

Driving Toward Equality:

WOMEN, RIDE-HAILING, AND THE SHARING ECONOMY



Creating Markets, Creating Opportunities

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Abbreviations and Acronyms

ADP	Accenture Development Partnerships
AfDB	African Development Bank
BBC	British Broadcasting Corporation
CBEC	Central Board of Excise and Customs
CNBC	Consumer News and Business Channel
EGP	Egyptian Pound
EPRS	European Parliamentary Research Service
FTC	Federal Trade Commission (US)
GDP	Gross domestic product
GIZ	Gesellschaft für Internationale Zusammenarbeit
GPS	Global positioning system
GSMA	GSM Association
IFC	International Finance Corporation
ILO	International Labour Organization
IMF	International Monetary Fund
ITU	International Telecommunication Union
MIT	Massachusetts Institute of Technology
NEPAD	New Partnership for Africa's Development
NLC	National League of Cities
NGO	Nongovernmental organization
ODI	Overseas Development Institute
OECD	Organisation for Economic Co-operation and Development
OHCHR	Office of the United Nations High Commissioner for Human Rights
ONS	Office of National Statistics, United Kingdom
PRC	Pew Research Center
Rp	Indonesian Rupiah
RSA	Royal Society for the Encouragement of Arts, Manufacturers and Commerce
SIC	State Information Center
SDGs	Sustainable Development Goals
Stats SA	Statistics South Africa
SUM4ALL	Sustainable Mobility for All
TFL	Transport for London
UITP	International Organization for Public Transport
UN	United Nations
UNESCO	United Nations Education, Scientific and Cultural Organization
USD	United States Dollars
WBG	World Bank Group
WEF	World Economic Forum
WRI	World Resources Institute
ZAR	South African Rand

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Forewords

IFC

New technologies and business models are rapidly opening alternative pathways to economic growth in emerging markets, offering opportunities to reshape lives while improving economies. The sharing economy is a notable part of this transformation, since peer-to-peer networks can broaden access to goods and services, leverage underutilized assets, and create new forms of work.

In many emerging markets, women face more hurdles than men in participating in the formal workforce and in accessing goods and services, and the sharing economy has the potential to reduce those barriers. But for this to become reality—if women in these regions are to reap the benefits of the sharing economy—the challenges to making this happen must be identified and overcome.

This report, *Driving Toward Equality: Women, Ride-Hailing, and the Sharing Economy*, seeks to better understand how women and men participate in ride-hailing, particularly in emerging markets such as the Arab Republic of Egypt, India, Indonesia, Mexico, and South Africa. It also explores what companies that operate shared platforms can do to ensure women's equal participation and gain. Using data from the ride-hailing company Uber, as well as information from global surveys and interviews, this report shows how ride-hailing services influence and expand women's economic prospects.

Several factors impede the full participation of women in ride-hailing, including concerns over security, limited freedom of movement, few role models, lack of car ownership, and lower Internet access and use compared with that of men.

Yet, our report finds that under the right circumstances, the sector can boost women's income potential, while at the same time provide a broader section of women access to places that aren't served by public transportation or where they feel the existing options are less safe.

Although the report focuses on ride-hailing services, the findings have significant implications for companies across the sharing economy that desire to better include, retain, and serve women. We hope this report will motivate companies to recognize that closing gender gaps is essential to their business. To this end, IFC calls upon companies in this space to gather and analyze sex-disaggregated data, design platforms to better meet women's needs, engage more women as providers of goods and services, and come together to develop best practices.

The sharing economy can be part of the answer to creating opportunities for all—let us ensure that both women and men can participate equally in these new economic opportunities.



Stephanie von Friedeburg

Chief Operating Officer
International Finance Corporation



ACCENTURE

The sharing economy is disrupting industries across the world. Powered by technological progress and increasingly pervasive digital connectivity, world-leading businesses—which offer everything from office space and crowd-funded capital to accommodation and transport—are being built at an unprecedented rate. And all the indicators suggest we may be seeing only the tip of the iceberg.

This raises a question regarding the impact of the rise of the sharing economy on society. We have seen sharing platforms' ability to lower the barriers to entry to paid work and to democratize access to goods and services. But will the benefits be felt equally across genders? Will they help forge a better future in which women and men thrive equally? Or will they simply perpetuate existing inequalities?

Women around the world still participate less than men in paid work. The issue is not that women are less educated or less qualified; it largely reflects the fact that women still take the burden of household and care work, especially in emerging markets. And where women do work, they tend to work fewer hours, in less senior roles, and in less well-paid industries.

This ground-breaking report shows clear opportunities for sharing economy platforms, such as ride-hailing, to help close the gender gap. They lower barriers to entry into industries—such as driving—that women have traditionally been shut out from, and offer the opportunity to work around other commitments. Furthermore, by allowing men to work flexibly too, sharing platforms could support a revolution in the prevailing household and care work paradigm that prevents many women from realizing their true economic potential.

The time for this conversation is now. We are living and working in a time of immense change, and it is important that we build a future that is more equal than the past. How technology can be used to drive positive social change is central to everything we do at Accenture. And we encourage all actors across the private, public, and development sectors to consider their roles in furthering the advancement of women in the sharing economy—to ensure that new technologies deliver on their promise to dissolve the barriers that prevent women from reaching their full potential. The future workforce must be an equal one.



Shulagna Dasgupta

Managing Director—Communications, Media, Technology
Accenture



UBER

When Uber first connected riders and drivers in 2010, no one imagined the growth and global reach that the ridesharing industry would achieve over the following seven years. Uber now serves over 600 cities across 78 countries. In just a few years, ridesharing has become an integral part of the fabric of our cities, providing flexible earning opportunities to millions of drivers and offering reliable, on-demand transportation to hundreds of millions of riders.

But there is still work to be done to ensure that the benefits of ridesharing are shared by all. Barriers to entry for both riders and drivers remain, be they financial, geographic, cultural or regulatory. Some prospective drivers lack access to a vehicle, others have concerns about safety and security. While we are proud to have passed the important milestone last year of bringing economic opportunity to one million women as drivers on Uber, the reality is that the vast majority of these women are in the United States.

Driving with Uber gives women flexibility, allowing them to balance their work with other responsibilities and commitments they have. More must be done to expand women's access to flexible work opportunities like Uber. Ridesharing as an industry may be young, but it's also at an inflection point where we can, and should, ensure that its benefits are shared more broadly.

At Uber, we are committed to finding data-driven, actionable ways to promote gender equality, both internally within our company, and externally, among the people who rely on our products worldwide. In the past year we made changes to ensure aggregate pay equity for employees across genders and races, instituted a global paternity leave policy, built out a dedicated team focused on improving the diversity of our employee base, and partnered with Stanford academics on research into the factors affecting earnings of men and women who drive with Uber in the United States.

We are honored to work with IFC on this important research to better understand how Uber serves women riders and drivers around the world, where more needs to be done, and what concrete steps we can take to ensure that the benefits of ridesharing are shared as broadly as possible. The best is yet to come.



Barney Harford

Chief Operating Officer, Uber



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PHOTO: COURTESY OF UBER

Executive Summary

Women across the world face higher barriers to accessing paid work and transportation compared with men. They are less likely to participate in paid work, not necessarily because they are less educated or qualified, but often because women tend to shoulder a disproportionate responsibility for unpaid care, or because their ability to work in certain industries—or outside the home at all—is restricted. They tend to work fewer hours, in less senior roles, and in less well-paid industries.

Women also face more constraints than men on their ability to travel. These include affordability, access to vehicles, personal security concerns, and, in some countries, social norms around independent movement. This not only limits women's income-generation opportunities but it also restricts development and social mobility by curbing their access to health, education, and other services—both for themselves and for children or other relatives they care for.

This report explores the potential of the sharing economy, and the ride-hailing industry in particular, to address these gender gaps. Sharing economy business models can increase the utility of productive assets and lower costs for users while reducing the consumption of scarce resources. However, technological progress—especially the proliferation of smartphones and ever-increasing digital connectivity—has supercharged these models and the effects are increasingly visible at the global level.

The impact of sharing economy business models has been felt around the world. Globally, approximately two-thirds

of consumers would be willing to participate in the sharing economy, with interest highest in emerging markets (Nielsen 2014a).

This wide reach makes it increasingly necessary to consider how the sharing economy can open new economic opportunities. However, to date, one subject has been notably absent in the research: a better understanding of the differences in how men and women participate in the sharing economy, and whether and how it has helped to close gender gaps. The opportunities and risks of sharing economy models are perhaps particularly important for women because they have both more to gain from increased participation, and more to lose if they are excluded from new forms of work, income, or assets.

Ride-hailing is a pioneer of the modern sharing economy: an estimated 18 percent of people globally have used a ride-hailing service in the past 12 months (Holmes 2017), and current estimates anticipate an eightfold increase in ride-hailing by 2030, with total trips approaching 100 million a day (Burgstaller et al. 2017).

In many ways, ride-hailing is an ideal industry in which to examine the opportunities and barriers that women face in the sharing economy. Women have embraced ride-hailing as riders, yet little work has been done to understand how it serves their complex transportation needs. Filling this knowledge gap can not only expand the ride-hailing market, but also offer new pathways to improve women's limited mobility—a persistent barrier to closing gender gaps in economic, social, and civic participation.

EXECUTIVE SUMMARY *continued*

Driving for a living also remains heavily male-dominated: for example, 98 percent of London's taxi drivers are men (Gov. of U.K. 2017). Early evidence suggests that ride-hailing platforms do lower barriers to jobs as drivers: about 20% of drivers who use the Uber app in the United States are women. However, numbers of women drivers are lower across the six countries examined in this report. Identifying ways to recruit and retain more women as drivers could open doors to new and nontraditional sources of income and asset ownership for them, and help the industry grow by addressing user demand for more women drivers.

This research answers the following questions:

- How do women currently engage in the ride-hailing industry as drivers and riders?
- What are the opportunities for women in ride-hailing, and what are the barriers?

- How will serving women support growth and innovation?
- How can relevant stakeholders draw on these findings to ensure that sharing economy business models offer opportunities for both men and women alike?

This research was undertaken by IFC and Accenture, using data from the global ride-hailing company Uber. It combines anonymized, aggregated company data with a detailed literature review; focus groups and surveys of over 11,000 men and women who use the Uber app; and consultations with more than 40 global experts on gender, transportation, and the future of work. The literature review and expert interviews considered both the global and local context of ride-hailing and the wider sharing economy, while the surveys and company data analysis covered six diverse economies: the Arab Republic of Egypt, India, Indonesia, Mexico, South Africa, and the United Kingdom. The report brings together findings and recommendations for both ride-hailing stakeholders and companies across the sharing economy.



Ride-hailing is an ideal industry in which to examine the opportunities and barriers that women face in the sharing economy.

PHOTO: COURTESY OF UBER

TOP 10 FINDINGS

Drivers

1. Women choose to drive using the Uber app for a wide variety of reasons, but they particularly value the flexibility it offers.

- Women identify the ability to work when they want to as the key benefit of using ride-hailing apps: across the six markets studied, three-quarters of the women drivers surveyed rank it among their top three benefits. It helps them juggle other commitments: for example, 91 percent of mothers driving with the Uber app are also the primary caregivers for their children. Men also cite flexibility as the key benefit of driving, which highlights the sharing economy's potential to help shift the existing household and care work paradigm.
- Approximately one-third of women drivers surveyed rely on ride-hailing for all their personal income, a rate similar to that of men. But many women combine driving with other activities, such as working part-time for an organization, running their own separate businesses, or studying.
- Women tend to drive more selectively than men: on average, they drive fewer hours than men and are less likely to drive at night or sign in daily to the app. By reducing their hours and not driving at times of peak demand, women could be limiting their earnings or ability to earn volume-based incentives. Still, the women surveyed are just as likely as their male peers to turn a robust profit from driving, despite being less likely to own their own vehicle outright.

2. Ride-hailing apps reduce barriers to entry for women to work as drivers in this traditionally male-dominated industry and, in many cases, boost women's average incomes.

- Low barriers to entry via the app make it relatively easy for women to enter an occupation few have traditionally pursued. However, the proportion of women drivers

remains low, reflecting other barriers such as the regulatory requirement for a commercial license in some markets, including the United Kingdom, social mores, and low rates of financial and digital inclusion.

- Women drivers report a higher income boost than men when they take up ride-hailing work: average earnings achieved by all women who drive using the Uber app increased across each market studied, ranging from 11 percent in Mexico to 29 percent in Egypt. In contrast, men in the markets studied see an increase in average earnings of between 4 percent in Indonesia and 15 percent in Egypt.
- The premium women earn over men likely reflects their previous income and employment status. When analyzing the earnings of only those drivers in paid work prior to driving with Uber, women tend to receive a greater boost to their earnings than men do when they sign up—even those previously employed, ranging from between zero percent in Indonesia to 11 percent in the United Kingdom.

3. Some women drivers use ride-hailing income and contacts to support other entrepreneurial activities.

- Fifteen percent of women drivers run businesses separate from their ride-hailing activities—broadly the same rate as men (12 percent). Some of these entrepreneurs use ride-hailing income to smooth the cash flow of their operations and to build their credit profiles, while others recruit riders as potential advisors, investors, and customers.
- The findings do not suggest that ride-hailing increases overall levels of entrepreneurship among women. Instead, it allows some women to start new businesses and a similar number to close existing ones, enabling better matching of women and business opportunities.
- Women's use of sharing platforms to support other businesses is consistent with other literature on women's engagement with online platforms and suggests that the sharing economy can help support their entrepreneurial ambitions.

4. Social norms limit the extent to which women participate in ride-hailing as drivers.

- Overall, 11 percent of women drivers surveyed say their family or friends disapproved of their decision to sign up, but attitudes toward women drivers vary widely by market. More than half of current male drivers surveyed in Egypt and Indonesia would be unhappy if a woman in their family wanted to sign up; in contrast, more than half of men say they would be happy in India, Mexico, and the United Kingdom. The top concern among men who would be unhappy is the perceived security risks for women, but some also question the suitability of driving as an occupation for women.
- Women may also face discrimination once on the road: 14 percent of all women drivers surveyed believe some riders have canceled on them due to their gender, rising to approximately a quarter in Egypt and Indonesia.
- The extent of these restrictive norms reveals both the scope of the challenge of recruiting women into ride-hailing and the pioneering nature of the women who have chosen to drive.

Riders

5. Ride-hailing helps women meet complex transportation needs driven by household management responsibilities.

- Women represent a large portion of the existing user base globally, and the majority in Indonesia.
- Women's ride-hailing usage patterns mirror their diverse transportation needs: they tend to make shorter, more frequent, and more types of trips compared with men. Women are more likely than men to use ride-hailing to go shopping, travel to health services, and visit relatives.
- Ride-hailing helps mothers manage the complexity of traveling with children: 30 percent of women, compared with 22 percent of men, travel with children. Almost two in five mothers (39 percent) surveyed strongly believe that ride-hailing helps them move around with their children.

6. Ride-hailing increases women's mobility and sense of independence as riders, helping them reach previously inaccessible places or travel at night.

- Women riders are more likely than men to say ride-hailing increases their mobility. Almost a quarter of women surveyed say that ride-hailing increases their sense of independence—compared with 18 percent of men. This figure climbs to over a third of women in India and South Africa.
- Similarly, 24 percent of women surveyed across the six markets identify getting to places not served by public transport as a major benefit of ride-hailing.
- For some women, ride-hailing fills a transportation gap: going out at night is the third most popular use of ride-hailing among women globally, and 7 percent of women say they were previously unable to make these trips, rising to 9 percent in Indonesia and 10 percent in South Africa.

7. Women riders are affluent—although less so than men riders—and while they value cost transparency, overall expense remains a barrier.

- Cost is a key consideration for women: they tend to spend a higher proportion of disposable income than men on meeting travel needs, especially in emerging markets. Information about the price they will pay when booking is identified as the biggest benefit of using the Uber app by the women riders surveyed—especially in Egypt and India—while men primarily cite the ease of booking through the app.
- Women riders tend to be less affluent than men: 61 percent live in above median income households, compared with 74 percent of men. However, expense emerges as the top barrier preventing all riders from taking more trips. This suggests the least affluent groups may be excluded from standard ride-hailing options.

- Lower-cost ride-sharing models could help more women access ride-hailing. Women spend less money for each trip compared with men. And in locations with multiple options, women are more likely than men to choose lower cost trips such as ride-sharing (UberPOOL) or motorcycle (UberMOTO)—except where security concerns or social mores override the cost benefits.

Drivers and Riders

8. To attract women as riders and drivers, the ride-hailing industry needs to continue to enhance security features and minimize perceived threats.

- Personal security is a determining factor in women's choice of transportation options. They are more likely than men to be attracted to ride-hailing because of security features such as the data trail that the app creates for every ride and the ability to receive information about their driver in advance. These features may increase not only women riders' own sense of security but also those of their family members.
- Security is a concern for drivers and emerges as a key barrier to the recruitment and retention of women drivers: 64 percent of women drivers surveyed cite security concerns as a reason more women do not sign up to become drivers, and 26 percent cite security concerns as a reason they do not drive more.

9. Financial and digital exclusions remain barriers to women's participation in ride-hailing and in the sharing economy more broadly.

- Financial exclusion means women are less likely to have a bank account and own assets that enable participation in the sharing economy. Women surveyed across the six countries studied are less likely than men to own the car they drive, and identify getting the money to buy or access a vehicle as the biggest sign-up barrier they face, ranging from 17 percent in Egypt to 40 percent in South Africa.
- Gaps in digital inclusion disproportionately affect women, but access to the Internet and mobile phones remain prerequisites for participation in the sharing economy. As the surveys conducted did not cover potential drivers and riders, it is likely that the financial and digital barriers noted throughout the report are understated.

10. Recruiting more women drivers into ride-hailing could create a virtuous cycle by attracting more women riders.

- Seventeen percent of women riders surveyed identify the lack of women drivers as a reason not to use the Uber app more often, and 40 percent would prefer a woman driver when traveling alone or at night. Attracting more women drivers could therefore encourage more women to ride, thereby further increasing demand for women drivers, creating a virtuous cycle.
- The demand for women drivers is further evidenced by the 44 percent of women riders surveyed who say they would be more likely to use the Uber app if they had the option of selecting a women driver.

40%
OF WOMEN WOULD PREFER A WOMAN DRIVER
WHEN TRAVELING ALONE OR AT NIGHT

Figure ES.1: Countries at a Glance



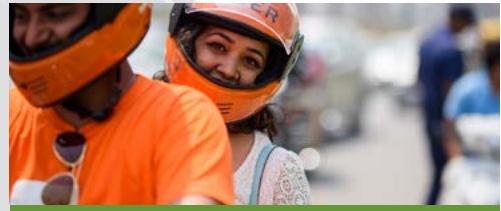
- Women drivers in the United Kingdom see an average uplift in earnings of 22 percent when they sign up with Uber—compared with just 6 percent for men.
- Women drivers face fewer barriers to driving more, compared with peers in the other markets studied.
- 66 percent of women riders use ride-hailing to go out at night, and are attracted to ride-hailing for the convenience and ease of using the app.



- 60 percent of women drivers rely on income from ride-hailing to meet their basic needs, well above the average across the countries studied.
- Security is a concern for one-third of women drivers surveyed, and almost a quarter say friends or family disapproved of their decision to sign up.
- Just over a third of women riders (36 percent) say Uber enables them to travel more—and 28 percent identify getting to places not served by public transport as a major benefit of ride-hailing.



- Women drive the most hours of the six countries surveyed, and 73 percent of those surveyed log on every day.
- However, 51 percent of women drivers say security concerns limit the number of hours they spend on the road, compared with 26 percent on average across the six markets studied.
- Women riders are attracted to ride-hailing for the convenience and security that the data trail provides: 52 percent of women were attracted by knowing the driver's name and registration in advance.



INDIA

- There are few women drivers using the Uber app in India, but those who have signed up often report that driving has helped them “build an identity” in a society where driving is not seen as a career choice for women.
- A lack of financial resources as well as administrative barriers challenge women to sign up.
- Women riders are the most frequent users of ride-hailing in the six countries studied—many believe it offers improved mobility, convenience, and independence.



EGYPT, ARAB REP.

- Women receive an average income boost of 29 percent when moving into ride-hailing, nearly double the increase of men.
- The data trail is important for women riders: over half say they tried the app because they could see the driver's name and registration in advance.
- Cultural barriers limit the recruitment of women drivers: 57 percent of male drivers surveyed say they would be unhappy if a woman in their family wanted to sign up.



INDONESIA

- Women's ability to participate in ride-hailing is limited by cultural barriers: 56 percent of male drivers would be unhappy if a woman in their family wanted to sign up.
- Flexibility is key: 82 percent of women drivers cite “I can work when I want” as ride-hailing's main attraction.
- 66 percent of women riders use ride-hailing to commute, compared with 55 percent of men.

RECOMMENDATIONS

This report finds that the ride-hailing industry can boost economic and social outcomes for women as riders and drivers. However, several barriers prevent women from fully realizing this opportunity. Some—such as those related to personal security, cultural and social norms, or licensing requirements—require concerted efforts from multiple stakeholders to be overcome. Nevertheless, these challenges must be factored in when crafting new policies and practices in the industry.

