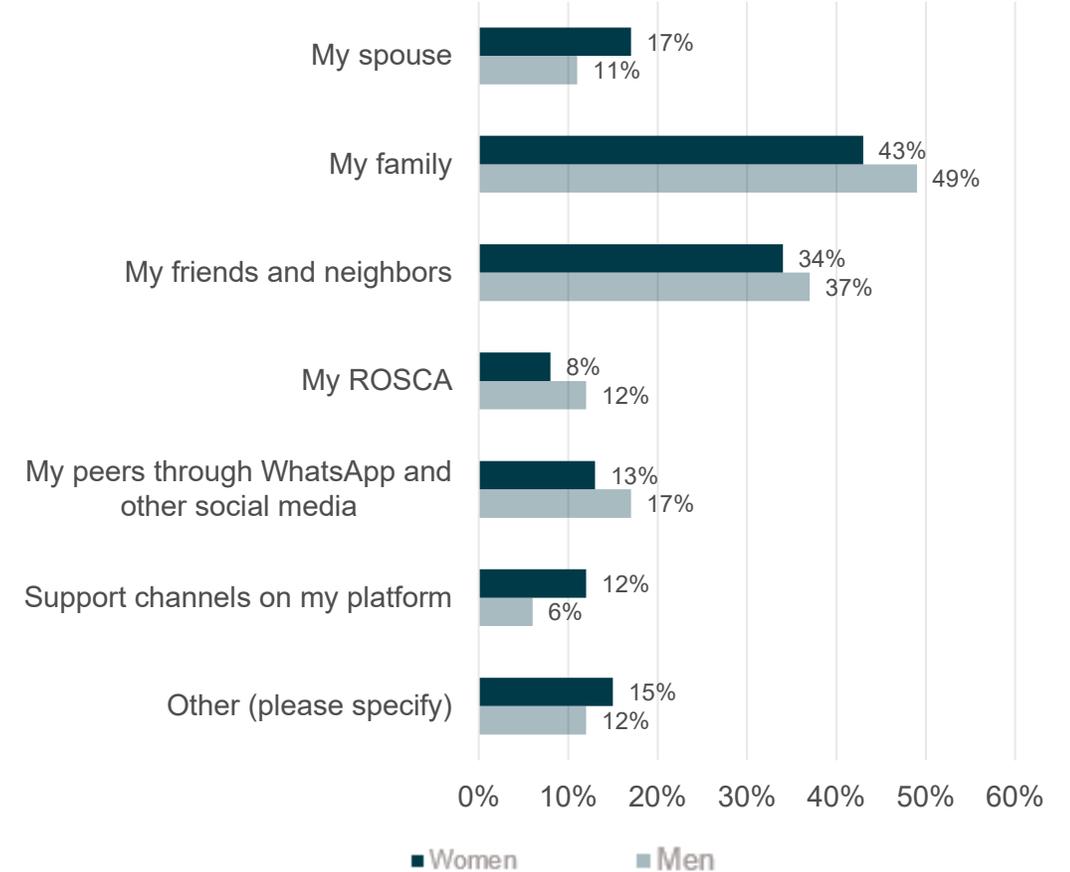
[Tendai, house cleaner, South Africa](#)

# DESPITE SUPPORT FROM FRIENDS, FAMILY, AND PLATFORM CHANNELS, CAPITAL REMAINS THE BIGGEST BARRIER TO GROWING WOMENS' PLATFORM INCOME

Main barrier to growing income in platforms work (N=237)



Who do you go to for financial support to enable you to do platform work? (N=237)



# THE REQUIREMENTS FOR BANK LOANS WERE A FORMIDABLE OBSTACLE TO WOMEN ACCESSING CREDIT

*“I won’t lie, I haven’t tried with the bank, I’m a little scared. I feel because my business has been so informal for such a long time is just going to be a hustle to get that money, and I have to probe the money from this business now. That is why I’m trying to fix the financials of the business. If I want to buy a house the bank will need to see all the papers.”*

N.N., beauty services provider, South Africa



ARCHIE 

*“I would...maybe get a loan from a bank that’s giving a low interest rate. I didn’t have security for it, so I didn’t manage to get it from them.”*

[Archie, online seller, Kenya](#)

# INSURANCE WAS SEEN AS AN IMPORTANT FACTOR IN CHOOSING PLATFORM WORK OR NOT

In South Africa, one-third of women survey respondents said some type of insurance could incentivize them to stay in platform work.

In Kenya, health and life insurance were second and third behind greater pay in terms of factors that could incent women to leave platforms for a full-time job.



*“We pay cash for anything to do with medical...I would love a medical insurance”*

[Archie, online seller, Kenya](#)

# WOMEN ALSO VALUED OTHER MECHANISMS TO ENSURE LONG-TERM SECURITY

In India, 87 percent of women wanted financial planning support, while this did not even figure in the top four choices for men. Women also expressed appetite for other types of non-financial assistance to help their businesses grow, e.g. information on marketing.

In many countries, informal groups provide combined financial and non-financial support (e.g. chamas and SACCOs in Kenya).