Women Drivers

To attract more women drivers, and to support them better once they sign up, ride-hailing companies could redesign their outreach, onboarding, and engagement efforts with both women's and men's needs in mind. Possible options include the following:

- Simplify the sign-up process and use better signposting for existing support
- Help women build formal and informal peer support structures to mitigate the lack of organic, traditional structures available to men
- Build a broader ecosystem for drivers to enable them to access both personal and professional development opportunities and tailored insurance and benefits products

Women Riders

While women drivers remain relatively rare, women already account for a large proportion of the rider base. However, affordability remains a key challenge. Ride-hailing companies could address this issue through the following:

- Develop additional lower-cost models to bring services to less affluent populations and expand those that already exist to more locations
- Build support for women's use of affordable options, like motorcycles, that they might not access for cultural reasons

Personal Security

Personal security concerns are major barriers that limit the participation of women as drivers and riders. Ride-hailing companies alone cannot solve the security challenges facing women when traveling, especially alone or at night. However, by working closely with other stakeholders, such as law enforcement and nongovernmental organizations (NGOs), they could continue to reduce threats for women. Possible options include the following:

- Better educate both drivers and riders regarding the security features already embedded in their apps
- Continuously innovate to bring the latest security technology to their apps
- Engage more closely with app users to better understand the nature and impact of security incidents

Internal Operations

Finally, ride-hailing companies could examine their own operations through a gender lens to assess whether their internal commitments to a diverse and inclusive workforce are strong enough to drive external change. Examples include:

- Tailor marketing communications to be more inclusive
- Consider how to collect sex-disaggregated data to understand how to better serve women
- Work with third parties to formulate industrywide best practices and recommendations

Ride-hailing companies need to take the lead on building services and operations that would allow women and men to benefit equally from their apps. However, many of the recommendations will be best realized through cooperation with other companies and stakeholders on a precompetitive basis.

1. Objectives and Approach

OBJECTIVES

The sharing economy's impact on women has not been widely researched to date. Drawing on company data provided by Uber and primary research conducted in six countries, this report aims to address this gap by exploring the following:

- How do women currently engage in the ride-hailing industry as drivers and riders?
- What are the opportunities for women in ride-hailing, and what are the barriers?
- How will serving women support growth and innovation?
- How can relevant stakeholders draw on these findings to ensure that sharing economy business models offer opportunities for both men and women alike?

While this report focuses primarily on the ride-hailing industry, its impact on women can be viewed as a microcosm of how sharing economy business models will affect society. Until the full economic and development nuances of sharing platforms are understood, it will not be clear to what extent they can help to create a future in which women and men thrive equally. Sharing economy models remain in their infancy and there is scope to align them more effectively to positive development outcomes. Given their rapid proliferation across both developed and emerging markets, this report seeks to kick-start a much broader conversation about the possibilities emerging business models can offer to increase women's economic opportunities.

This report is global in scope, with a specific focus on six markets: the Arab Republic of Egypt, India, Indonesia, Mexico, South Africa, and the United Kingdom. These countries were

selected to represent a range of geographical regions, cultures, gender gaps, and economic and social development contexts.

This report does not examine public policy or regulatory frameworks that hinder or advance sharing economy models, nor does it assess environmental impact or touch upon the question of driverless cars. Finally, it does not comment on ongoing legal debates on the definition of employees, entrepreneurs, and independent contractors.

DATA

This research was undertaken by IFC and Accenture, using data from the global ride-hailing company Uber. This research was conducted between May and December 2017 and draws on the following sources:

- **Literature review.** Reviewed existing literature on the sharing economy, ride-hailing, and gender—and the intersection of the three.
- **Expert consultations.** Interviewed over 40 experts in ride-hailing, the sharing economy, transportation, gender, business, technology, policing, and security from around the world.
- **Driver and rider focus groups.** Conducted seven focus groups with Uber drivers and riders in Indonesia, South Africa, and the United Kingdom.
- **Driver and rider surveys.** Deployed online surveys through Uber to drivers and riders in Egypt (Alexandria and Cairo), India (Bangalore and New Delhi), Indonesia (Jakarta and Surabaya), Mexico (Mexico City and Monterrey), South Africa (Cape Town and Johannesburg), and the United

OBJECTIVES AND APPROACH *continued*

Kingdom (London and Manchester) in September and October 2017. The survey received responses from 7,357 drivers and 3,691 riders who currently use the Uber app. The survey sample consists only of Uber drivers and riders and is not nationally representative. In India, seven women drivers (out of a total of eight active) completed the online survey. Due to the small sample size, the driver figures for India are therefore excluded from comparisons across the six markets. The segmentation of respondents into above- and below-median-income households was based on survey responses and calculated on an individual country-by-country basis using national statistics. As the surveys did not cover potential drivers and riders who might not have had the prerequisites to participate, it is likely that the financial and digital barriers noted throughout the report

are understated. The margin of error for each cohort is listed in Appendix B.

- **Uber data.** Analyzed company data from Uber for cities surveyed in Egypt, India, Indonesia, Mexico, South Africa, and the United Kingdom on average driving and riding patterns. Sex-disaggregated data on riders' use patterns are estimates only. A sample of anonymous riders was randomly chosen in each city, and their first names (only) were matched with their likely gender using a gender-name matching API.¹ For unidentified names, the gender split of matched names at the country level was assumed.

A more detailed explanation of the estimation process can be found in "Methodology," Appendix B. (See Box 1.1 for a list of key terms used throughout the report.)



Box 1.1: Key Terms

Dynamic pricing (also known colloquially as "surge pricing"): pricing that automatically adjusts to supply and demand to find the market-clearing rate.

Driver: Someone who drives a vehicle that he/she owns, rents, or leases and uses a ride-hailing app to generate an income.

Driver profit: Self-reported driving expenses account for less than 100 percent of total earnings through Uber.

Robust driver profit: Self-reported driving expenses account for less than 50 percent of total earnings through Uber.

Entrepreneurs: Drivers currently running their own businesses independent of income generation activity with Uber.

Hidden benefit: Gap between what initially attracts people to ride-hailing and what they cite as an actual benefit.

Network effects: The increased value of ride-hailing to riders based on growth in the driver network or vice versa.

Ride-hailing: A service that connects the driver of a car or other vehicle digitally with a user, typically app-enabled, but sometimes via a website.

Ride-sharing: At least two people completing some or all of a journey together in the same vehicle, as opposed to each passenger being driven separately.

Security: Personal threats including violence and sexual harassment.

Safety: External threats, including road traffic accidents.

Sharing economy platforms: Online applications that facilitate transactions in either assets, services, or both.

The term *platform* is used broadly for companies in the sharing economy and does not refer to Uber specifically.

¹ See <https://gender-api.com> for more detail.

2. The Sharing Economy

INTRODUCTION

Women across the world face higher barriers to entry in accessing formal work compared to men. They are less likely to participate in paid work, not necessarily because women are less educated or qualified, but often because they carry out most unpaid care responsibilities or because their ability to work in certain industries—or even outside the home—is restricted. Where women do work, they tend to work fewer hours, in less senior roles, and in less well-paid industries (See box 2.1 on global gender gaps.) Women account for just 2.3 percent of drivers who use the Uber app in the six countries studied for this report.

Women also face larger constraints on their ability to travel. These include affordability, access to vehicles, personal security concerns, and, in some countries, social norms around independent travel. Not only does this limit their income-generation opportunities but it also restricts their development and social mobility by curbing access to health, education, and other services. Women account for approximately 41 percent of riders who use the Uber app across the six countries studied.

However, new business models, catalyzed by ever-increasing digital connectivity and technological progress—particularly the proliferation and power of smartphones—are opening new opportunities for women to participate in the economy and achieve greater financial and social autonomy. The creation of rapidly evolving sharing economy business models is a leading example of this technology-fueled change. These online marketplaces create income generation opportunities by broadening access to goods and services, while also

“New and emerging technologies are having a transformative impact on development. Not only do these technologies address development challenges, they enable innovation and entrepreneurship, which help build economies that can evolve and adapt through times of change.”

—Stephanie von Friedeburg, Chief Operating Officer, International Finance Corporation

blurring traditional definitions of employment and personal activities and assets.

Rapid growth in the ride-hailing industry places it among the most widely recognized segments of today's sharing economy: an estimated 18 percent of people globally used a ride-hailing service in the past 12 months (Holmes 2017), and current estimates expect the industry to expand eightfold by 2030, with total trips increasing to almost 100 million per day (Burgstaller et al. 2017). This explosive growth—combined with substantial global gender gaps in labor force participation and specifically in transportation—marks the industry as an important case study through which to assess the sharing economy's impact on women.

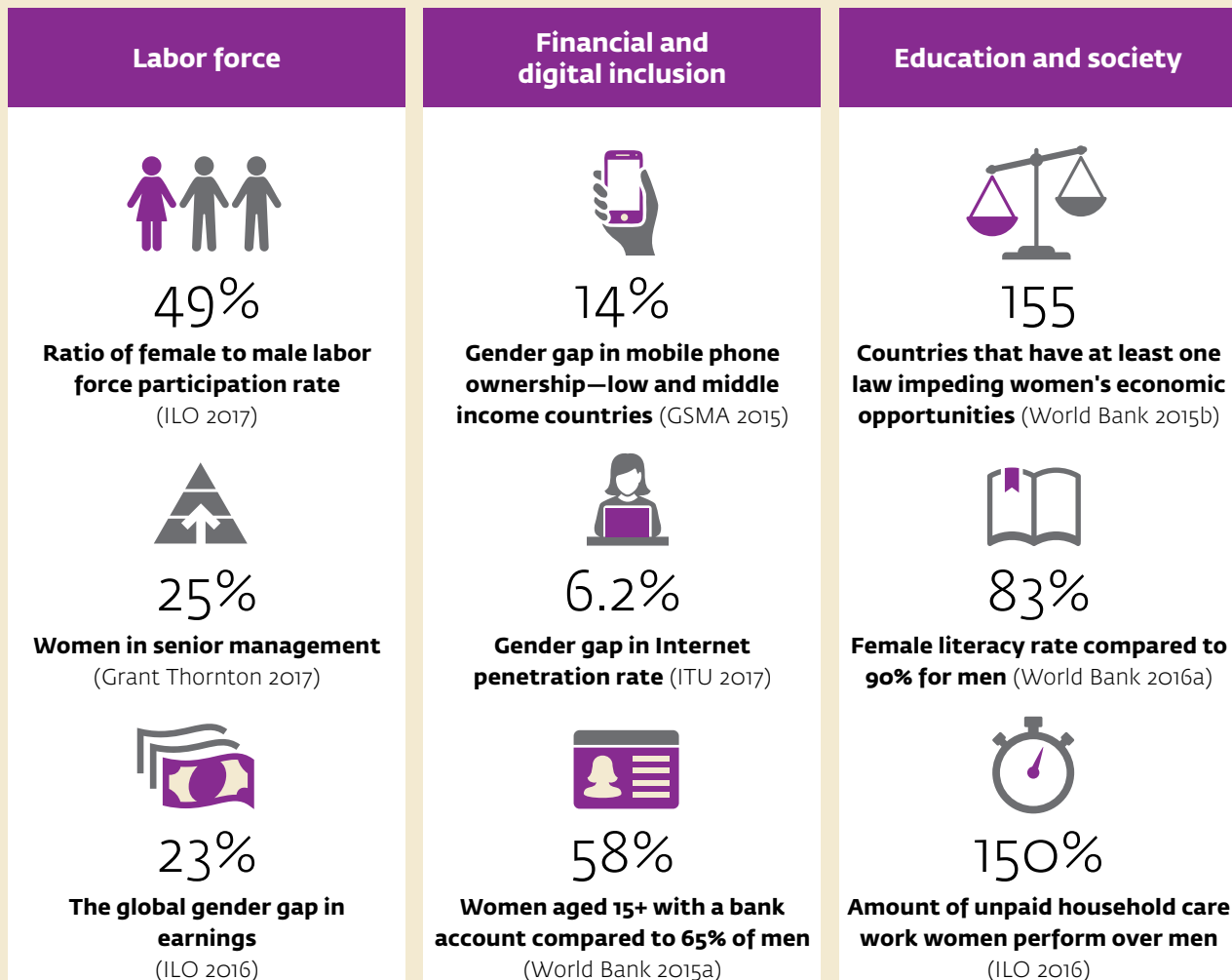


Box 2.1: Global Gender Gaps

Globally, women’s labor force participation fell from 52 percent in 1990 to 49 percent in 2016 (ILO 2017). A gender gap between men’s and women’s earnings also persists. Women work longer hours than men once unpaid household and care work are factored in, but they earn significantly less on average. Women are also less likely to have bank accounts, own mobile phones, have access to the Internet, or be able to read (see figure 2.1.1).

These gaps are particularly severe in emerging markets, but barriers to women’s economic progress are widespread: of the 173 countries analyzed by the World Bank (2015b), 155 have at least one law that impedes women’s economic opportunities. These include regulations that prevent women from entering certain occupations and laws that require married women to get permission from their parents and partners to work outside the home.

Figure 2.1.1: Selected Gender Gaps in Terms of Paid Work, Education, and Financial and Digital Inclusion



SHARING ECONOMY: EVOLUTION, SCOPE, AND IMPACT

The sharing economy business model is not new. However, it has been revolutionized in the digital age, disrupting industries from hospitality to transport, while building highly valued companies at an unprecedented rate.

However, the full impact of the modern sharing economy has yet to be felt, according to Devin Fidler, founder of Rethinkery Labs: “While the first wave of ‘platformization’ has been focused on standardized processes, it is now growing across a very diverse set of industries including physicians and accounting, which means that, increasingly, more people will be on ‘both sides of the platform’ as users and providers.”

Defining the Sharing Economy

The complexity and broad scope of the sharing economy means no universally agreed definition exists. The purpose of sharing models is to utilize underused assets and resources—both goods and services—typically through online platforms. These platforms enable providers and users to connect directly, establishing trust through features such as profiles, photos, ratings, and reviews.

The common threads that bind the elements of the sharing economy together are captured by Arun Sundararajan in *The Sharing Economy: The End of Employment and the Rise of Crowd-Based Capitalism* (2016). He notes that the sharing economy:

- Creates markets that enable the exchange of goods and the emergence of new services
- Opens new opportunities to use everything—from assets and skills to time and money—at levels closer to their full capacity



Box 2.2: Driver Profile

Rehab, 42, the Entrepreneur (Cairo, Egypt)

Rehab had been working as a driver for 10 years before signing up to use the Uber app. She has now been driving with Uber for two years, citing it as a robust way to generate income and boost her financial independence. Being able to work the hours she wants also helps her manage the challenge of earning a living while bringing up four children. She now owns three cars, which she rents out to others to drive, including her husband.

Rehab is a pioneer. She has had to contend with cultural expectations, noting that, “people on the street expect women to behave in a certain way,” but says that, “there are no limits to what we can do.” And she is not alone; Rehab describes how one of her colleagues “now makes enough money from driving to live independently from her husband without leaving her full-time job or having to tell her family about driving.”

THE SHARING ECONOMY *continued*

- Supplies capital
- Draws labor from decentralized crowds of individuals rather than corporate or state aggregates
- Commercializes and scales peer-to-peer activities
- Blurs the lines between fully employed and casual labor; between independent and dependent employment; and between work and leisure

Size and Growth Potential of the Sharing Economy

Measuring the economic impact of the sharing economy is not straightforward. Economist Diane Coyle (2016) notes that “the sharing economy is blurring the conventional boundary between ‘the economy’ and everyday life,” adding, “It is impossible to track its contribution through official economic statistics.” (See box 2.3 about participants in the sharing economy.)

Companies that operate sharing platforms are clearly growing rapidly and disrupting traditional models in a variety of industries. For example, Airbnb built an inventory of 600,000 rooms in its first four years of operation, 23 times faster than

72%
**ADULTS IN THE UNITED STATES HAVE
USED A SHARING PLATFORM (SMITH 2016)**

the Hilton chain (Hall and Pennington 2016). Credit Suisse estimates that the revenues of 44 privately held sharing-oriented “unicorns” (new businesses valued at a \$1 billion or more) will rise from \$15 billion in 2013 to \$335 billion in 2025 (Kindergan 2015).

Globally, 68 percent of people surveyed are open to sharing their assets for financial gain (Nielson 2014a).



Box 2.3: Who Works in the Sharing Economy?

The sharing economy has broad appeal. A study by the Pew Research Center (Smith 2016) finds that 24 percent of adults in the United State had earned money on sharing platforms over the previous 12-month period. These participants come from across the demographic spectrum; however, the population data profile is skewed toward the younger, less well-educated, and less affluent, and those from an ethnic or racial minority background. The analysis also suggests a variance in motivations: the 56 percent who describe

the money they earn as “essential” are more likely to be involved in industries such as ride-hailing and cleaning, compared with the 42 percent who cite the extra earnings as “nice to have” and tend to do “online tasks” such as computer programming (Smith 2016).

This report shows how the drivers who use the Uber app have mixed demographics.

Sharing economy business models are well-established in developed markets; for example, an estimated 191 million EU citizens actively engaged in the sharing economy from January to May 2016, spending approximately €27.9 billion (Hausemer et al. 2017). However, growth in emerging markets is also strong. In China, the State Information Center (2017) expects the sharing economy to grow by 40 percent per year over the coming years, and reach 20 percent of gross domestic product (GDP) by 2025.

Future growth is likely to be driven by increases in digital inclusion (extending Internet access to a larger share of the global population), the spread of sharing models to new industries, and the increasing integration of sharing and traditional models. To date, people in more rural, remote, or poorer areas are likely to be excluded from the sharing economy because of lower Internet access (van Welsum 2016). But connectivity is growing: in Africa, 60 percent of the population is expected to have a mobile Internet connection by 2020, up from just 28 percent in 2015 (GSMA 2016). And smartphone penetration is expected to reach 66 percent of the world's population by 2022, up from 50 percent today (Meena and Kumar 2017).

Global Impact

A study by Nielsen (2014a) shows that willingness to participate in the sharing economy is strong all over the world, but more so in emerging markets. Globally, 68 percent of people surveyed are open to sharing their assets for financial gain; and 66 percent are willing to pay to use the assets of others.

Sharing economy business models may have special appeal where they can ease specific, local challenges. For example, Moovr helps farmers in Kenya get their products and livestock from remote rural areas to markets where they can negotiate better prices. Nairobi-based Lori Systems connects shippers and independent truckers to reduce logistics costs (*The Economist* 2017).

“Technology, including ride-hailing platforms, is outpacing our current rules and policies. If policy frameworks are to protect the interest of people, they need to adapt.”

—Sonia Parul, Global Managing Partner, Thinkthrough Consulting, India

Policy Approaches

The rise of the sharing economy will challenge the public sector to find approaches that protect providers and consumers without inhibiting innovation and growth. Abigail Hunt, research fellow at the Overseas Development Institute, (ODI), believes addressing the regulatory challenge should be a top priority: “We need to create a system where the platform, the consumer, and the worker benefit equally. Now is the time to get it right—before the model becomes so deeply rooted that it is too difficult to shift.”

Developing an appropriate public policy response to the sharing economy requires a nuanced approach. For regulators, one challenge is to consider the extent to which new entrants need to adopt preexisting regulations. For example, there is a debate as to whether requirements for insurance, taxes, training, security, and other practices that apply to taxi and limousine operators should equally apply to ride-hailing. Research by the World Resources Institute (WRI 2017) uncovers 74 different national-, state-, and city-level regulations related to shared transportation services in Brazil, China, India, and Mexico. Elsewhere, governments have updated existing rules to accommodate sharing models and are testing the necessity of existing approaches, such as cost controls on taxis (Zuluaga 2016).

The task of creating appropriate regulatory frameworks is complicated by the increasing range of sharing-based services. This makes it difficult to come up with a single solution for taxes, employment policies, and licensing rules (Zuluaga 2015). Furthermore, the question remains of how best to harmonize regulations and legal requirements across city, state, and national governments. As Libby Reder, a fellow in the Aspen Institute's Future of Work Initiative, notes, "Almost everyone we talk to says the best solution on sharing economy regulation would be a national solution because it would create a clear set of guidelines. But for now, we look at cities and states as the laboratories of democracy, where good ideas can be tested and then scaled."

Sound regulation is particularly important since the redistributive effects of the sharing economy are still widely debated. Lower barriers to entry could offer larger gains to people whose access to productive resources is currently limited, while also reducing the need to tap into existing wealth or to borrow (Goudin 2016). However, studies have also shown that this same ease of entry can create a crowding-out effect in which younger, better-educated, and more tech-savvy providers use sharing platforms to supplement their incomes by engaging in "manual labor, including cleaning, moving and other tasks that are traditionally done by workers with low educational attainment" (Schor 2017, 1). These debates take place in the context of a broader debate on the definitions of employment and independent work (Center for Development Informatics, 2017).

How regulation affects inequality in emerging markets is perhaps even more unclear. Emerging markets typically have less robust institutions, and new entrants could quickly gain significant market share due to a lack of competition (Fruman and Molfetas 2016). For the sharing economy to produce dividends for people with lower incomes, "its 'analog complements'—such as the institutions that are accountable to citizens and the regulations that enable workers to access and leverage this new economy—should also be in place," write Fruman and Molfetas at the World Bank (2016).

"By empowering citizens, increasing productivity and efficiency, boosting overall employment, improving market access, reducing transaction costs, or even diminishing [the] carbon footprint, shared-economy facilitators—if properly regulated—can improve outcomes for the bottom quintile of the population by opening markets and unlocking opportunities for the poor, both as producers and consumers."

—Fruman and Molfetas, World Bank, 2016

RIDE-HAILING

Ride-hailing is one of the most significant industries to emerge from the new technology-driven sharing economy—both in terms of its size and its geographic spread. It is typically only available in cities since its success relies on network effects requiring a high density of drivers and riders. However rapid urbanization and the proliferation of smartphones mean consumers can now access ride-hailing services in most countries around the world. This section defines the scope of the industry, assesses its size and growth, and explores its various business models.

Ride-Hailing: Definition and Scope

Small-scale shared transportation is not a new concept. In 1605, a horse-drawn carriage-for-hire service, an ancestor of the now ubiquitous black cab, was launched in London (Gilbey 1903). During World War II, the U.S. government encouraged the creation of car-sharing clubs to conserve rubber, and riders and drivers were matched through bulletin boards at work (Chan and Shaheen 2012). In the 1970s, the oil crisis and accompanying spike in gasoline costs encouraged another period of ride-sharing (Hahn and Metcalfe 2017).

What has revolutionized the industry recently is the technology that allows people with a spare transport asset to connect quickly and agree on a cost with people who want to travel. Around the world, an estimated 338 million consumers have downloaded an app that lets them arrange a ride with the driver of a private automobile (Statista 2017a)—“sharing” the car for the duration of the trip. This includes 15 percent of American adults, according to a study by Pew Research Center (Smith 2016). Research of Android app data (Marciano 2016) finds ride-hailing services present in 171 countries around the world. (See box 2.4 for ride-hailing definitions, and box 2.5 for connection between ride-hailing and public transportation.)

88%
**PROPORTION OF COUNTRIES GLOBALLY
WHERE RIDE-HAILING SERVICES ARE
AVAILABLE (MARCIANO 2016)**

Size estimates vary significantly, but Goldman Sachs expects the ride-hailing industry to expand to \$285 billion by 2030, up from \$36 billion today (Burgstaller, et al. 2017), which would make it nearly triple the size of the existing global taxi industry (Huston 2017). According to some estimates, by 2020 the number of riders may climb to half a billion (Rowley 2017), and user penetration could reach 13 percent by 2022 (Statista 2018). There are up to 70 ride-hailing companies globally (RideGuru 2018). Uber, which facilitates an estimated 15 million rides a day, is one the world’s most valuable start-ups. Lyft (2017) says its revenues have doubled every year since 2013. In India, the number of rides arranged via sharing apps such as Ola and Uber jumped fourfold between 2015 and 2016, to approximately 500 million (Hector 2016). In Egypt, Careem is expecting ride volume growth of 30 percent a month (El-Din 2017).



Box 2.4: Definitions of Ride-Hailing

Ride-hailing services—sometimes called **transportation network companies**—digitally connect the driver of a car or other vehicle with a user, generally via an app but sometimes using a website.

The Indian government classifies companies such as Uber as **aggregator services**, using the following definition: “a person, who owns and manages a web-based software application, and by means of the application and a communication device, enables a potential customer to connect with persons providing service of a particular

kind under the brand name or trade name of the aggregator” (CBEC 2015).

Ride-hailing is not limited to cars, particularly in emerging markets where trips can be booked for a motorcycle or rickshaw. For instance, in Uganda, SafeBoda acts as “an Uber for motorcycles” (OpenAir 2017) and Roshni Rides is developing a rickshaw-based service in refugee camps, helping to bring transportation to a severely underserved population.



Box 2.5: Ride-Hailing and Public Transportation

Ride-hailing can complement and support public transportation in several ways. One example is helping people to complete their journeys securely by filling gaps in first- and last-mile travel, by getting them from their point of origin or departure to a public transportation hub. Of the riders surveyed for this report, 45 percent use ride-hailing to travel to transport hubs, making it the most popular trip type after commuting and visiting friends and relatives.

Ride-hailing can also help fill gaps for people who might not be able to easily access public transport because of their personal circumstances. For example, Lyft and Uber work in partnership with the Massachusetts Bay Transportation Authority in the United States to increase mobility for riders with disabilities. This has increased the number of trips by over 30 percent while reducing costs by 27 percent.

User patterns can also inform public policy on transport needs. Through the Open Transport Partnership, facilitated by the World Bank, companies such as Grab,

Easy Taxi, and Le Taxi make select data available through open platforms. This helps stakeholders to develop better, evidence-based solutions to traffic and road safety challenges. Similarly, Uber's Movement platform also shares selected, anonymized data that can inform the public sector.

“We want to prove that it is possible to have a world where private companies that contribute data as public goods not only make society better off but themselves as well.”

—Holly Krambeck, Senior Transportation Economist, World Bank

Some companies have also started women-only ride-hailing, matching women drivers and riders, including two start-ups in Brazil (Haupt and Slattery 2017), two companies in the United States and one in Mexico (Kroth 2017), and several in India. (For further discussion of how ride-hailing caters to women-only transport options, see **“Women and Ride-Hailing.”**)

Ride-Hailing Business Models

Just as Airbnb does not employ the people who rent out their homes on its platform, ride-hailing companies do not typically employ drivers. Drivers deal directly with passengers via the app but pay a fee to the operator of the app based primarily on the total cost of the ride. Fares are dynamic and are

adjusted by an algorithm based on rider demand and driver supply; simply put, if demand outstrips supply at a given time in a given location, riders will be charged more—and drivers will earn more. Some companies offer drivers additional incentives or promotional payments if they drive during certain hours, operate in certain locations, or complete a certain number of trips a week.²

At Uber, drivers who own the cars they operate are known as “driver-partners.” Intermediaries—companies or individuals—that provide cars for drivers are “partners” in Uber terminology. In the United States, for example, rental companies Enterprise,

2 Income figures mentioned in this report do not include bonus or incentive payments.

Hertz, and ZipCar rent vehicles to drivers who use the Uber app. Across the six countries studied in this report, 17 percent of drivers surveyed are either leasing or renting from a third party, ranging from 46 percent in South Africa to 5 percent in Indonesia.

Variations on the basic ride-hailing model have evolved to include **ride-sharing**—carrying multiple passengers who might not know each other. Services such as UberPOOL, LyftLine, or Didi Hitch match passengers going to the same place or in a similar direction. UberHOP in the Philippines enables people to share rides from specific pick-up points to specific drop-off points at rush hour for a flat fare. These types of services reduce the fare for each passenger.

The success of ride-hailing models depends on having enough drivers available to ensure a fast and affordable service: network effects that make the service more attractive to riders. However, the turnover of providers in the sharing economy is high, meaning growth is highly dependent on either attracting new participants or encouraging those signed up to engage more often (Farrell and Greig 2016). Rates must balance the price elasticity of riders while providing sufficient earnings for drivers. (See Box 2.6 for a description of dynamic pricing.)

In this report, anyone who drives using a ride-hailing app is called a “driver” irrespective of whether they own their own vehicle or not.

IMPLICATIONS OF GROWTH IN THE SHARING ECONOMY

This report focuses primarily on the ride-hailing industry, but its impact on women provides valuable insight into how the sharing economy might contribute to development. Given the rapid proliferation of sharing economy business models (see “Size and Growth Potential of the Sharing Economy”), more work is needed to understand how they can best be leveraged to create a future where women and men thrive equally. This section addresses key questions surrounding the potential contribution of ride-hailing and the broader sharing economy to economic and social development. The following sections focus specifically on gender dynamics and ride-hailing.



Box 2.6: Dynamic Pricing

The fares riders are charged through the Uber app are dynamic. They are adjusted by an algorithm that finds the market-clearing price according to rider demand and driver supply; if demand outstrips supply at a given time in a given location, riders will be charged more—and drivers will earn more. Dynamic pricing emerges as the top barrier that prevents all riders from taking more trips; 58 percent of women surveyed say it limits their travel, ranging from 70 percent in Egypt to 40 percent in South Africa (see chapter 5, “Affordability”).

However, this is not surprising given that improved demand management is a key purpose of dynamic pricing. Increasing the supply of drivers—for example, by attracting more women riders and encouraging more of them to log on at times of peak demand—would reduce its impact. That said, lowering the opportunity to earn higher fares could reduce driver income and therefore supply; 36 percent of drivers surveyed say that competition for fares stops them from driving more.

Income-Generating Opportunities

Sharing models have the potential to help people find new income-generating opportunities by matching providers of spare assets or skills with people who will pay to use them, “effectively and efficiently, and at a scale never seen before,” according to the U.S. Federal Trade Commission (2016). On average, women who sign up to drive with Uber, including both those previously employed and unemployed, increase their average earnings by 13 percent in the countries studied for this report, compared with a 7 percent uplift for men (see chapter 4, “Boosting Incomes”).

Through reduced barriers to entry and more efficient matching of demand and supply, sharing platforms may offer new pathways to paid work. This might be true both for those who have not participated in the labor market before and for workers whose personal circumstances make it difficult to work in traditional jobs. Early indications suggest that the range of professionals participating in the sharing economy will become increasingly diverse as business models disrupt new sectors.

People generate income by monetizing their assets such as cars or spare rooms. In India, GrabOnRent.com operates a platform on which owners of everything from household appliances to camping equipment can rent out their assets. However, to benefit from asset monetization, of course, people must own assets, which is a significant barrier for many women—especially in developing economies.

Access to Assets and Resources

There is evidence that the sharing economy has the potential to benefit consumers in lower-income groups by providing access to products and services that were previously beyond their financial reach. Analysis by Sundararajan and Fraiberger (2015) concludes: “Below-median income consumers will enjoy a disproportionate fraction of eventual welfare gains” from the sharing economy, both from economic inclusion and “higher quality rental-based consumption.”

“If companies in the sharing economy take a long-term view, they should consider how women can help build their markets.”

—Shamika Ravi, Director of Research,
Brookings India

The transportation industry provides numerous examples of helping people access assets that they might not be able or willing to buy outright. Indian car-sharing service Zoomcar offers on-demand vehicle access starting at just 73 cents an hour; while every day, people in China complete 50 million trips using the 12 million bicycles on the Mobike and Ofo sharing platforms (Lipton 2017).

In the context of ride-hailing, riders obtain access to automobile transportation without having to purchase a vehicle or pay for parking and maintenance. And some drivers might attain access to a vehicle they can use for both personal and professional reasons. This might be especially relevant to the 43 percent of drivers in the countries studied—rising to 48 percent of women—who are leasing, renting, or who have taken out a personal loan to access the vehicle they use with Uber.

Formalization and Transparency

Informal sectors dominated by firms with low productivity remain large in many emerging markets. According to the World Bank (2016b), over 90 percent of the labor force is employed informally across many countries in South Asia and Sub-Saharan Africa. High levels of informality tend to hold back economic development by weakening markets through reduced tax bases.

Sharing platforms formalize economic activity by creating records of transactions. In fact, the speed with which digital sharing platforms establish records of economic activity and audit trails of transactions is “historically unprecedented,” says Devin Fidler. The move to sharing economy business models could also disproportionately help women, given the more complex bureaucracy they face. Women face greater challenges in gaining access to financial services. For example, women are less likely than men to have the identification documents needed to open formal financial accounts (Lewis et al. 2016). And in some countries, women’s property rights are not equal to those of men (World Bank 2015b). The more formalized income history provided by sharing platforms may also help new entrepreneurs build credit histories. For instance, Ant Credit, an Alibaba Group subsidiary, provides loans to entrepreneurs who sell through the online platform by using their transactional and behavioral data to gauge creditworthiness (IFC 2017d). One woman driver in South Africa explained during the focus groups how the money she earns through Uber has helped keep her catering business operational by improving her credit profile. (See profile of driver entrepreneur in box 2.2.)

“Collaborative platforms may also present an opportunity to improve formality in activities that are traditionally difficult to monitor, since all transactions facilitated by the platforms are recorded online and through bank accounts.”

—Fruman and Molfetas, World Bank, 2016

In addition to providing more robust data records, which are likely to boost financial inclusion, platforms typically ask both providers and users to provide ratings and reviews. This systematization of peer-to-peer trust between strangers is a key feature of sharing economy business models. As Rachel Botsman argues in *Who Can You Trust? How Technology Brought Us Together and Why It Might Drive Us Apart* (2017, 9), “Technology can widen the circle of trust, unlocking the potential to collaborate and connect with unfamiliar strangers.” However, Botsman (2016) also notes that it remains unclear whether “men and women trust differently in digital environments.” Women riders surveyed for this report identify knowing the price when booking as a key benefit of using the Uber app. They are also more likely than their male peers to cite features of ride-hailing apps that build a transparent data trail, such as knowing driver details in advance and knowing that rides are being tracked.

In terms of transparency about how these platforms impact the ecosystems in which they operate, regulatory bodies are constantly weighing the balance between protecting individual privacy and gathering enough data from companies to ensure a fair playing field. Further discussion is required on how these data can inform public understanding without compromising privacy or business sensitivity.

Social Protection

The shift into independent employment means that sharing economy providers make certain trade-offs. One of these is reduced entitlement to employment benefits such as health insurance, maternity pay, sick leave, unemployment insurance/benefits, or pension plans (van Welsum 2016). This affects workers differently depending on their level of engagement in the sharing economy and whether benefits are linked to employment or to a national social safety net.

Reduced access to benefits may undermine any boost in income that providers receive. A study of platform-based domestic work by the ODI (Hunt and Machingura 2016) finds that the lack of social protection was a key issue for sharing

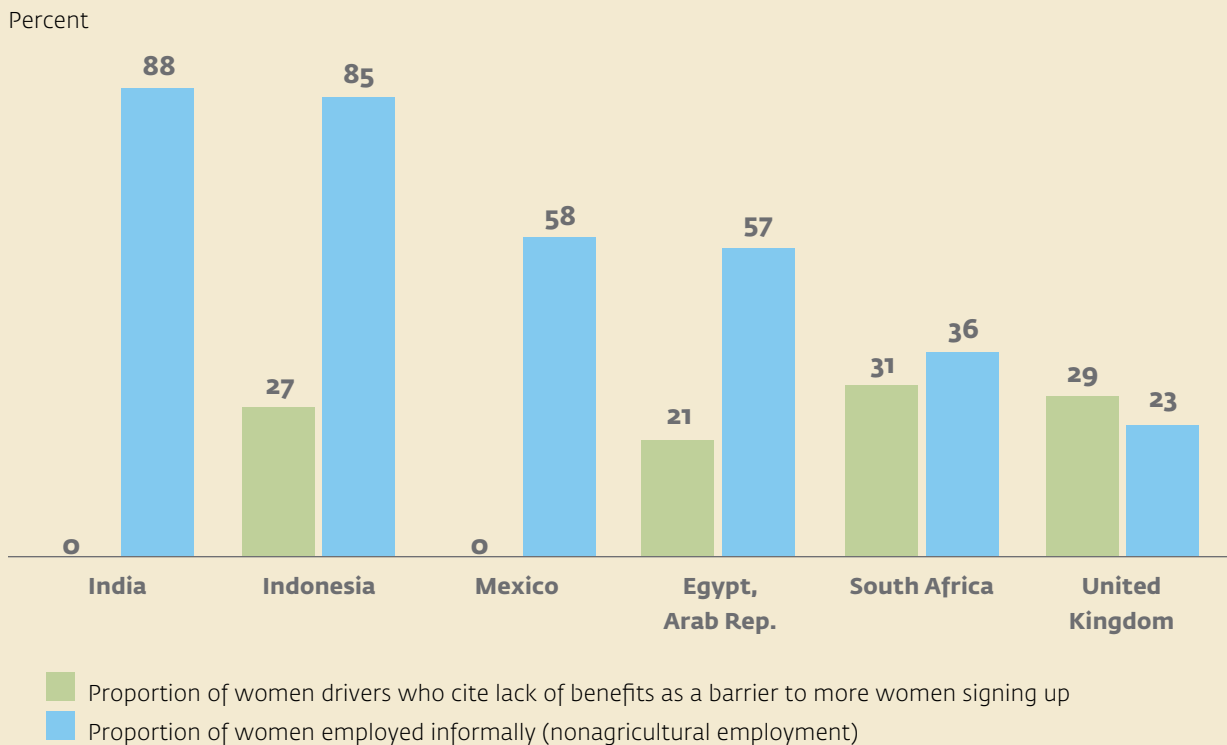


Box 2.7: Access to Benefits

The nature of self-employment means that women who enter ride-hailing are probably unable to access a range of benefits; for example, maternity leave, paid holidays, and sick pay [see “Social Protection”]. Twenty-three percent of the women drivers surveyed say a lack of benefits is a reason more women do not sign up as ride-hailing drivers—making it the third highest barrier across the six countries studied.

However, there are major differences at the country level. None of the women drivers surveyed cite a lack of benefits as a challenge in India and Mexico, compared with 31 percent in South Africa and 29 percent in the United Kingdom. This might be at least partially explained by the likelihood of women working in the informal sector where benefits are typically not available (World Bank 2011). For example, 88 percent of women working in India are in the informal sector, compared with just 36 percent in South Africa. (See figure 2.7.1).

Figure 2.7.1: A Lack of Benefits is Often Cited As a Barrier to Entering Ride-Hailing.



SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017; WORLD BANK 2012, 2016, 2017.

NOTE¹: LOW SAMPLE SIZE OF DRIVERS IN INDIA;

NOTE²: IN UNITED KINGDOM, WORLD BANK DATA ARE THE PROPORTION OF WOMEN WORKING WHO ARE SELF-EMPLOYED AS DATA ON PROPORTION WORKING INFORMALLY NOT AVAILABLE.

economy workers. The women drivers surveyed for this report identify a lack of benefits as the third biggest barrier to more women signing up—behind only security concerns and low desire to drive for a living (see box 2.7).

One potential solution (see chapter 6, “Recommendations”) is to create a system of “portable benefits” that workers can take and maintain between roles, even as independent workers. Under this system, benefits would be attached to a specific person, rather than to a role or organization, offering people who operate in the sharing economy—including those working on multiple platforms—protections that are standard for full-time employees (van Welsum 2016). The key barrier to this approach is the likely increase in associated costs for providers, users, or both: Brooks Rainwater, director at the National League of Cities, identifies the funding model, rather than the concept itself, as the “key question.”

Training and Development

Opportunities for professional learning and development are restricted by the nature of the platform-provider relationship. Sharing economy platform operators have been reluctant to provide training and development because they fear regulators would view it as a form of control exercised under a typical employer-employee relationship, thereby incurring additional legal responsibilities in some jurisdictions (Quinton 2017).

However, companies increasingly recognize the long-term retention value of building providers’ skills. For example, Uber has partnered with UAP Old Mutual in Kenya to up-skill at least 4,000 Uber drivers in basic financial management. The course—which has also been rolled out in Ghana, Nigeria, and South Africa and is free for drivers—aims to empower drivers with skills to manage their finances and to grow their savings. Lyft now offers discounted access to online education courses for its drivers. Beyond ride-hailing, Staff Heroes, a London-based on-demand temporary employment platform, has a portal with options for different certifications in hospitality and tourism.

“The sharing economy is very varied. At the high end of the spectrum it takes the shape of very empowered freelancing, but at the lower end of the spectrum it’s a different story. Sometimes working like this is the only way to earn an income.”