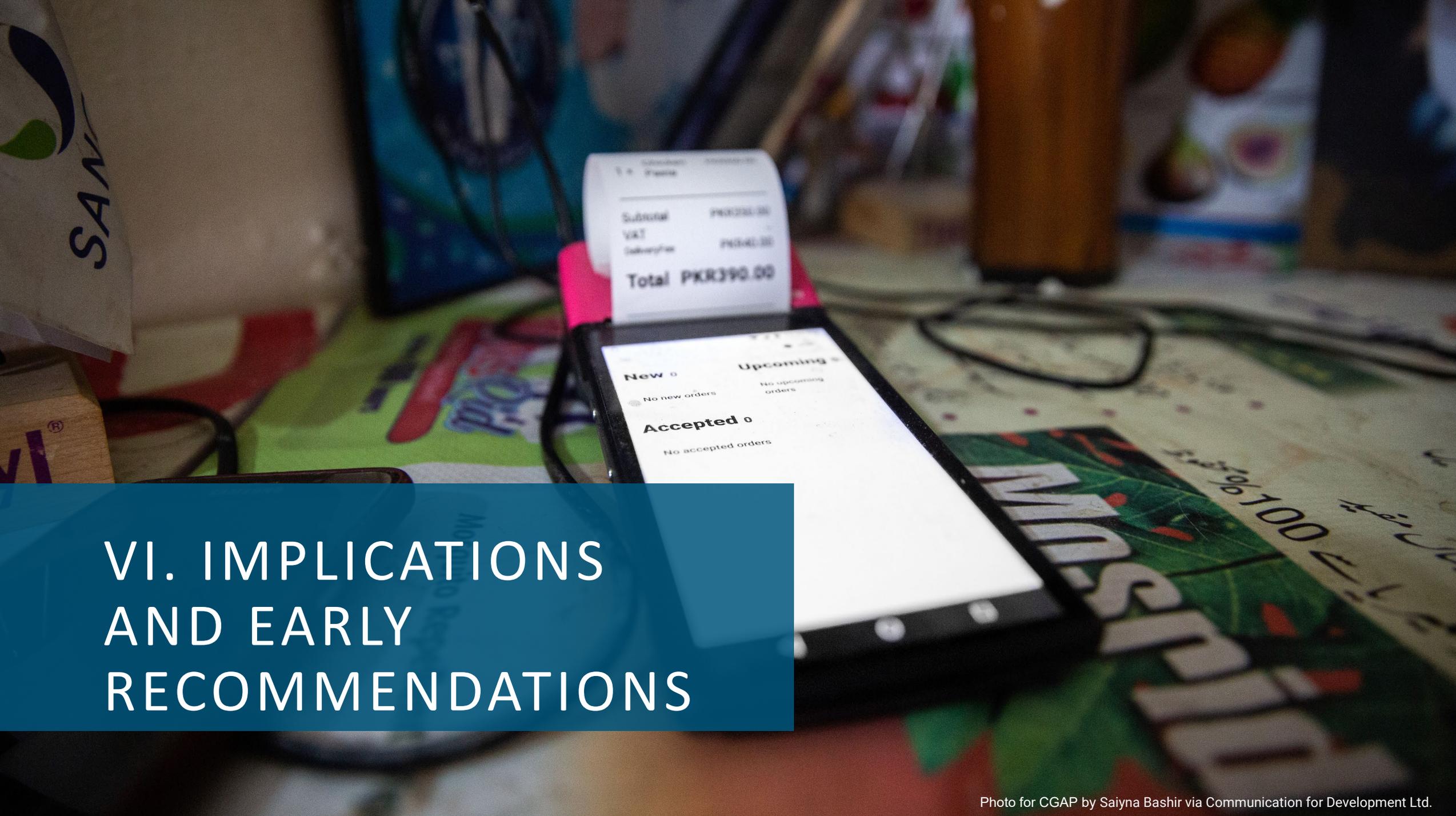
***“I have two chamas. Whenever something happens, we post on the Whatsapp group – we speak about everything, we have grown to be friends. We lift each other up, we give each other the strength to push on.”***

A.O, online seller, Kenya



*“I prefer to keep my money in dollars than to convert it – it might depreciate. There are forex brokering organizations that take your money, trade the money for you, and pay you return on investment. I’m already an investor with one organization. I love them for their credibility. It’s even better than putting your money in a savings account at the bank.”*

[Merry, e-lancer, Nigeria](#)



# VI. IMPLICATIONS AND EARLY RECOMMENDATIONS

# PRELIMINARY RECOMMENDATIONS ON DESIGNING FINANCIAL SERVICES FOR WOMEN PLATFORM WORKERS

## **Customize financial products and services to help women maximize the benefits of platform work for the long term.**

Like men, women platform workers need tools to smooth consumption, mitigate risks, and provide liquidity over the short term. However, more women than men looked at platform work as a long-term source of income. Long-term savings, credit to expand businesses, and insurance products could all help them use platform income to build assets in alignment with this horizon. To this end, investment loans that enable women to grow their platform income and savings products that allow them to accumulate resources for old age would be especially relevant for women platform workers.

## **Take note of women’s family obligations.**

Women in our study often linked their financial aspirations back to security for their families. In addition to the savings products mentioned above, medical insurance that covers children and other family members could be particularly useful to women platform workers, since others’ illnesses often directly affect women’s ability to work.

## **Bundle financial products with non-financial services to amplify their effectiveness.**

Investment loans can’t help female platform workers who can’t provide the records to complete the application. In addition to business advisory services, many women wanted to understand how to plan their financial futures.

## **Leverage women’s networks.**

Many women told us that social support has been a key enabler not only in alerting them to platform work opportunities but also allowing them to test out the work and grow their incomes.

## **Tailor financial service offerings to the needs of specific sub-segments.**

This research has demonstrated the wide diversity of women’s experiences on platforms, which vary tremendously based on factors such as sector, age/life stage, and local gender norms. It is therefore critical that ideas such as the above be adapted to the needs of specific sub-segments of women platform workers.

## **Ensure worker flexibility and design services to mitigate risks.**

To the extent that such product offerings increase worker loyalty and engagement, they could also benefit platforms. However, any products/services delivered to platform workers must not limit their ability to switch platforms and must account for the risk of sudden pay rate fluctuations that have been known to occur.

Review broader recommendations on financial services for platform workers in the companion publication [How Can Financial Services Support Platform Work? Insights from Five Emerging Markets](#).