—Libby Reder, Fellow, Aspen Institute Future of Work Initiative

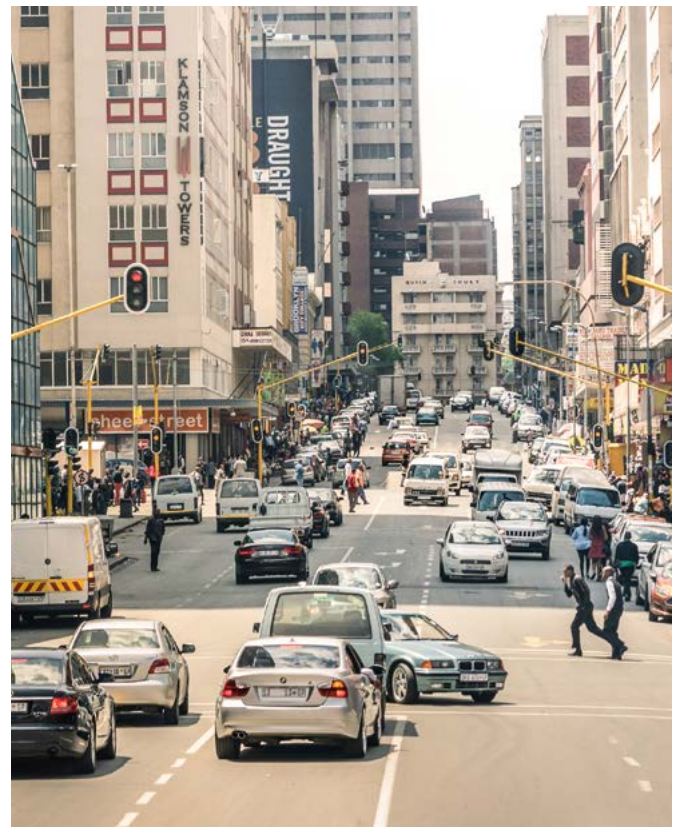


PHOTO: VIEWPART

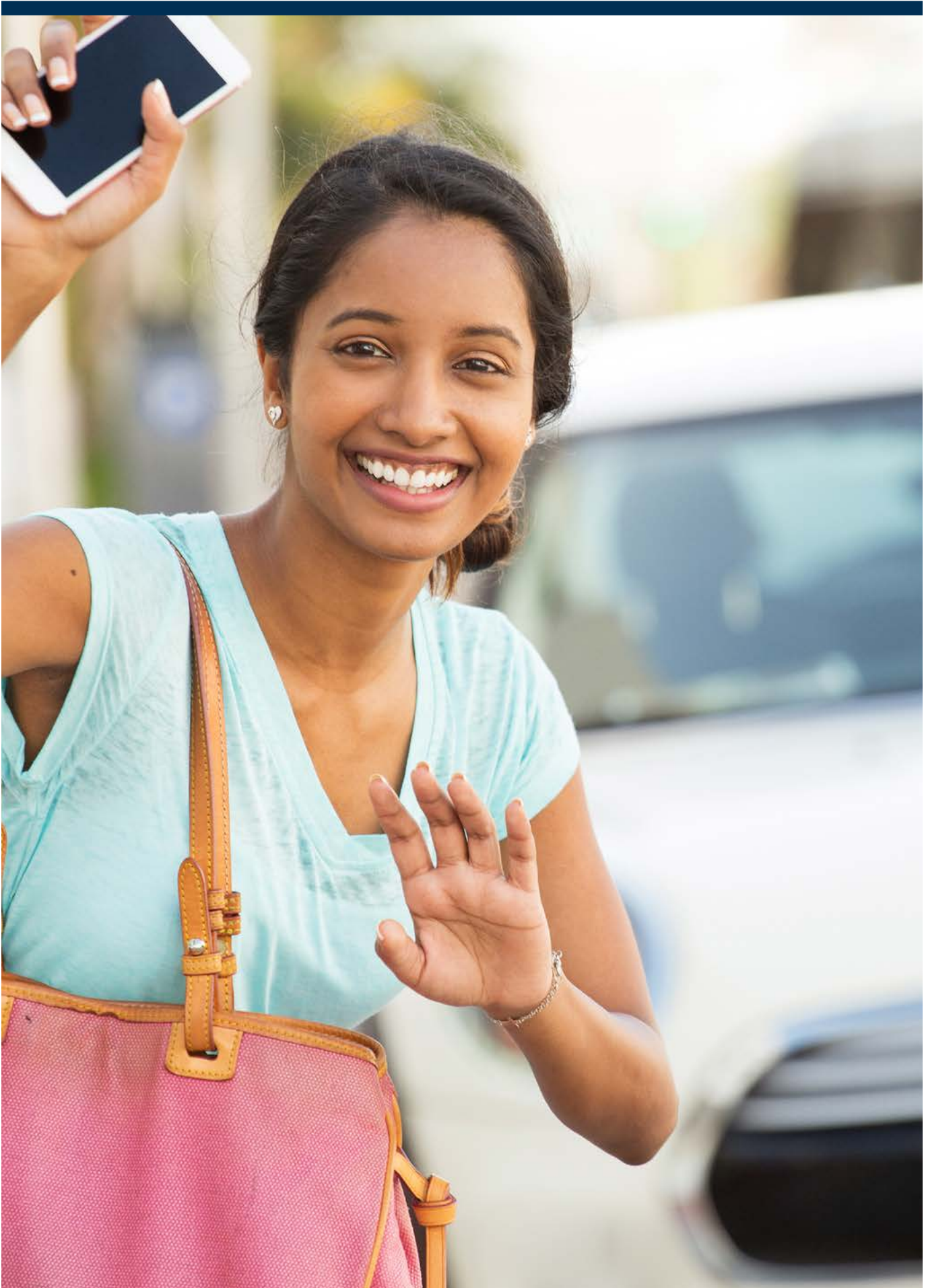


PHOTO: PIXELHEADPHOTO DIGITALSKILLET

3. Women and Ride-hailing

The lack of appropriate transportation imposes real costs, both on people and economies. Without access to transportation, residents of poor areas in large developing economy cities are often cut off from employment opportunities in commercial zones, contributing to informality and perpetuating inequalities.

Given ride-hailing's relative infancy, it is difficult to gauge the extent to which ride-hailing can contribute to improved mobility and better economic opportunities for women. However, this report suggests that it is already becoming an important factor in the urban transportation mix.

This chapter explores the current state of transportation provision; the challenges women face using certain modes of transport, such as harassment; and the role ride-hailing could play in improving accessibility, affordability, and security for women. (See box 3.1 for details about women's transport patterns.)

PRIVATE TRANSPORTATION

Women's ability to own and access vehicles is held back by social, financial, and legal barriers—limiting their ability to work as drivers or to travel independently. A Nielsen study (2014b) finds that, of the 65 percent of people in 44 countries planning to purchase a car over the following two years, just 42 percent are women. The gaps are largest in the Middle East and Africa (71 percent, men; 29 percent, women) and Asia Pacific (60 percent, men; 40 percent, women). Women in Saudi Arabia received legal permission to drive in September 2017, in a decision that will come into effect in June 2018. Previously they were required to be driven outside the home by a male relative or a private driver.

There are also significant differences in the modes of private-hire transport used by men and women. Women are less likely to access motorized vehicles compared with men. In South



Box 3.1: Women's Transport Patterns

For women, the risks and opportunities associated with transportation are amplified. Not only do women tend to have different transportation requirements, but the associated costs account for a larger proportion of their disposable income; they tend to take a wider variety of trips, they are less likely to have access to their own vehicles; and they experience disproportionate levels

of crime and harassment on public transport (Babinard et al. 2010). "Transport can play a significant role in ameliorating or exacerbating the life conditions of women, particularly when poor and living in developing countries."

Women are less likely to own cars than men, and often rely on private-hire vehicles such as taxis and rickshaws.

Africa, 32 percent of men drive themselves to work, compared with 23 percent of women; 28 percent of women use taxis to get to work, compared with 22 percent of men (Statistics South Africa 2016). When asked how they previously made trips that they now make via ride-hailing services, the male riders surveyed for this report are more likely than women to say they drove themselves or cycled for every major trip category. Intermediate modes of transport, such as rickshaws, bicycles, and motorcycles, can provide a relatively lower cost solution for women for short distances in congested urban areas (Babinard et al. 2010).

PUBLIC TRANSPORTATION

Limitations in public transportation coverage disproportionately affect women—especially those on lower incomes who tend to rely on it more heavily (Babinard et al. 2010). Women’s transportation requirements also tend to be more complex in terms of volume, scheduling, and trip-chaining compared with men, and they are more likely to travel with children (Uteng 2012). Where women are required to purchase multiple single tickets to complete these journeys, this also weighs on the overall affordability of travel.

Women also often face challenges in accessing public transport, especially if private companies decide to limit or even remove services on less profitable lines that might be critical for women who live in rural areas or travel during

Limited access to quality transportation limits women’s personal and economic opportunities.

off-peak service periods. In urban areas, in the absence of designated bus lanes, public transport is often considerably slower if waiting, stopping, and transfer times are included. Exclusion from faster forms of transport restricts women’s income generation, unpaid work, and quality of life opportunities (Rao 2016).

Public transport networks are increasingly being designed through a gender lens, considering not only speed and convenience, but aspects such as affordability and security that are relatively more important to women. For example, the initial design of the Liaoning urban transport project in China was changed after local women stressed the need for improvements in features such as crossings and street lights (Babinard et al. 2010). Similarly, in Jordan, sidewalks and benches have been built and improved as part of the Amman 2025 Master Plan, specifically to break down gender segregation (Uteng 2012).

WOMEN AND RIDE-HAILING

Women’s participation as drivers is held back by a range of barriers, including the need to secure the financing to buy or rent a car, cultural biases, and concerns over personal security (see chapter 4, “Barriers to Ride-Hailing Work”). This means the overall number of women drivers remains small. At 5.2 percent, Mexico has the highest proportion of women drivers currently using the Uber app of the six countries studied for this report. The proportion of women drivers rises to over 20 percent in Canada and the United States, but together these two markets account for 75 percent of all women drivers globally who drive with Uber.

This report outlines a range of actions that ride-hailing companies and the broader ecosystem could take to encourage more women to take to the road (see chapter 6, “Recommendations”).

“You have to understand the opportunity for women in the sharing economy—but you also have to understand the barriers to entry for women, such as digital literacy, financial inclusion, and social stigma.”

—Katie Dowd, Digital Communications Director, OneWeb

Women are already a core element of the ride-hailing user base. An estimated 41 percent of riders using the Uber app are women across the six markets studied for this report, ranging from 31 percent in India to 57 percent in Indonesia.³ As outlined in the subsequent chapters, ride-hailing can help women travel at times or to places they would otherwise not be willing or able to, boosting their mobility and sense of independence. Further, two in five of the women riders surveyed would prefer a woman driver when traveling alone or at night. Attracting more women drivers could therefore encourage more women to ride, thereby further increasing demand for women drivers, creating a virtuous cycle. The following chapters outline opportunities and barriers for women as drivers and passengers in ride-hailing.



PHOTO: EXCENTRIC_01

3 Uber does not hold data on the gender identity of riders who use its app. These figures were estimated using Gender API, which matches people's first names to their likely gender at the country level.



PHOTO: COURTESY OF UBER

4. Women Drivers: Opportunities and Barriers




















The ride-hailing industry has lowered barriers to entry in a traditionally male-dominated field, but the overall number of women drivers remain low. Drawing on data provided by Uber and a survey of 7,357 drivers, this chapter highlights the background and motivation of women who use the Uber app, and it explains how and when they work. It examines the benefits of the role to women drivers, including what difference the earnings make to their living standards. Finally, it explores what prevents women from signing up and from driving more.

DRIVER PROFILES

Who Drives Using the Uber App?

The women who drive with Uber in the six countries studied are a diverse group (see table 4.1), but they have some commonalities. Almost all have completed at least secondary school (98 percent), a figure consistent across all six markets studied. Additionally, more than one-third (37 percent) of the women have gone on to tertiary education, rising to

Table 4.1: Highest Women Driver Scores by Countries in Sample, Excluding India

Demographics	Youngest (average age)	36	Indonesia	
	Oldest (average age)	43	Egypt, Arab Rep.	
	Unmarried (%)	74	Indonesia	
	Main earner in household (%)	69	Indonesia	
	Children under 18 (%)	74	South Africa	
	Tertiary educated (%)	79	Egypt, Arab Rep.	
	Below median income (%)	73	South Africa	
	Proportion of women drivers (%)	5.2	Mexico	
Other employment	Employed full-time before signing up (%)	54	Mexico	
	Currently also running own separate business (%)	19	Indonesia	
	Drive with another company, apart from Uber (%)	25	Egypt, Arab Rep.	
	Driving with Uber for more than 6 months (%)	69	South Africa	
Driving patterns	Fully own car they drive (%)	43	Indonesia	
	Drive only on weekdays (%)	21	Egypt, Arab Rep.	
	Drive every day (%)	73	South Africa	
	Share of hours driven at night (%)	29	Egypt, Arab Rep.	
Earnings	All income comes from Uber (%)	53	United Kingdom	
	Take home pay higher since signing up (%)	47	United Kingdom	
	Make a robust profit from driving (%)	66	United Kingdom	

SOURCE: IFC/ACCENTURE SURVEY OF DRIVERS 2017; UBER 2017. NOTE: INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

WOMEN DRIVERS: OPPORTUNITIES AND BARRIERS *continued*

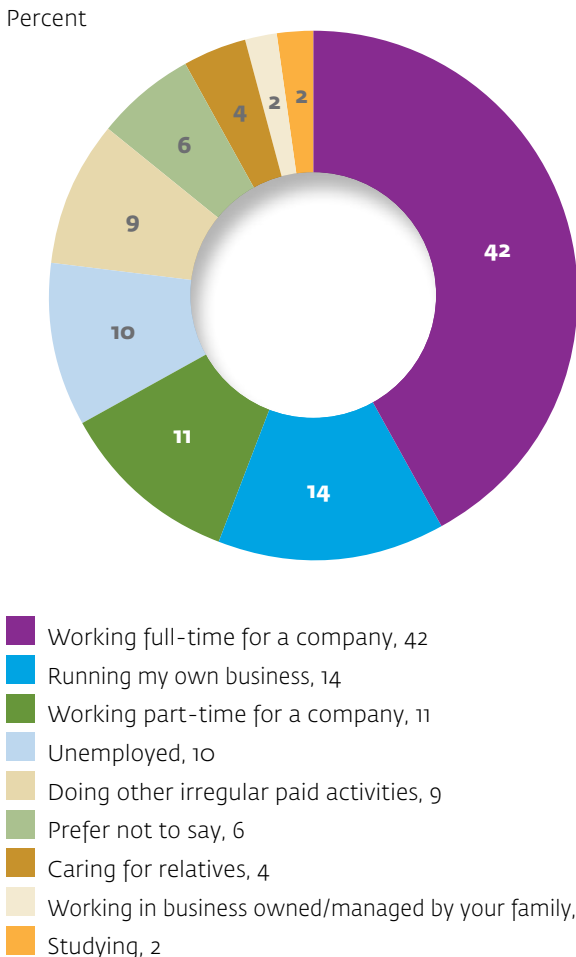
79 percent in Egypt. Women drivers are approximately half as likely to be married as male drivers (36 percent versus 71 percent, respectively) and most women drivers in each country identify as the main earner in their household—underscoring their need for financial independence.

Women drivers come to ride-hailing from a variety of different backgrounds. Over half (53 percent) of those surveyed were

employed full- or part-time before signing up to drive with Uber, ranging from 64 percent in Mexico to 43 percent in Indonesia. A further 14 percent were entrepreneurs. Meanwhile, 10 percent were unemployed, ranging from just 4 percent in Mexico to 25 percent in Egypt. Others were working informally, caring for relatives, studying, or working in family businesses (see figure 4.1). (See table 4.2 for women driver archetypes.)

Figure 4.1: Survey Responses by Women Drivers To the Following Question:

Q: What was your main occupation before you started driving for Uber?

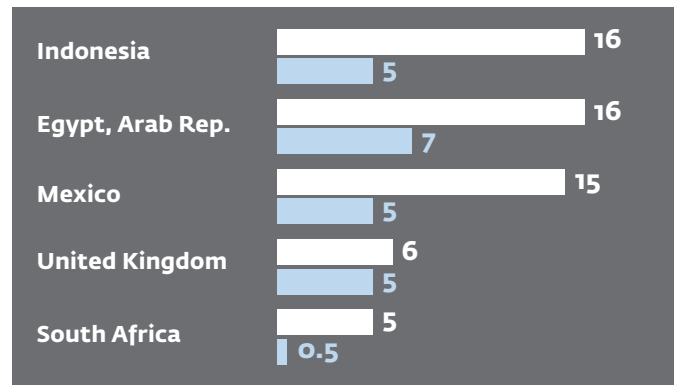


Women Driving Patterns

Women drive fewer hours than men across each country studied, according to Uber data. In South Africa and the United Kingdom, the differences are relatively small at 5 percent and 6 percent, respectively. In contrast, male drivers in Indonesia and Egypt spend 16 percent more time on the road each week (see figure 4.2). Some of this disparity is accounted for by women being less likely to drive at night across countries.

Figure 4.2: Men Drive More Per Week than Women. Men Are Also More Likely to Drive at Night than Women in Every Market Studied

Difference in hours driven by men over women on average per week (%)



□ Difference in number of hours driven
 ■ Percentage point difference in share of hours driven at night

SOURCE: UBER 2017.
 NOTE: INDIA EXCLUDED DUE TO LACK OF DATA.

SOURCE: IFC/ACCENTURE SURVEY OF DRIVERS 2017.

Table 4.2: What Motivates Women to Drive for a Living?

Through analysis of qualitative and quantitative data, several women driver archetypes emerge, which are not mutually exclusive.

Professional Motorist

Driving is a full-time career for many providers. They are typically driver-partners who own their vehicle, drive at least 40 hours a week, and cite their love of driving as a key reason to take up this work.

“I don’t have to work in a stuffy office and I get to meet people I wouldn’t normally meet.”

—Woman driver, United Kingdom



Income Booster

Many women drivers use Uber to earn additional income. They are employed elsewhere and log on to the app to earn money to improve their quality of life.

“What I like most about Uber is that I can take leave whenever I want, I can drive whenever I want, and users are happy to be driven by a lady driver.”

—Woman driver, India



Family-Flexer

Many drivers are also mothers, who choose driving because of the flexibility it offers to generate an income around their childcare commitments.

“As a single mother of three children, my decision [to sign up] was influenced by the fact that I wanted to educate my children. Working as a driver allows me to work more flexibly and to earn more.”

—Woman driver, India



Entrepreneur

More than one in seven women drivers also operate a separate business. The money these entrepreneurs earn by driving helps them smooth out their cash flow; they also network with riders to find growth opportunities.

“I also run a cleaning service, so I advertise myself while I drive. I talk to riders about my business, and ask them to help me if they can.”

—Woman driver, South Africa



Pioneer

Women wanting to become drivers in some cultures are consciously breaking new ground—facing down resistance from their families and society. Driving is typically done by men and is often seen as “unsuitable” for women.

“We are changing the Egyptian mindset towards the job.”

—Woman driver, Egypt, Arab Rep.



Enthusiast

Many women drivers love the social aspect of driving. They value the independence and chance to meet new people, and they sometimes choose to drive at night because it’s more fun.

“I call my car the ‘Party Prius’: we crank up the music at night and have a lot of fun!”

—Woman driver, United Kingdom



For instance, in Egypt, nighttime driving⁴ accounts for the largest proportion of women’s time on the road at 29 percent compared to 36 percent for men.

BENEFITS OF RIDE-HAILING WORK

Ride-hailing has the potential to help close gender gaps in several areas, from income generation to access to assets. This section assesses the extent to which the experience of women drivers supports the potential benefits identified through the literature review and expert interviews. (See table 4.3 for a discussion of benefits of ride-hailing to women.)

Improved Access to Nontraditional Forms of Work

Occupational segregation begins early in life and is reinforced by cultural stereotypes and educational paths (World Bank 2013). Women are around half as likely as men to be employed full-time, and those who are tend to be overrepresented in low-productivity work areas that pay as much as a third less compared to men (World Bank 2017c).

Women’s access to traditionally male-dominated industries, such as transportation, is often hindered by a lack of access to the social and business networks needed to facilitate initial opportunities and to grow careers or businesses over time. For this and other reasons, 98 percent of traditional taxi drivers in London are male (Gov. of U.K. 2017).

By lowering barriers to entry for women seeking to join the labor force, sharing economy platforms have the potential to bridge some of these gaps. For women who want to drive for a living, evidence from the focus groups suggests that signing up on the Uber app is far easier and less intimidating than applying to work for a traditional taxi operator. As Arun Sundararajan observes, signing up on a sharing economy platform at least partially circumvents some of the

4 Driving conducted between 21:00 hours and 05:00 hours as a share of total hours driven.

“Driving for a taxi company has never been much of a ‘women’s thing’—it is still rare to see a women driver.”

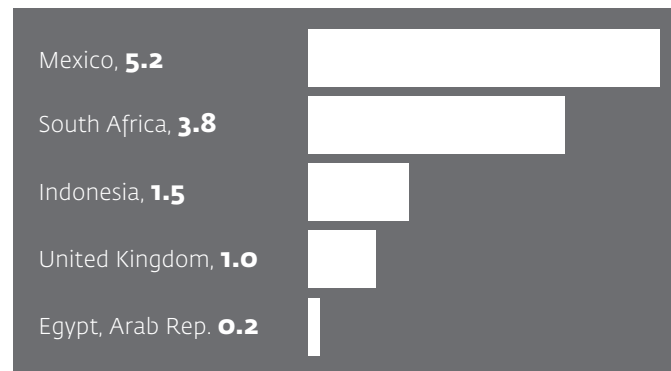
—Jean Chawapiwa, South Africa Country Director, WEConnect International

institutional enablers of gender bias, such as hiring managers, sponsors, or peer networks. Nonetheless, it remains important that the growth of sharing models complements rather than substitutes for other efforts to increase female labor force participation.

The percentage of women drivers who use the Uber app remains small in the markets studied, ranging from 0.2 percent in Egypt to 5.2 percent in Mexico (see figure 4.3). However, the ride-hailing industry is still in its infancy: across Canada

Figure 4.3: Share of Women Drivers Who Use the Uber App

Percent








SOURCE: UBER 2017.

NOTE: INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

Table 4.3: Benefits of Ride-Hailing to Women

For drivers, ride-hailing has the potential to...

<p>...open new sources of income generation in nontraditional work</p>	<p>Women drivers enter ride-hailing from a range of sociodemographic backgrounds and previous occupations, including 53 percent who move from being employed full- or part-time. They receive an average income boost ranging from 11 percent in Mexico to 29 percent in Egypt. Women tend to receive a greater boost to their earnings than men do when they sign up—even those previously employed.</p>	
<p>...offer women a route into vehicle ownership or access</p>	<p>Gender gaps in access to productive assets exist in many parts of the world. Thirty-one percent of drivers surveyed identify finding the money to buy or rent a vehicle as a barrier to signing up to drive with Uber. However, men are more likely to own their car: 41 percent of men surveyed own the vehicle they drive, compared with 30 percent of women. Also, 48 percent of women have had to take out a personal loan or lease from a third party; by comparison, this is true of only 40 percent of men. These types of arrangements do, however, offer a potential route into vehicle ownership or access—especially if the women are also able to use the vehicle for personal reasons.</p>	
<p>...support digital and financial inclusion and help women obtain official documentation</p>	<p>Global gender gaps in digital and financial inclusion persist around the world. Very few women surveyed struggled with opening a bank account (2 percent) or getting a driving license (3 percent), but many needed to take out a loan or a lease to access the vehicle they drive (see above). Simply by going through this process, and signing up for the app, women could in theory become more financially and digitally included. However, 98 percent of women drivers surveyed have completed at least secondary school; less well-educated peers might find the process too daunting to continue—or even to begin. Therefore, the digital and financial inclusion gaps noted in this report are likely understated.</p>	
<p>...help women to work around other commitments</p>	<p>Women continue to shoulder disproportionate responsibility for household and care work. The flexibility of ride-hailing work is identified by 74 percent of women surveyed as a benefit, making it the most valuable aspect of the role for them. Women work more selectively than their male peers—driving less at night, for example—which can make it harder to qualify for incentives. Despite this, 52 percent of women drivers surveyed turn a robust profit from driving, a rate that is similar to their male peers.</p>	
<p>...help women to build and run their own businesses</p>	<p>More than one in seven women who drive with Uber operate a separate business. Some women give up their other businesses when they start driving, but a broadly equal number start one, suggesting ride-hailing supports a better matching of entrepreneurial ambitions. Driver-entrepreneurs are business savvy: 64 percent making a robust profit from their work through Uber. Some entrepreneurs use their time driving to engage with their riders to grow their professional networks or the customer base of their separate business.</p>	

 Strongly supported by the data
  Partially supported by the data
  Not supported by the data

“Platforms have the ability to shape user preferences.”

—Naomi Schoenbaum, Associate Professor of Law, George Washington University

and the United States, its most mature markets, 20 percent of drivers who use the Uber app are women. This suggests that there is potential for women in other markets to enter the industry in greater numbers.

Boosting Incomes

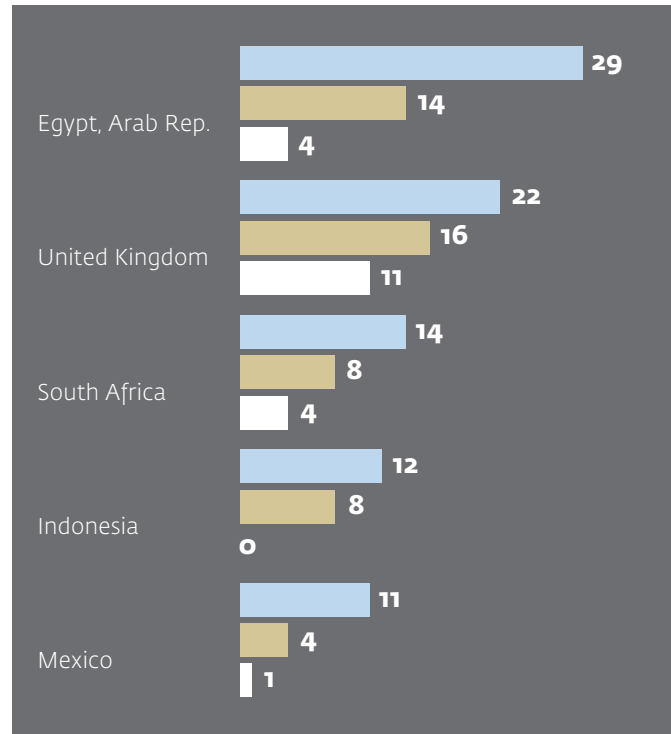
Early evidence suggests that occupational segregation persists in areas of the sharing economy. For example, research by the Royal Society for the Encouragement of Arts, Manufacturers and Commerce (Balaram et al. 2017) on labor-sharing platforms in the United Kingdom finds that most drivers are men, while women are more likely to offer services as cleaners. For Naomi Schoenbaum, Associate Professor of Law at George Washington University, the design and implementation of platforms is key. She believes “platforms have the ability to shape user preferences,” to the extent that they can either reinforce or mitigate traditional divisions of labor between men and women.

Women who sign up as ride-hailing drivers tend to increase their earnings. Analysis of Uber earnings data, combined with self-reported survey data, indicates that women drivers’ income is 13 percent higher on average than it was before they began working with Uber, compared with 7 percent for men. This difference can be explained at least partially by the fact that the women drivers surveyed were less likely than men to be working full-time prior to signing up—and more likely to be unemployed or caring for relatives, and therefore not earning.

Women in Egypt see the biggest average increase in earnings, at 29 percent. This could be explained by a female labor

Figure 4.4: Earning Boost for Women Ride-hailing Drivers Compared to Men

Percent



Legend:
■ Absolute increase
■ Percentage point difference relative to men—all drivers
 Percentage point difference relative to men—drivers previously in paid work

SOURCES: IFC/ACCENTURE SURVEY OF DRIVERS 2017; UBER 2017.
 NOTE: INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

force participation rate of just 23 percent across the country (World Bank 2017d); a quarter of women drivers surveyed were previously unemployed, compared with just 7 percent of their male peers. So, while on average, women drivers in Egypt receive an earnings boost of 14 percentage points over and above their male peers, this drops to 4 percentage points considering only those previously in paid work (see figure 4.4). This contrasts with an 11 percent premium for women drivers who were previously employed in the United Kingdom where

“I tried many vocations from cooking to tailoring, but I am able to make much better money driving than elsewhere.”

—Woman Uber driver, India

52%
WOMEN DRIVERS SURVEYED TURN A ROBUST PROFIT FROM DRIVING—THE SAME RATE AS MEN

the share of women active in the labor force is 57 percent (World Bank 2017d) and just 9 percent of women drivers surveyed were previously unemployed.

Not all women (or men) raise their incomes when they join the ride-hailing industry. Around the world, 10 percent of drivers say that the money they earn is insufficient to increase their spending power materially, rising to 20 percent in South Africa. Those drivers who make a profit of less than 25 percent from their Uber work—17 percent of women drivers and 14 percent of their male counterparts—tend to be less educated and are more likely to sign up for emotive reasons such as love of driving and meeting new people, rather than to make money. Some drivers surveyed, typically those paying off loans on their vehicles or leasing through third parties, report making a net loss from driving. This suggests that further developing drivers' financial knowledge and working to create easy entry and exit rental programs could increase take-home income for both men and women.

Box 4.1: Driver Profile

Shanno, 44, the Professional Motorist (New Delhi, India)

After her husband's death, Shanno decided not to marry again, which was unusual in her religious community. However, she wanted to give her children a good education and decided to work rather than depend on anyone else. She tried several jobs before connecting with the Azad Foundation, a Delhi-based NGO focused on building livelihoods. Through the foundation, she learned how to drive, and she started driving with Uber after earning her commercial license.

Although she faced resistance from her extended family and community, for Shanno, driving is a full-time profession and her only source of income. She enjoys the flexibility Uber offers to be around her children, and believes that “training is key to make women feel confident enough and see driving as a sustainable way to earn money.”

After driving with Uber, Shanno wanted to bring the opportunity to other women. She saw that despite the increasing demand for women bus drivers at schools, no existing organization offered this specific training. She decided to form the Ehsaas Foundation, which now trains young women aged 18 to 35 as bus drivers, supporting them in gaining certifications and placing them in jobs.





Box 4.2: What Impact Does Ride-Hailing Have on the Spending Power of Women Drivers?

Overall, 65 percent of women drivers surveyed identify as the main earner in their households, compared with 84 percent of men. For women in below-median-income households, the figure rises to 73 percent. Many women drivers work with Uber alongside other paid activities: 37 percent of the women drivers surveyed receive all their weekly income from driving with Uber, similar to men, but rising to 46 percent in South Africa and 53 percent in the United Kingdom. Women drivers in below-median-income households are more likely to rely on earnings through Uber: 43 percent of those surveyed cite it as their sole source of income, compared with 23 percent of women in above-median income households. These differences are largest in Mexico, where 42 percent of women drivers in below-median-income households receive all their earnings through Uber, compared with 13 percent of their peers in above-median-income households. In the United Kingdom, the figures are 60 percent and 35 percent for women in below- and above-median-income households, respectively.

Almost all drivers surveyed (90 percent) say their additional earnings allow them to buy products and services previously beyond their spending power. This spending is evenly split between basic needs, such as food and rent (44 percent), and purchases that raise the quality of life, such as holidays and entertainment (46 percent).

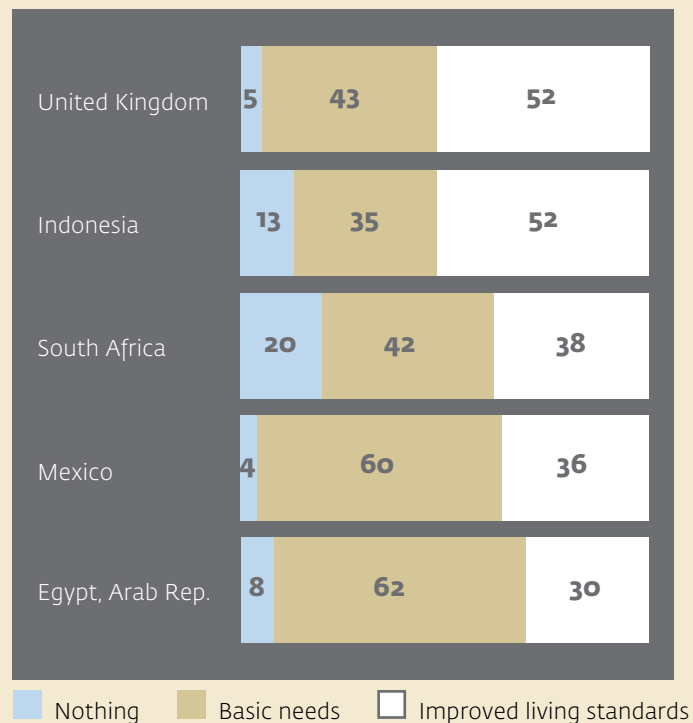
Analysis by household income suggests some interesting differences in what constitutes “basic needs” for women in countries at different stages of development. For example, in the United Kingdom, women in below-median-income households are 12 percentage points more likely to use earnings from Uber to cover basic needs compared with more affluent peers. However, in

South Africa, less affluent drivers are 16 percentage points more likely to use earnings to raise living standards. A quarter of these drivers in South Africa fund better education for their children, something perhaps more affluent drivers already have access to—or that those in more developed markets such as the United Kingdom can access without paying. (See figure 4.2.1 for data related to responses to this survey question.)

Figure 4.2.1 Survey Responses by Women Drivers To the Following Question:

Q: What are the main things the money you earn through Uber allows you to buy that you could not before?

Percentage of Respondents



SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.
NOTE: INDIA EXCLUDED DUE TO LOW SAMPLE SIZE; RESPONSE CATEGORIES GROUPED.

Women drivers are just as likely as their male counterparts to turn a healthy profit on their work through Uber. A little more than half of women drivers (52 percent) report taking home at least half of their earnings, after factoring in driving expenses. This ranges from 66 percent in the United Kingdom to 34 percent in South Africa. This is especially impressive given that women are more likely than men to have taken out a lease agreement or a personal loan to access the vehicle they drive. For example, 32 percent of women drivers in the United Kingdom lease or rent the vehicles they drive with Uber, compared with 17 percent of their male peers; and in Mexico, 37 percent have taken out a loan compared with 25 percent of men. (See box 4.1 for a profile of a woman driver in India. See box 4.2 for a discussion on the impact of ride-hailing on the spending power of women drivers.)

Working Around Other Commitments

Flexibility was cited by both men and women survey respondents as the key reason they signed up to drive with Uber. People like the idea of setting their own hours and determining how much they want to work. While this applies to both men and women, the ability to work in small parcels of time around other commitments benefits women disproportionately, because they continue to perform most family and household duties (Addati et al. 2016). However, given that flexibility benefits men too, sharing-economy models could potentially help shift the existing household

“What I like most about ride-hailing is that I can take leave whenever I want, I can drive whenever I want, and customers are happy to be driven by a lady driver.”

—Woman Uber driver, India

“Given that in Mexico City, four out of 10 women are heads of household, working in the sharing economy is very suitable since there is flexibility in scheduling.”

—Teresa Inchaústegui, Director, Instituto Nacional de las Mujeres del Distrito Federal

management paradigm, allowing men to earn an income while also taking on more care responsibilities. While this report did not look at evidence of such a shift, it is a potential focus area for future research.

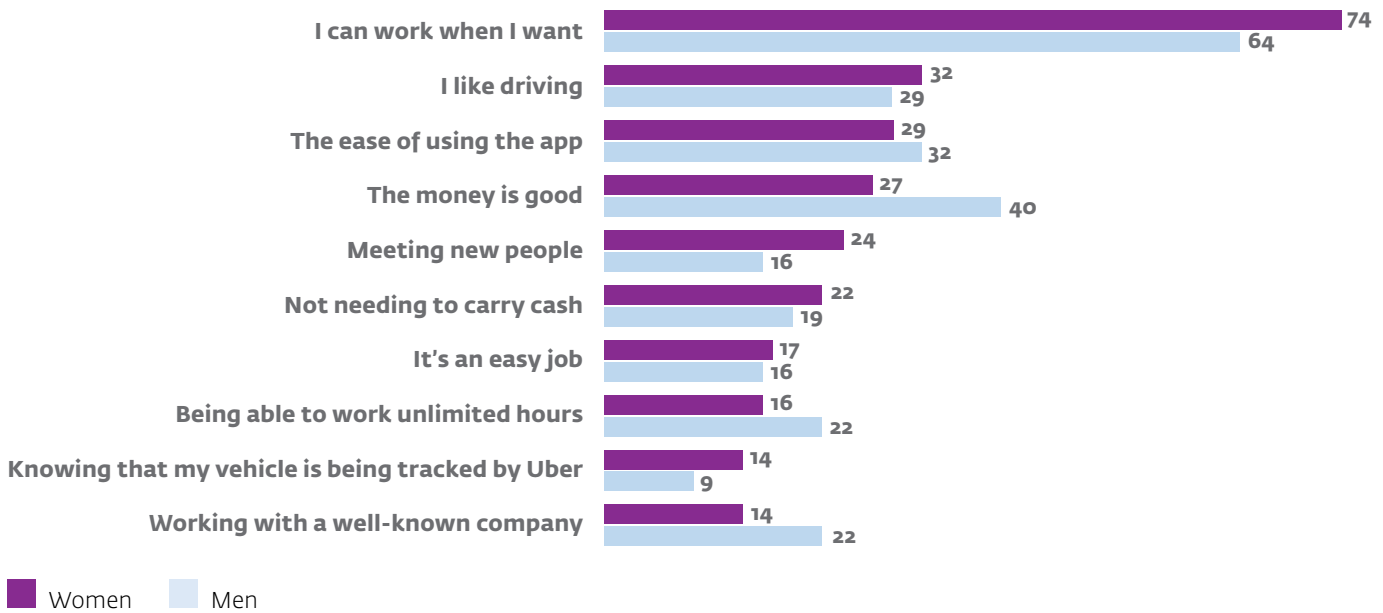
Across the six countries surveyed, almost three-quarters of women drivers identify the ability to work when they want to as a key benefit of ride-hailing (see figure 4.5), compared with 65 percent of men. Women use this flexibility to be selective about when and how much they drive. Data provided by Uber indicate that men drive 8 percent more hours per week compared with women across the countries studied. The women surveyed are also less likely to drive every day: 49 percent do versus 56 percent of men. This is true of every market except South Africa, where close to three-quarters of men and women drivers log on every day.

The need for flexibility is interlinked with limitations on when and how often women can work. As ride-hailing drivers, women not only tend to work fewer hours, but they sometimes drive less during times of peak demand when they might have other obligations or might fear for their personal security. This can negatively affect their earning potential. One key example is at night, when demand for rides might be

Figure 4.5: Survey Responses by Men and Women Drivers to the Following Question:

Q: Which, if any, of the following, do you view as the primary benefits of driving with Uber?

Respondents citing factor as one of top three benefits (%)



SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.

higher—but the overall supply of drivers is lower. In addition, logging fewer hours and completing fewer trips can disqualify drivers from incentive awards. In the South African focus groups, women drivers described how, due to lower care commitments and reduced personal security concerns, some men are able to stay logged on all night, working for extended periods.

Further research is needed to understand the extent to which the flexibility of sharing economy work helps or hinders women from pursuing other jobs and roles. While it is possible that some substitution of traditional roles may occur (van Welsum 2016), the sharing economy may also help women build a work history and an online profile that may open the door to further income generation opportunities.

BARRIERS TO RIDE-HAILING WORK

Despite the lower barriers to entry, women face a range of challenges in maximizing the opportunity offered by ride-hailing. Among the women drivers surveyed, a quarter say nothing stops them driving more, but a third cite competition from other drivers on the Uber app (see chapter 2, “Ride-Hailing Business Models”) and a quarter identify security concerns. However, given that the gap between the number of women and men drivers is much larger than the gap between the hours they work, this section focuses principally on the barriers preventing women from signing up in the first place.

When asked why more women do not sign up for ride-hailing, 64 percent of women drivers surveyed cite safety and security



Box 4.3: Entrepreneurship

This report supports literature suggesting that women are using income, skills, and contacts from sharing economy apps to develop and grow their own entrepreneurial ambitions. For instance, Airbnb (2017) estimates that “50,000 women around the world have used Airbnb income to support entrepreneurship for themselves.” This is a particularly important point because women entrepreneurs face greater challenges than men in building the financial resources, knowledge, and networks needed to start and grow their businesses. For instance, IFC’s MSME Finance report (2017b) estimates an annual credit gap of approximately \$1.7 trillion for women entrepreneurs in emerging markets. Sharing platforms could help reduce this gap in several ways: for example, by helping women build capital, providing a secondary income to supply working capital, or helping women build a credit history.

Just over one in seven of the women drivers surveyed—and one in eight of the men—are also running separate businesses. These women entrepreneurs particularly value

the flexibility and “good money” that driving offers. They are also less likely to rely on driving as their main source of income: just 33 percent of women entrepreneurs say they make more than three-quarters of their typical weekly income through Uber, compared with 48 percent of all women drivers. They are also business savvy: 64 percent make a robust profit from driving, compared with 52 percent of all women drivers (see Figure 4.3.1).

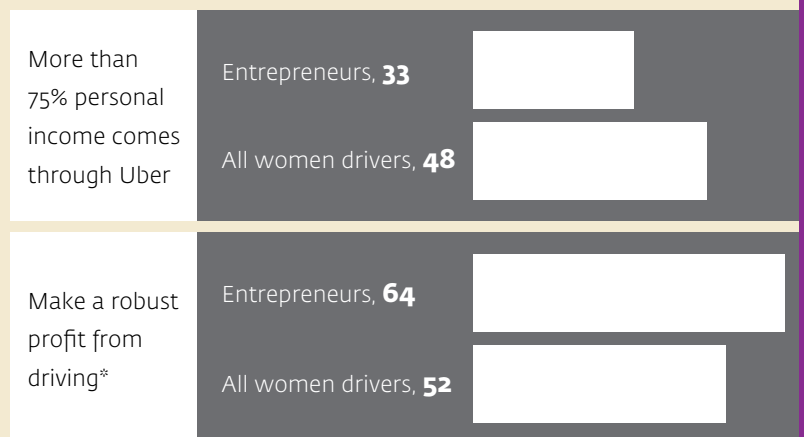
In the focus groups, women driver-entrepreneurs explained how they expand their professional networks and contacts while driving. For example, in South Africa, a woman driver encourages riders to use her dry-cleaning business. In the United Kingdom, a woman driver gets business cards from people to help grow her real estate operations. (See figure 4.3.1 for data detailing the survey responses.)

Figure 4.3.1: Survey Responses by Women Driver-Entrepreneurs to the Following Questions:

Percent

Q. In a typical week, how much of your total personal income comes from your work with Uber?

Q. Approximately what percentage of your earnings with Uber are used for driving expenses?



SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.

* EXPENSES ACCOUNT FOR LESS THAN 50 PERCENT OF EARNINGS.

WOMEN DRIVERS: OPPORTUNITIES AND BARRIERS *continued*

concerns (see figure 4.6). This may appear high but security concerns have kept women underrepresented in driver roles across all modes of transportation. According to the survey, men underestimate both the difficulties women face in getting the financial resources to access a vehicle and the challenges posed by the lack of access to benefits. However, men are more likely than women to cite social and cultural barriers as key factors that prevent more women from driving for a living. This section also explores barriers that emerged during the focus groups and expert consultations such as licensing, insurance, and registration, and accessing a smartphone.

Personal Security

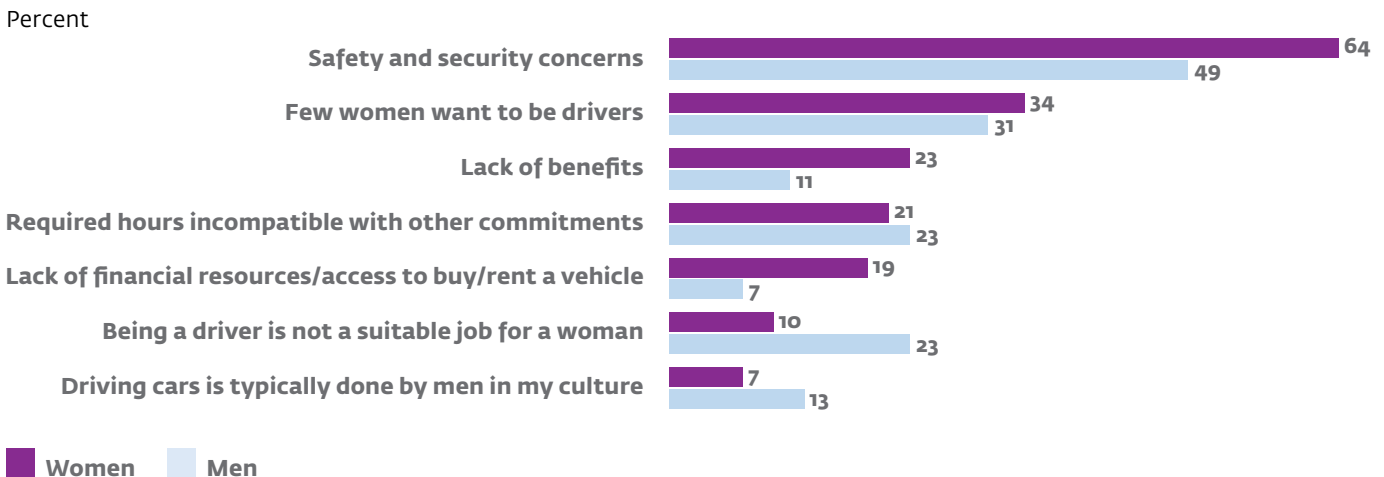
Across the sharing economy, the intimate nature of interactions makes security a key concern (Schoenbaum 2016). Transactions often take place in personal spaces, such as the Airbnb host’s home or the car of the ride-hailing driver. Security is a concern for the user as well: a cleaner booked through TaskRabbit enters the users’ home without references or personal recommendation—but perhaps with ratings and reviews shaped by people the user most likely does not know.

While laws often cover actions by providers, it is less clear, for example, how the law protects drivers from riders. In most countries, government requires background checks for ride-hailing drivers, but there are no regulations for identifying possible assailants among riders. *Women, Business and the Law* (World Bank 2015b, 23) finds sexual harassment to be a “common form of sexual violence” against women in both public and private spaces. But of the 173 economies analyzed in the report, 41 have no laws against sexual harassment, “where laws do exist, they vary in the areas covered, such as employment, education and public places.”

Women driver focus groups in the United Kingdom discussed how the data trail for each trip captured via the Uber app—including rider identification and ratings, and Global Positioning System (GPS) tracking—provides a level of comfort to them and their families. Riders know that they are likely to be tracked down if they harass a driver. While instances of actual assaults by riders are relatively rare, some drivers reported having experienced verbal abuse and sexual harassment.

Figure 4.6: Survey Responses by Women and Men Drivers to the Following Question:

Q: In your opinion, why do more women not drive with Uber?



SOURCE: IFC/ACCENTURE DRIVER SURVEY (2017)
NOTE: RESPONDENTS ALLOWED TO SELECT UP TO THREE BARRIERS.

64%

WOMEN DRIVERS SURVEYED BELIEVE SAFETY AND SECURITY CONCERNS PREVENT MORE WOMEN FROM SIGNING UP

Because of the perceived danger, almost two-thirds of women drivers surveyed cite “safety and security concerns” as a reason more women don’t sign up to drive with Uber (see figure 4.6). Male drivers also cite this as the top barrier for women. While this point was identified as the top barrier for women in all markets studied, large intercountry differences exist, perhaps driven by the overall security environment in each country. For example, 52 percent of women drivers in the United Kingdom cite safety and security concerns as highest barrier, compared with 79 percent in South Africa.

Some of the women currently driving with Uber take precautions. More than a quarter of women drivers surveyed

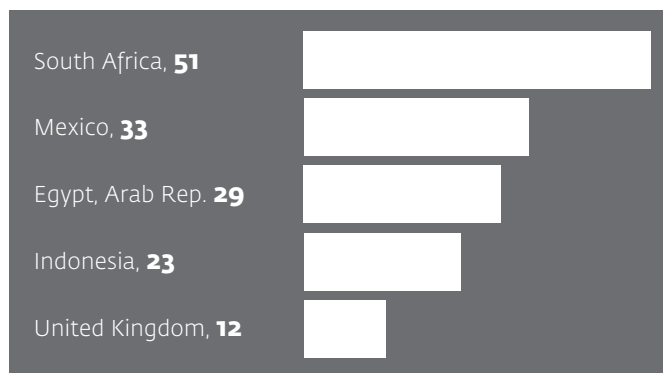
(compared with 15 percent of men) do not log on at night—with 57 percent of these women saying they do not drive outside daylight hours because of security concerns. But personal security remains a challenge: it is cited as a barrier to driving more hours by 26 percent of women drivers surveyed, compared with 20 percent of men, making it the biggest challenge after competition for fares (see figure 4.8). In South Africa, 51 percent of women drivers surveyed say security is the top reason for not driving more, followed by women in Mexico (33 percent), Egypt (29 percent), and Indonesia (23 percent) (see figure 4.7).

Drivers generally acknowledge that dealing with security challenges is part of the work. However, many say they would welcome more support from Uber on personal security issues. Sixteen percent of the women drivers surveyed, including a majority of those in India, and a third of those in Egypt, cite the lack of an Uber number to call if they have a problem as a barrier to driving more. And just over one in 10 women drivers say they face aggression from traditional taxi drivers, rising to 16 percent in South Africa and 18 percent in the United Kingdom. One woman driver in the United Kingdom put the challenge simply: “Uber needs to ask itself: ‘How can we be the safest?’”

Figure 4.7: Survey Responses by Women Drivers to the Following Question:

Q: Do security concerns stop you from driving more with Uber?

Percentage yes



SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.
NOTE: INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

Restrictive Social Norms

Social norms can influence women’s economic participation and occupational choices. In the labor force, deeply entrenched social and cultural stereotypes exist regarding which jobs are “suitable” for women and men (England 2010). A Gallup-ILO (2017) study finds substantial regional variations in the level of preference and acceptability for women to work outside the home.

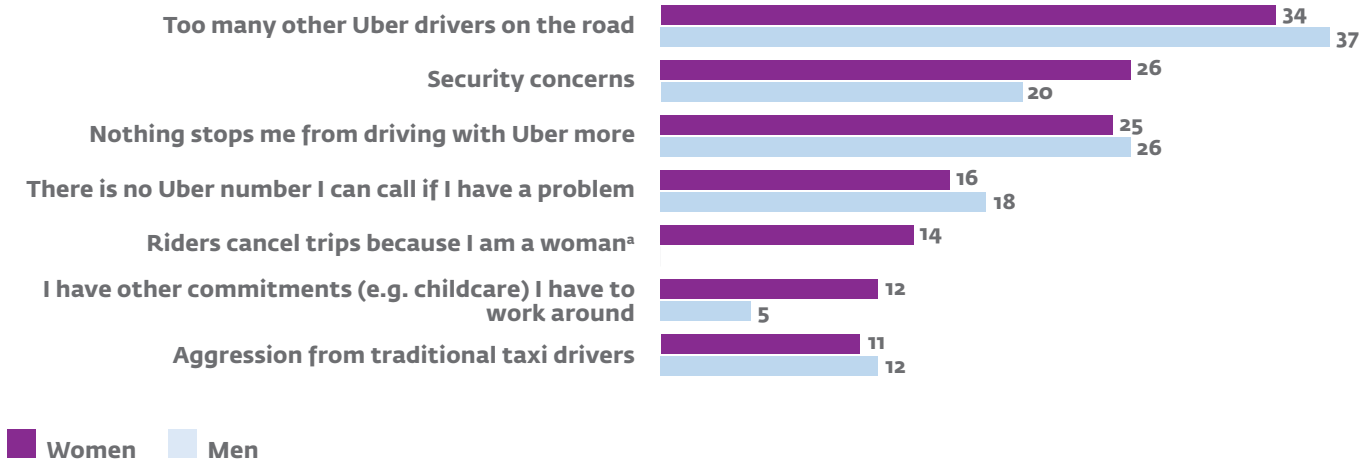
Driving is an example of a role traditionally executed by men (see “Improved Access to Nontraditional Forms of Work”), and many of the women interviewed and surveyed have had to overcome social stigma and cultural biases to drive for a living. Their success highlights both the pioneering nature of these women and the substantial barriers that ride-hailing companies face as they try to enlist more women drivers.

WOMEN DRIVERS: OPPORTUNITIES AND BARRIERS *continued*

Figure 4.8: Survey Responses by Women and Men Drivers to the Following Question:

Q: Is there anything that stops you from driving with Uber more?

Percent



SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.

NOTE: MULTIPLE RESPONSES ALLOWED EXCEPT IF SELECTING "NOTHING STOPS ME DRIVING WITH UBER MORE."

^a MEN RESPONDENTS NOT GIVEN THIS OPTION.

Table 4.4: Concerns Cited by Existing Women Drivers

Percent

		Egypt, Arab Rep.	Indonesia	South Africa	United Kingdom	Mexico
My friends/family disapproved of me becoming a driver	Women	21	7	14	4	24
	Men	57	56	31	17	14
Believe being a driver is not a suitable job for a woman (selected in top three reasons why more women do not sign up)	Women	17	23	4	6	1
	Men	39	30	9	15	3

SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.

NOTE: DATA FOR INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

In India, one Uber driver said that people in her village “didn’t like” her becoming a ride-hailing driver. In Egypt, another woman explained that Egyptians don’t “get the culture” of women driving for a living. The survey suggests that women in Egypt and Indonesia face the biggest social and cultural challenges of the six countries studied (see table 4.4). For example, in Egypt, 57 percent of male drivers say they would be unhappy if a female family member wanted to sign up, and 39 percent say being a driver is not a suitable role for a woman.

Restrictive cultural norms are not just a barrier to women signing up as drivers: they can also have a negative impact when engaging on the platform. During the focus groups, women drivers in Indonesia and South Africa shared stories of how they believed they had lost fares due to their gender. Of those women surveyed, 24 percent in Indonesia and 25 percent in Egypt say they believe riders had canceled on them for this reason. Some women drivers also mention that occasionally riders doubt their driving skills, especially in Indonesia where women are often taught solely by family members. And in South Africa, some women riders were afraid that women drivers would be less able to protect them from external threats such as carjacking. However, occasionally, gender preference can also work in women’s favor. Many women (and some men) would prefer a women driver, especially when traveling alone or at night, to increase their sense of security.

“The social stigma is there. Society sees women who work as drivers as inappropriate, because they work on the road, in the heat, and hang outside the house.”

—Evilita Adriani, founder, Ojesy (a female-only driver private-hire car service), Indonesia

“When I started driving, I had a catering company that was struggling. Driving was a gift —since I am getting money directly, my profile at the bank has improved.”

—Woman driver, South Africa

The “pioneers” (see table 4.2) who challenge social and cultural norms by becoming drivers in the face of societal disapproval could inspire others to join them: 51 percent of women drivers say they decided to sign up with Uber because a friend or family member suggested it. These positive network effects could help in other ways too, says Teresa Inchaústegui, director of the Mexico City Women’s Institute: “In Mexico, transportation is perceived as a male industry. Ride-hailing is an opportunity to break the negative stereotypes of women being perceived as bad drivers.”

In the absence of legal requirements, companies are making their own rules about bias and discrimination. Uber, for example, has a nondiscrimination policy and deactivates riders and drivers who exhibit discriminatory behavior. Some advocates have also suggested that sharing apps could track patterns of discriminatory user behavior (for example, those who routinely cancel on women drivers). Such policies can be difficult to enforce, but the data-gathering capabilities of sharing economy apps could allow companies to track repeated patterns of discriminatory behavior by both riders and drivers. This would require collecting gender, race, and other personal data, which most sharing companies do not collect, and which may not be legal in some jurisdictions. It would also require the ability to mediate between users and drivers when the facts are in dispute. Another option could be

“I wanted to buy a car for driving with Uber, but I didn’t have the documents required by banks...so I had to ask a male relative to get vehicle loan in his name and buy me a car.”

—Women driver, India

to delay displaying the driver’s first name and photograph until pickup, forcing riders to pay for a canceled trip if they object to the driver behind the wheel.

Access to Financial Resources and Assets

Gaps in financial inclusion affect women’s ability to participate in and benefit from the sharing economy. Financial exclusion means that women may not have the prerequisite tools, such as bank accounts, to use sharing platforms. Or women may find it harder or relatively more expensive to obtain key assets, such as a vehicle to drive. Helping women overcome these barriers is one of the key actions that the private sector can take to building a more equal sharing economy.

Women are approximately 7 percent less likely to have a bank account compared with men, rising to 9 percent in emerging economies. The widest gaps exist in the Middle East and South Asia (Demirguc-Kunt et al. 2014). Gender gaps in financial inclusion are intrinsically linked with those in the ownership of, and access to, assets. Asset ownership can be difficult to measure, since little research has been done in this area (Doss, Grown, and Deer 2008). However, because of legal, cultural, and financial gender gaps, men tend to own more high-value and productive assets (Johnson et al. 2016). This creates “a structural dependence on men for access to resources, which in turn can subject women to insecurity and violence,” according to the Office of the United Nations High Commissioner for Human Rights (OHCHR n.d.).

Raising the money to buy or rent a vehicle emerges as a major barrier to signing up with Uber across all markets studied (see figure 4.10). The survey covers only those women (and men) who find a way to access a vehicle, but many potential drivers might have failed to clear this hurdle. The access barrier is particularly acute for women, since they are less likely than their male peers to own the vehicles they drive. Of the drivers surveyed, 41 percent of men fully own the vehicles they drive with Uber, compared with 30 percent of women.

To overcome this barrier, 28 percent of the women drivers surveyed have taken out personal loans to purchase the vehicles they drive. A further 12 percent are accessing their vehicle through a loan in someone else’s name, while 21 percent lease or rent their vehicles, rising to 41 percent in South Africa (see figure 4.9).

Relative income levels appear to play some part in the model that women drivers adopt: 50 percent of the women drivers surveyed from above-median-income households took a loan out to purchase their vehicle (35 percent in their own name; 15 percent in someone else’s) compared with 36 percent of their peers in below-median-income households. Conversely, 21 percent of less affluent women rent or lease, compared with 14 percent of their more affluent peers—perhaps because such agreements are less expensive on a monthly basis or because they are easier to exit from.

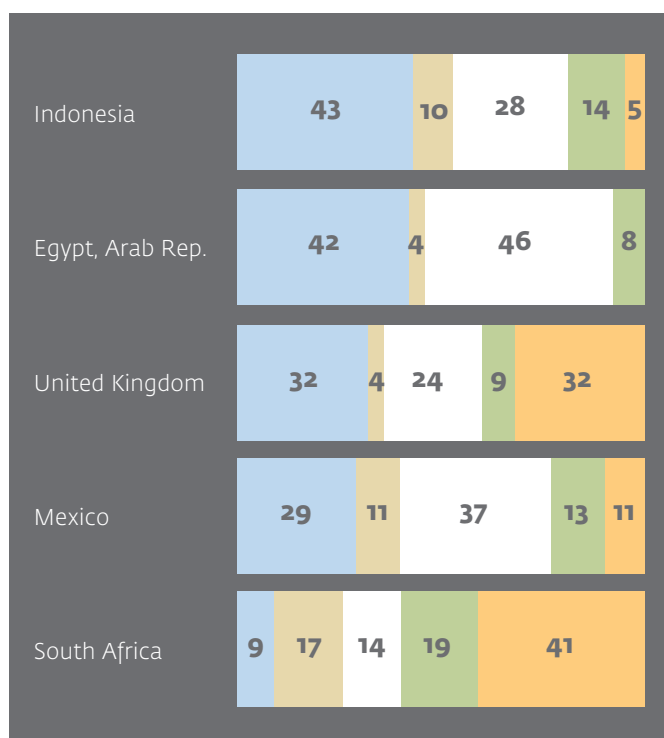
Help is available to navigate the complexity of accessing a vehicle for potential drivers who are less financially literate. In South Africa, the Uber website shows a breakdown of vehicle leasing, renting, purchase, and fleet options, with the relevant costs and benefits of each provider. This is an example of good practice that could be rolled out more broadly across the

Women are less likely to own the cars they drive compared with men. Those from less affluent households often fill the gap by leasing or renting from a third party.

Figure 4.9 : Survey Responses by Women Drivers to the Following Question:

Q: Which of the statements below best describes the car/vehicle you use to drive with Uber?

Percent



- Fully owned by me
- Fully owned by a friend or family member
- Being paid for through a loan in my name
- Being paid for through a loan in someone else's name
- Leased or rented from a third party

SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.
NOTE: DATA FOR INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

countries studied. Similarly, facilitating the creation of improved cost calculators and financial tools for drivers could help both women and men make smart vehicle acquisition decisions and operate more profitably. Given the large gender gaps in financial literacy in some emerging markets, these features could have a disproportionately large impact on women.

Licensing, Insurance, and Sign-Up

Aside from gaining access to a vehicle, drivers also need to obtain the correct driving license, navigate the sign-up process, and secure relevant insurance. The length of time and the cost associated with these processes is significant in some markets—especially for women who might simply be looking for flexible work with a limited time commitment. Many of the women drivers interviewed and surveyed identify these as major barriers. In addition, given the survey respondents already drive with Uber, it is likely that other women may have found these challenges too difficult.

Obtaining the correct driver's license is an obstacle for some women. In markets such as the United Kingdom, drivers must obtain a commercial driving license to enter ride-hailing. Given that women are traditionally underrepresented in the pool of drivers who hold such licenses, this disproportionately affects their ability to participate in the industry. In India, the mandatory two-year waiting period between obtaining personal and commercial licenses was rescinded by the Supreme Court in July 2017, although several states have yet to adopt the new decision. However, vehicular restrictions—such as age, type, and color—remain, which are again likely to be a higher barrier for women considering gender gaps in access to assets (see "Access to Financial Resources and Assets").

Facilitating the creation of improved cost calculators and financial tools for drivers could help men and women make smart vehicle acquisition decisions and operate more profitably.

WOMEN DRIVERS: OPPORTUNITIES AND BARRIERS *continued*

The Uber onboarding process⁵ emerged as a challenge for 9 percent of women surveyed, compared to 5 percent of men. For women, this ranged from 13 percent in South Africa to 4 percent in Egypt. Women in below-median-income households faced slightly elevated barriers, although the differences are not as large as might be expected. For example, 11 percent of less affluent drivers identify onboarding as a challenge, compared with 7 percent of their more affluent peers. This is perhaps the most readily controllable area in which ride-hailing companies can reduce administrative complexity. Digital inclusion is discussed in box 4.4.

Outreach to drivers could be better tailored to women or at least a gender-neutral audience. For example, recruiting more women staff at onboarding centers, locating them in areas where women feel secure, or hosting women-driver recruitment days could attract more women. Following the reversal of the ban on women driving in Saudi Arabia, Uber and Careem are actively focusing on women drivers. Their outreach includes dedicated sign-up support, training, and "listening sessions" to take suggestions and feedback on how to better serve women (Hassan 2017).

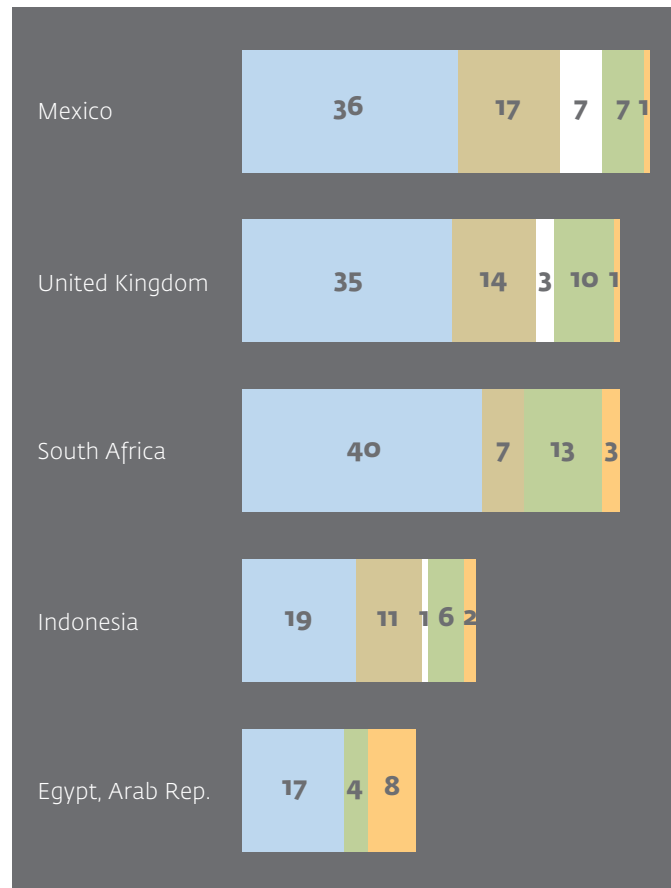
One form of outreach, widespread in Egypt and South Africa, that merits attention is the use of third parties—such as recruitment agencies or fleet partners—that direct potential drivers to the app. The experience of women regarding these interactions is mixed: one driver reported being told to google a query she had on the sign-up process by a recruiter. Relying on third parties to drive engagement increases the chance that ride-hailing company efforts to include women might not be realized. For example, agencies might be located in areas that are not easily accessible for women, or they might use marketing strategies that focus on easier targets (namely, men). Where such third parties are common, it is important that they are included in efforts to increase the number of women drivers.

Becoming adequately insured is also a challenge for some women drivers, especially in Mexico and the United Kingdom, where 17 percent and 14 percent, respectively, cite it as a major

Figure 4.10: Survey Responses by Women Drivers to the Following Question:

Q: Which, if any, of the following were the major barriers in signing up with Uber?

Percent



- Getting the money to buy or rent a car/vehicle
- Getting car/vehicle insurance
- Getting a driving license
- The paperwork required by Uber
- Opening a bank account

SOURCE: IFC/ACCENTURE DRIVER SURVEY 2017.
NOTE: MULTIPLE RESPONSES ALLOWED; WOMEN DRIVERS ONLY. DATA FOR INDIA EXCLUDED DUE TO LOW SAMPLE SIZE.

5 Survey respondents were asked whether "the paperwork required by Uber" was a major barrier to signing up.

“The institution to get your license is a threatening space for women, especially if you don’t speak English or come from a privileged background. The computerized test for (the) learner’s license itself is not something which an undereducated woman can take.”

—Meenu Vadera, CEO of Sakha Cabs & Women on Wheels, India

barrier to signing up. However, while it is cited as a barrier by 12 percent of women surveyed, this rises to 15 percent of men, suggesting it could be an industrywide challenge.

In some countries there may be a need for more insurance products specifically designed for the sharing economy (Holzheu 2017). One survey of U.S. drivers finds that 60 percent to 80 percent do not hold the appropriate commercial insurance (Jergler 2017). As Holzheu (2017) notes, “Mixing personal and commercial use was not foreseen in traditional personal lines of insurance policies, such as private passenger auto or homeowners, which created a gap in the market... This protection gap constitutes a new frontier of developing new innovative solutions and providing much needed coverage to the sharing economy.” For women specifically, partnerships between the sharing economy and financial institutions represent an opportunity to close both income and financial inclusion gaps; for example, through the development of policies that link commercial and health insurance.



Box 4.4: Digital Inclusion

Owning—or at least having largely unlimited access to—a smartphone is a prerequisite for anyone wanting to work as a ride-hailing driver or, in most cases, to travel as a rider. Smartphone penetration around the world is growing rapidly (see chapter 2, “Size and Growth Potential of the Sharing Economy”), but of the estimated 50 percent of the global population who currently do not own or cannot access one, the majority are less affluent, and more likely to be women (GSMA 2017). In fact, women are 14 percent less likely than men to own a mobile phone in low- and middle-income countries (GSMA 2015); globally, they are 6 percent less likely to access the Internet (ITU 2017). Even when they do own phones, women are less likely to use them for more sophisticated services beyond voice calling (GSMA 2015).

This is clearly a major potential barrier to engaging in ride-hailing work. However, rates of smartphone ownership in urban areas—where ride-hailing companies typically operate—are much higher. Research by Pew (Poushter 2017) finds that 72 percent of urban Chinese, and 29 percent of their Indian peers, own smartphones, compared with 63 percent and 13 percent in rural areas, respectively. Combined with the fact that the women surveyed for this report already use the Uber app, this perhaps explains why smartphone access and connectivity have not emerged as a major barrier for women in this research.

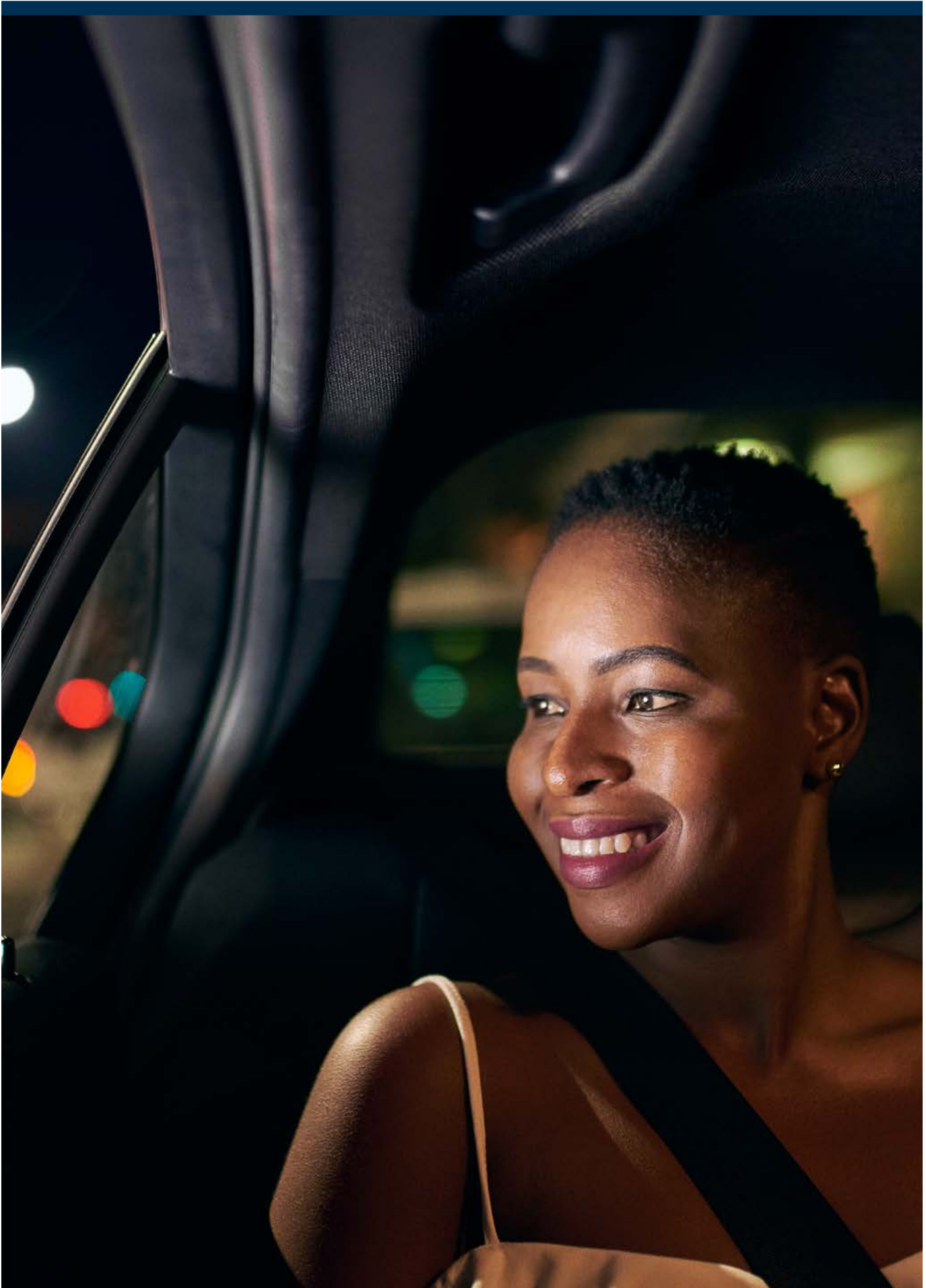


PHOTO: COURTESY OF UBER

5. Women Riders: Opportunities and Barriers

Women tend to have more complex transportation needs than men. This is because they are typically more likely to travel with children or elderly relatives, and because they often share their time between paid work and unpaid care responsibilities. This section draws on a survey of 3,691 riders who use the Uber app combined with aggregated company data to understand the profiles of people who use ride-hailing services. It explores why they choose to travel and what benefits it brings. And finally, it looks at what stops women from riding more.

RIDER PROFILES












Who Rides Using the Uber App?

Women account for approximately 41 percent of Uber riders across the six countries studied, ranging from 31 percent in

India to 57 percent⁶ in Indonesia. Those surveyed are three years younger on average than their male counterparts and are less likely to be married (36 percent of women riders are married, compared with 48 percent of their male peers). In Mexico, the difference in average age between men and women is 13 years, and just 18 percent of women riders are married, compared with 50 percent of male peers. This perhaps reflects a culture in which owning and driving one's own car is a status symbol that older and married women aspire to, despite heavy urban congestion (Currid-Halkett 2017). (See table 5.1.)

Gender differences are less pronounced in terms of educational attainment: approximately two-thirds of both women and men surveyed have completed tertiary education. This closely matches the 67 percent of surveyed riders who live in above-median-income households. The affluence of riders

Table 5.1: Highest Women Rider Scores by Country

Demographics	Youngest (average age)	26	Mexico	
	Oldest (average age)	36	South Africa	
	Unmarried (%)	82	Mexico	
	Children under 18 (%)	51	Egypt, Arab Rep.	
	Tertiary educated (%)	87	Egypt, Arab Rep.	
	Above-median income (%)	72	India	
Riding patterns	Use multiple private hire services (%)	65	Indonesia	
	Using Uber for more than one year (%)	67	United Kingdom	
	Share of trips at night (%)	36	United Kingdom	
	Ride only on weekdays (%)	13	Egypt, Arab Rep.	
	Typically travel with others (%)	69	Egypt, Arab Rep.	

SOURCES: IFC/ACCENTURE RIDER SURVEY 2017; UBER 2017.

6 In Indonesia, the first name to gender matching software could not identify 8 percent of riders.

WOMEN RIDERS: OPPORTUNITIES AND BARRIERS *continued*

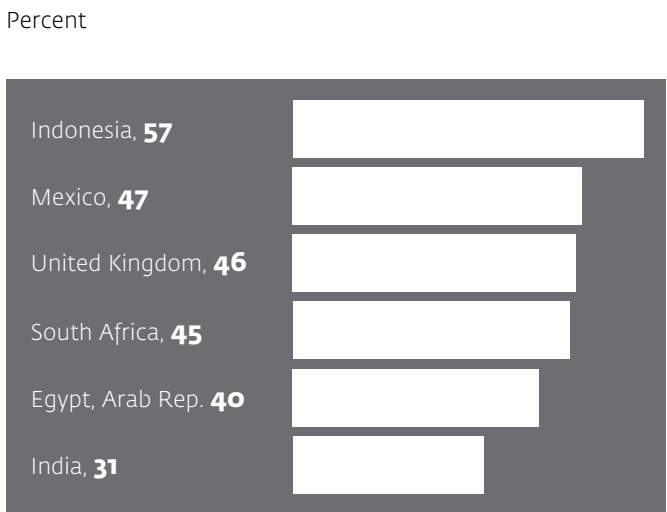
could be explained by the relative cost of ride-hailing, the need to be financially and digitally literate, and the location of ride-hailing services in urban areas.

However, male riders tend to be more affluent: almost three-quarters (74 percent) live in households above the median income, compared with 61 percent of women riders. One possible explanation is that men are less likely than women to face security threats on other forms of transportation (see “Increasing Safety and Personal Security for Women”). Therefore, while less affluent women might be willing pay more for “safer” options like ride-hailing, less-affluent men may opt more often for the cheapest option, like public transit or walking. A study in India finds that 21 percent of women in India factor personal security into their transportation choices, compared with 10 percent of men (FIA Foundation 2016). The men surveyed for this report are more likely to identify the increased comfort offered by ride-hailing, whereas women are more likely to cite the increased independence it offers. (See Figure 5.6 on page 49.)

Women’s Travel Patterns

Women take approximately 6 percent more trips a week on average across the markets studied compared with men,

Figure 5.1: Share of Women as Riders Across the Six Countries Studied

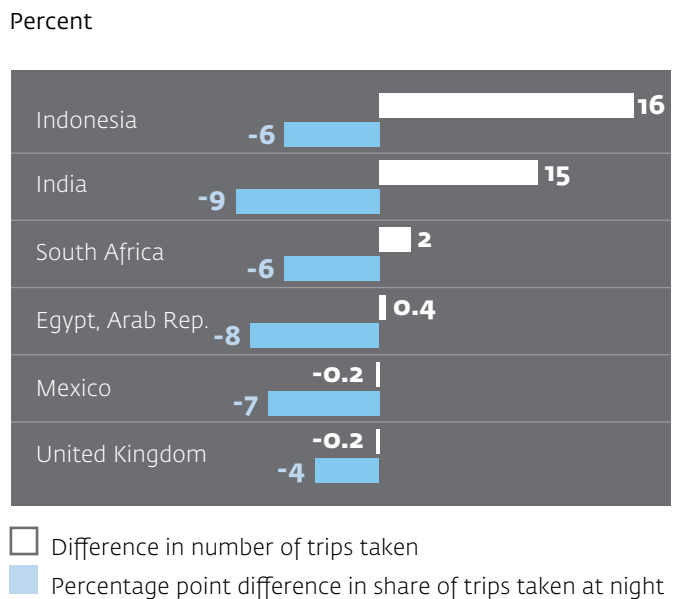


SOURCE: UBER 2017; GENDER API (HTTPS://GENDER-API.COM).

according to data provided by Uber. However, this difference is largely accounted for by Indonesia and India alone, where women take 16 percent and 15 percent more trips than men, respectively. In other markets, little significant variation exists (see figure 5.2). Given women riders tend to be less affluent than their male peers, the differences in the number of trips taken is perhaps explained by the greater variety of destinations that women use ride-hailing to reach, as well as the large proportions of women who use lower-cost options in these markets. For example, in India, 83 percent of women surveyed use UberGO, which connects with smaller vehicles, and 66 percent use ride-sharing service UberPOOL.

Even though women take more trips, men spend 9 percent more money for each trip on average across the six countries studied, according to data provided by Uber. This suggests that women take shorter trips or that they ride less frequently at times of peak demand. Indeed, the data show that women ride less at night compared with men in all markets studied. The lower share of trips taken by women at night ranges from 9 percentage points in India to 4 percentage points in the United Kingdom. (See figure 5.2.)

Figure 5.2: Average Additional Weekly Trips Taken by Women Relative to Men Per Week



SOURCE: UBER 2017.

BENEFITS FOR WOMEN RIDERS


Transportation plays an important role in economic development, particularly in terms of raising living standards for both women and their families. Ride-hailing is not necessarily the cheapest mode of transportation, but it offers


benefits beyond affordability. Research by Peter Cohen et al. (2016) estimates that each dollar spent by consumers on the UberX service in four cities in the United States generates about \$1.60 in consumer surplus.⁸ This section focuses on three key benefits of ride-hailing for women: reduced security threats, improved mobility, and increased cost transparency.

Table 5.2: Summary Assessment of the Benefits of Ride-Hailing to Women Riders

For riders, ride-hailing has the potential to...

<p>...reduce safety risks for women when traveling</p>	<p>Addressing security concerns is a major area of concern for women riders. Women traveling alone are particularly conscious of personal security risks, which can be quite high in some markets and generally higher at night. Women in some markets feel particularly at risk on public transportation. Security features of the Uber app, such as trip tracking, are cited by 29 percent of women surveyed compared to 20 percent of men as a benefit of ride-hailing, and are identified as being particularly important for women in less secure environments such as Mexico (49 percent) and South Africa (38 percent). However, a perception that some drivers do not drive safely, the lack of women drivers, and the threat of sexual harassment remain key barriers that limit women's use of ride-hailing.</p>	
<p>...improve access to a range of services and opportunities and increase women's sense of independence</p>	<p>By offering door-to-door transportation, ride-hailing can expand access to employment and services for both women and men. However, women's mobility is limited compared with that of men by a range of factors, including access to vehicles and the inflexibility of public transportation routes. While relatively few women riders surveyed were unable to travel before using ride-hailing, they identify the wider access available through ride-hailing as the biggest "hidden benefit" of the service. A further 24 percent of the women surveyed say using ride-hailing allows them to be more independent, and 20 percent say ride-hailing allows them to travel more—both figures are above the averages for men.</p>	
<p>...help women budget for their broad, complex travel needs by providing greater cost transparency</p>	<p>Women tend to make more frequent, shorter trips compared with men. They also spend a higher proportion of their overall income on transportation, and price transparency emerges as the top benefit among the women surveyed, cited by 42 percent of women overall. This figure rises to 49 percent in the Arab Republic of Egypt and 55 percent in India, markets where some women riders interviewed for this report believe metered taxi drivers at times inflate fares or take unnecessarily long routes. Where available, women are also generally more likely than men to select low-cost ride-hailing options such as car-pooling or motorcycles.</p>	
<p>... increase women's mobility if companies can attract more women drivers</p>	<p>Forty percent of the women riders surveyed would prefer a women driver when traveling alone or at night, and nearly one in five say the lack of women drivers limits the number of trips they take. Attracting more women drivers could create a virtuous cycle that would increase the number of trips taken by women riders, and in turn increase demand for women drivers. That said, some women riders would prefer a male driver in certain circumstances. And some women drivers worry that they might lose business or become targets for criminals if riders could select drivers by gender.</p>	

 Strongly supported by the data

 Partially supported by the data

 Not supported by the data

⁸ The difference between the cost and what consumers are willing to pay."

Increasing Safety and Personal Security for Women

Ride-hailing has the potential to reduce the safety and personal security risks women face when traveling, which remain persistent barriers to women’s mobility across many forms of transportation. Gaining a reputation for superior safety and security can become a strong element of any ride-hailing company’s brand promise. (See figure 5.3 and box 5.2.)

In some major Latin American cities, up to 60 percent of women have been physically harassed on public transportation (Reuters 2014), and in New York City, 30 percent of women say they have been victims of verbal or physical harassment on public transportation (Reuters 2014). Risks become greater at night: more than half of women across the developed world feel unsafe waiting at a train station after dark, compared with just 10 percent during the day (FIA Foundation 2016). Many of the incidents women face on public transportation do not constitute “crimes,” according to research by the Asian Development Bank (2015). However, they do leave women feeling “unsafe or victimized.”

One way in which ride-hailing could lower risks for women involves providing first- and last-mile connections between public transportation stops and final destinations. Personal security in public is a risk for women in some parts of the world. For example, in Delhi, India, 95 percent of women and girls feel unsafe in public spaces and over half of men admit to having sexually harassed women or committed acts of violence against women and girls (UN Women 2013).

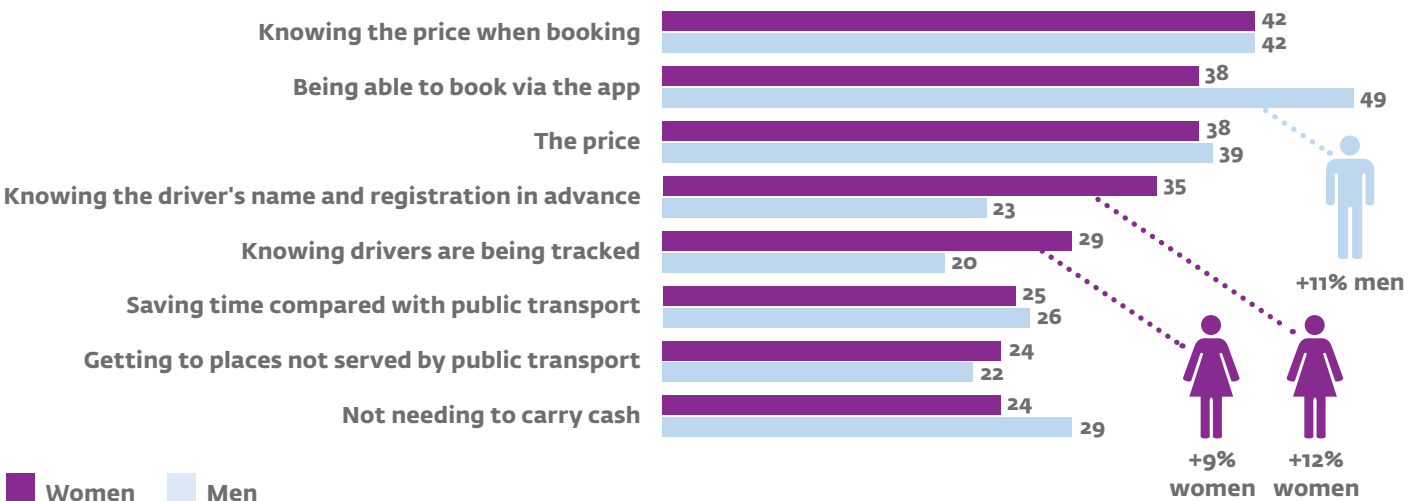
Another issue is safety. In many markets, women are more likely to walk because they have lower incomes and reduced access to vehicles. In India’s largest cities, 37 percent of women walk to work, compared with 27 percent of men (Gov. of India 2011). However, the risk of death when walking is nine times higher than when traveling by car (Sustainable Mobility for All 2017).

The main security features of the Uber app—knowing the driver’s name and registration plate number in advance, and that the trip is being tracked—are more important to women than to men, particularly in markets with more challenging security environments. For example, 35 percent of the women

Figure 5.3: Survey Responses by Women and Men Riders to the Following Question:

Q: Which of these do you now view as the main benefits of using Uber?

Respondents citing factor in their top three benefits (%)



SOURCE: IFC/ACCENTURE RIDER SURVEY 2017.

Women are far more likely than men to identify the security features of ride-hailing apps as major benefits.

surveyed identify knowing the driver’s details in advance as a key benefit, compared with 23 percent of men (see figure 5.4). This rises to 44 percent in Egypt and 51 percent in South Africa (see figure 5.4). Furthermore, 29 percent of the women surveyed identify trip tracking as a benefit, compared with 20 percent of men. This rises to 49 percent of women surveyed in Mexico. Anecdotal evidence suggests that the security benefits might be as important to women’s families as they are to women themselves, for example, where women require permission from other household members to go out.

In Egypt, women specifically choose ride-hailing for added security: 51 percent of women surveyed strongly identify with Uber as a more secure option, compared with 33 percent of

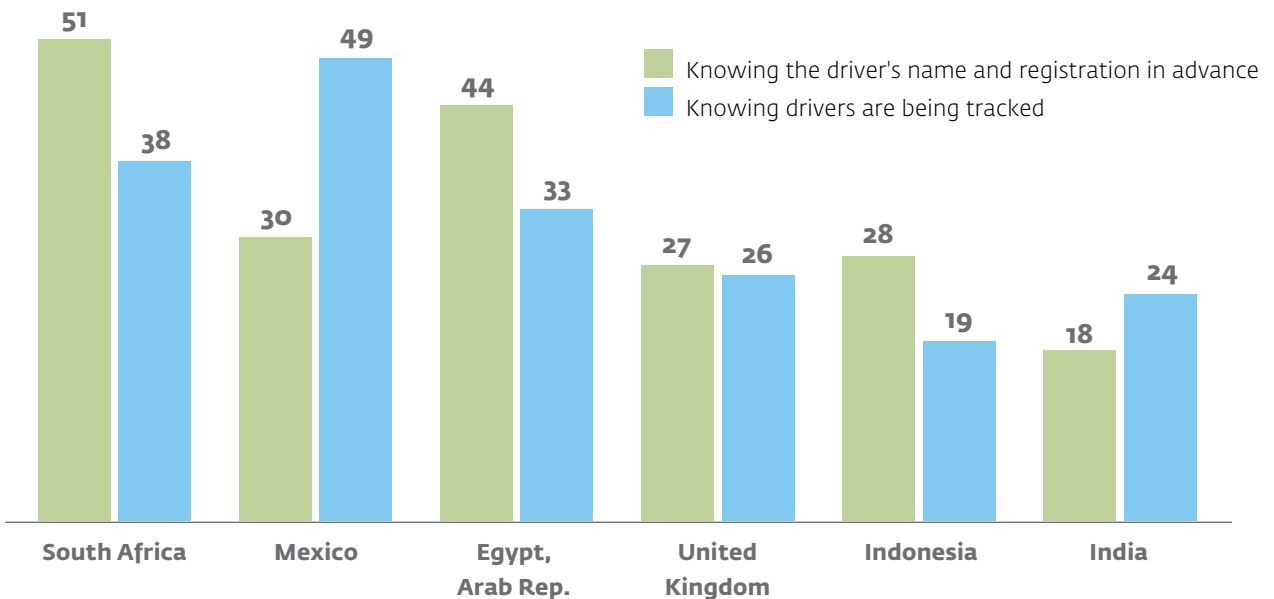
“Ride-hailing provides safe and convenient transport without the gender segregation element—and provides a safer alternative considering that a big percentage of females in Egypt experience sexual harassment.”

—Nivine El Kabbag, Assistant Minister, Ministry of Social Solidarity, Egypt

Figure 5.4: Survey Responses by Women Riders to the Following Question:

Q: What are the main benefits of using Uber?

Respondents citing factor in their top three benefits (%)



SOURCE: IFC/ACCENTURE RIDER SURVEY 2017.

women globally. Other security-related advantages cited by women riders during the focus groups relate to the process of booking and paying directly through the app, which reduces the need to walk to be picked up, to carry cash, or to go to an ATM.

Of course, these features may not ease the security concerns of all women. Those surveyed are active Uber app users, and others may have stopped using it or never signed up due to security or other concerns. And nearly a quarter of the women riders surveyed say drivers driving “unsafely” prevent them from taking more trips, rising to 31 percent in Egypt and 36 percent in Indonesia.

However, while judgments about driver skills are largely subjective, most of the riders who attended the focus groups and many of those surveyed indicated that they would like ride-hailing companies to do more to enhance security. For example, 31 percent of women riders cite the lack of an Uber number to call if they have a problem as a reason to take fewer trips. While this type of feature is theoretically possible, it poses major logistical challenges (see box 5.1)—but the message from women is that they would like to see ride-hailing companies

Rider demand for features that already exist, such as the ability to share live travel locations, suggests a need to raise rider awareness of current options alongside innovating new security features.

engage with them more to better understand the nature and impact of security incidents they face. Another example relates to trip sharing: almost half of the women riders surveyed (46 percent) say they would use the Uber app more if they could share live travel information with a contact. However, this feature is already available, suggesting a need for raising user awareness of existing features as a comparatively easy short-term measure for ride-hailing companies to address women’s security concerns.

Driver identification is a challenge for some women riders. A fifth of those surveyed (20 percent) would like to be able to identify drivers through real-time “selfie” photos. Riders



Box 5.1: Panic Buttons

Panic buttons or emergency numbers are ideas raised during the focus groups by both drivers and riders as potential ways of lowering women’s security concerns. Of those women surveyed, 16 percent of drivers and 31 percent of riders say the lack of an Uber number to call if they have a problem stops them from using the app more. While introducing an emergency number is theoretically possible, there is a danger that the ride-hailing company contacted simply acts as a conduit between the woman and local law enforcement, potentially wasting valuable time.

One solution could be to introduce a Bluetooth-enabled panic button for drivers, and a feature on the app for riders, which would link them directly with local law enforcement. Another solution, based on a broader interpretation of the “problems” women might want to contact ride-hailing companies for—both emergency and non-emergency—would be for ride-hailing companies to engage more with women in their security concerns. This idea is supported by focus groups discussions in which women contrasted the tangibility of the Uber app with the perceived intangibility of the company behind it.

in the South Africa focus groups pointed to the large driver photos available on the Taxify app as a feature that increases their confidence. And Didi Chuxing has introduced biometric identification for drivers to make sure the person logging into the app is the registered driver.

Improving Mobility

Ride-hailing services have the potential to mitigate gender mobility gaps that limit women's independence, particularly in terms of economic and social opportunities. Gaps in public transportation are likely to affect women disproportionately: while men typically travel twice a day—to and from their places of employment—women might make multiple trips, often combining paid work with unpaid household and care responsibilities (Babinard et al. 2010). When women use public transportation to travel to work, they tend to take longer trips than men because they are more likely to be employed as factory workers, cleaners, or healthcare assistants; occupations that tend to be geographically dispersed (Babinard et al. 2010). This may mean that women face longer wait times at either end of their journeys, since public transportation systems are designed to connect major residential and employment centers, not offer door-to-door connections. Women are also more likely to travel during off-peak hours, when service is less frequent, exacerbating time lost due to waiting and transferring (Hasson and Polevoy 2011).

“One of the critical rights, amongst many, that are denied to women is the right to mobility.”

—Meenu Vadera, CEO, Sakha Cabs & Women on Wheels

20%
**WOMEN RIDERS SURVEYED SAY THEY
CAN TRAVEL MORE NOW THANKS TO
RIDE-HAILING**

Women riders surveyed identify greater accessibility of ride-hailing versus public transportation as the key hidden benefit of the service. Globally, 24 percent of women riders cite getting to places not served by public transportation as a major benefit of using Uber—similar to men (22 percent). However, improved accessibility emerges as the key hidden benefit of ride-hailing for women, as just 18 percent cited it as an initial attraction. And, while relatively few women surveyed say they could not make trips before ride-hailing, 20 percent say they are able to travel more since the Uber app was launched in their country.

Women and men's travel patterns differ markedly (see “Rider profiles”). The women surveyed are as likely to use the app to commute and to go out at night as men, but more likely than men to book trips for a wide variety of household management and social trips, such as shopping, visiting relatives and friends, and accessing health services (see figure 5.5). Men are much more likely than women to use ride-hailing to do business.

Women are more likely to book trips for a variety of household management and social trips, such as shopping, visiting relatives or friends, and accessing health services. Men are more likely to use the app to do business.

24%
 WOMEN RIDERS SURVEYED SAY
 RIDE-HAILING ALLOWS THEM TO BE
 MORE INDEPENDENT

The most important advantages of using Uber compared with public transportation, according to the riders surveyed, are speed and convenience: 49 percent of the women riders surveyed strongly identify with ride-hailing this way, ranging from 39 percent in Egypt to 56 percent in South Africa (see figure 5.6). Almost a quarter of women (24 percent) also say that ride-hailing increases their travel independence—compared with 18 percent of men surveyed—climbing to over a third in South Africa (35 percent) and India (34 percent),

Almost two in five mothers surveyed strongly believe that Uber helps them move around with their children—nearly double the rate for fathers.

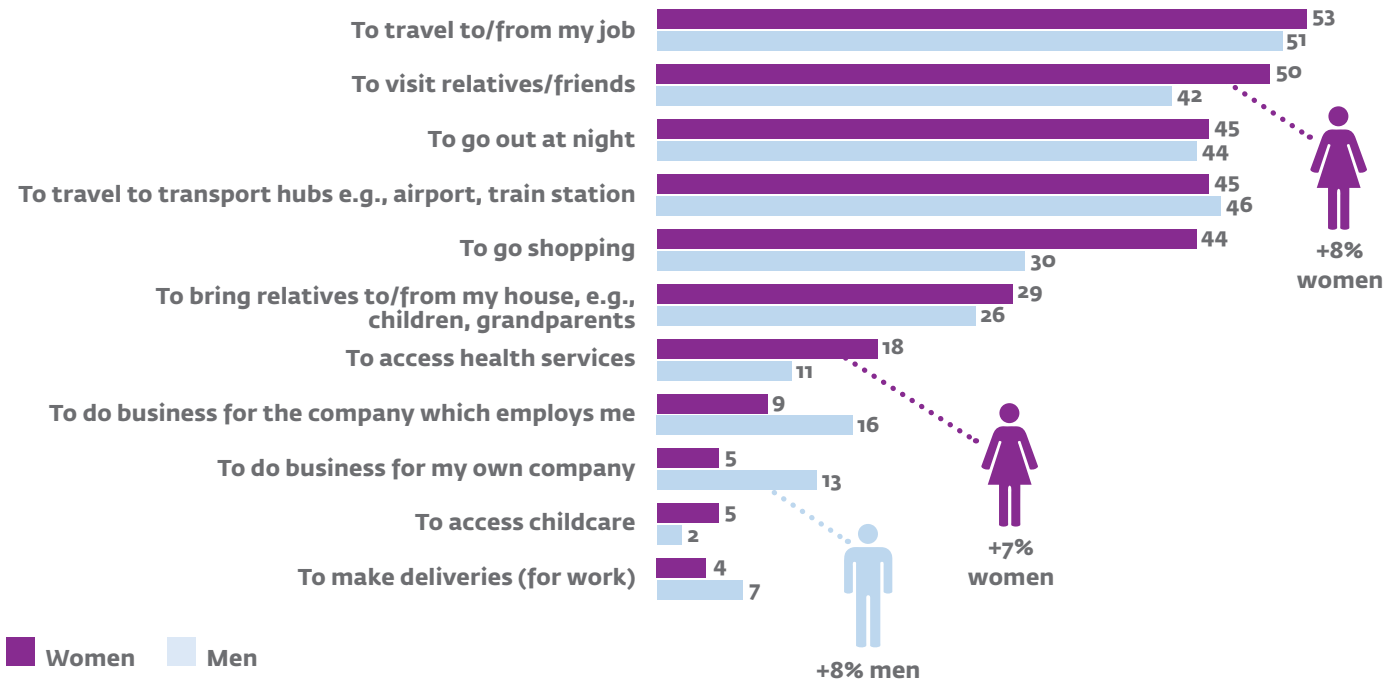
where women's mobility is often restricted by security concerns and social norms, respectively.

Ride-hailing also helps mothers manage the complexity of traveling with children. Nearly two in five mothers (39 percent) surveyed strongly believe that Uber helps them to travel with their children—almost double the rate for fathers (20 percent). Single mothers often face steeper household management challenges, have more complex transportation requirements, and operate on tighter budgets. These women typically use Uber to travel with their children (63 percent) and half of them

Figure 5.5: Survey Responses by Women and Men Riders To the Following Question:

Q: What are the main reasons you book trips with Uber?

Percent



SOURCE: IFC/ACCENTURE RIDER SURVEY 2017.

NOTE: RESPONDENTS COULD SELECT A MAXIMUM OF FIVE TRIP TYPES.

cite the convenience of being able to book via the app as a key benefit, compared with 38 percent of all women riders. Nearly a fifth (17 percent) use Uber specifically to access childcare— compared with just 5 percent of all fathers surveyed.

Cost Transparency

While ride-hailing is not necessarily the cheapest form of transportation (see “Affordability”), women value knowing in advance how much a ride will cost. This is especially true in markets such as Egypt and India, where, for example, women might feel less comfortable negotiating with men driving taxis.

Greater certainty over fares allows riders to budget more efficiently. This is a particular benefit for women, because they spend a higher proportion of their disposable incomes on transportation, especially in emerging markets. Uber data confirm that women tend to take more trips across the six countries studied but spend less per trip compared to men— ranging from 19 percent less in Indonesia to 5 percent less in Mexico.

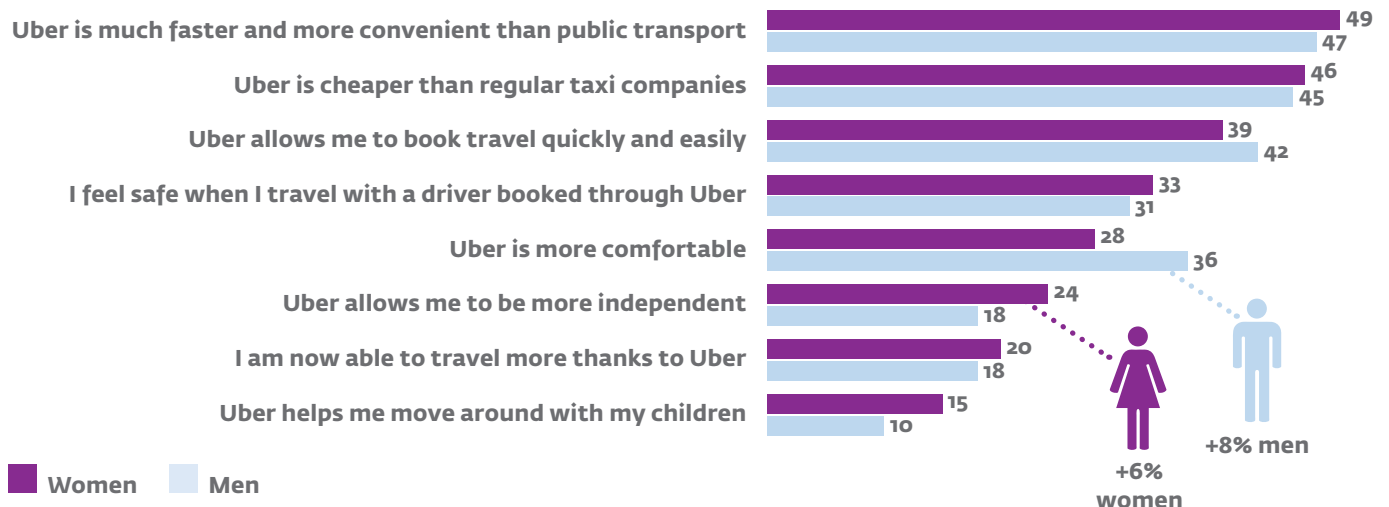
42%
WOMEN RIDERS SURVEYED CITE “KNOWING THE PRICE WHEN BOOKING” AS A MAJOR BENEFIT OF TRAVELING USING RIDE-HAILING

Ride-hailing fares are typically set by a demand- and distance-driven algorithm, which means the rider never has to negotiate the fare with the driver, providing a layer of protection for riders who might lack the knowledge or assertiveness to bargain effectively. Cost transparency emerges as the top benefit cited by women riders across the six countries. On average, 42 percent of women riders surveyed cite it, a number that ranges from 30 percent in the United Kingdom to 55 percent in India. This cost transparency also emerges as the top benefit in Egypt, where 49 percent of the women surveyed cite it. This supports anecdotal

Figure 5.6: Survey Responses by Women Riders to the Following Question:

Q: Which, if any, of the following statements do you most agree with?

Percent



SOURCE: IFC/ACCENTURE UBER RIDER SURVEY 2017.
 NOTE: RESPONDENTS COULD SELECT UP TO THREE STATEMENTS.

“You update your app with your card details and you do the trip. You don’t need an ATM.”

—Women rider, South Africa

information from the focus groups in Egypt and India, where women complained that traditional taxi drivers sometimes refuse to turn on their meters, and where some feel it is culturally unacceptable for them to put up a fight in public. The fact that trips are tracked means riders also have the option of lodging a complaint with Uber if they feel their driver takes an unnecessarily circuitous route.

While the top benefit for men surveyed is the ability to book via the app, at 49 percent, men are nearly as likely to cite cost transparency as women at 42 percent (see figure 5.7). This suggests that more efficient budgeting and avoiding negotiation is an advantage for all riders—although it remains relatively more important for women.

BARRIERS FOR WOMEN RIDERS

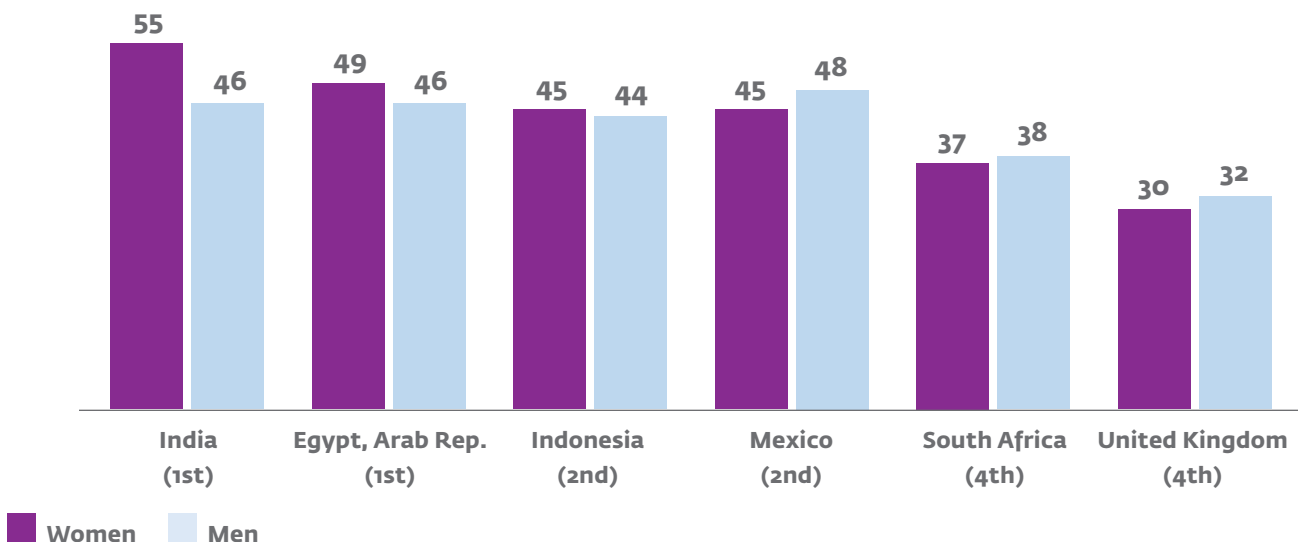
Affordability

Transportation costs are an important issue for women. Women who use ride-hailing tend to come from more affluent households. Not only do these women have higher disposable incomes, but they are also more likely to have access to the necessary digital and financial resources needed to enjoy the service. However, even for these riders, overall expense is an issue—and many use lower-cost options where available. That

Figure 5.7: Survey Responses by Women Riders to the Following Question:

Q: And which of these do you view as the main benefits of using Uber: Knowing the price when booking?

Respondents citing factor in their top three benefits (%)



SOURCE: IFC/ACCENTURE UBER RIDER SURVEY 2017.

NOTE: DATA SHOW PERCENTAGE OF RESPONDENTS CITING “KNOWING THE PRICE WHEN BOOKING” IN THEIR TOP THREE BENEFITS. OVERALL RANK OF BENEFIT FOR WOMEN IN PARENTHESES.

said, the data suggest that women riders weigh affordability against other factors, including access, comfort, and security.

Women with lower incomes tend to rely more heavily on public transportation, largely because of the affordability of private options. However, the truncated yet geographically dispersed nature of trips that women make could significantly reduce the cost differential with ride-hailing—especially trips that do not follow major transit corridors and require women to buy multiple single tickets.

Compared to regular taxis, ride-hailing is often cheaper (Silverstein 2014; *Telegraph* 2015). Globally, 46 percent of women riders strongly believe trips booked through the Uber app are cheaper than those booked with traditional taxis, rising to 60 percent in the United Kingdom and 65 percent in Indonesia. However, this figure drops to just 24 percent in Egypt, where only 16 percent of women riders cite lower cost as a benefit of ride-hailing, compared with 38 percent globally.

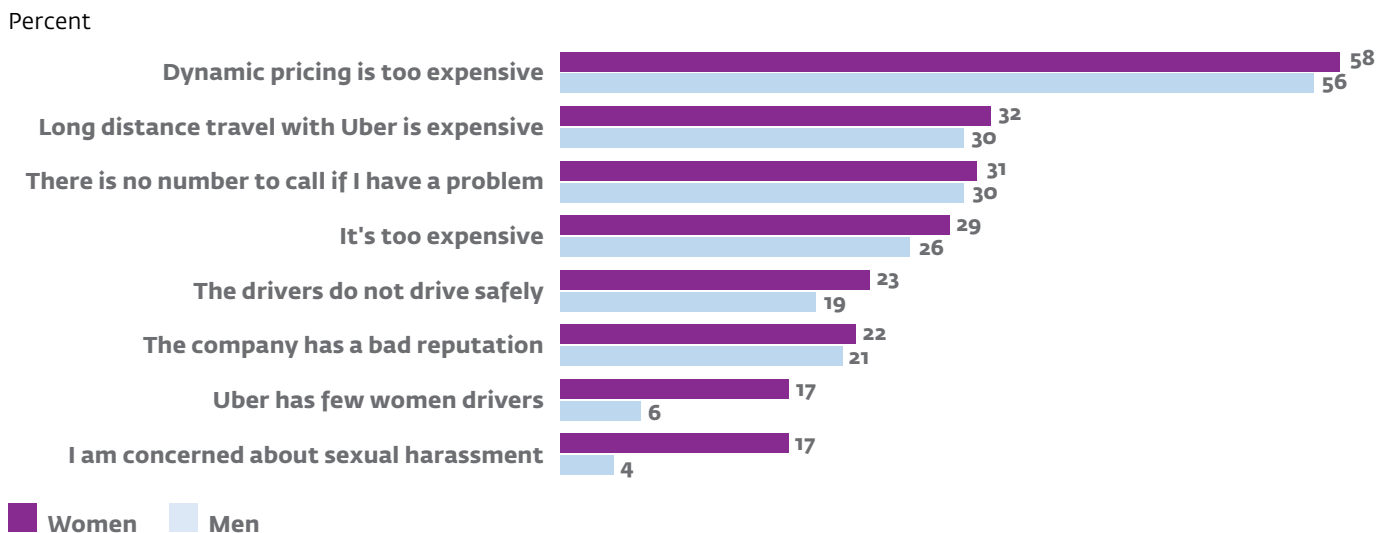
Women are more likely than men to prefer low-cost options like UberPool.

Anecdotal evidence suggests women riders in Egypt place a higher value on comfort and cost certainty; some actively avoid traditional taxi drivers, who they say might refuse to turn on their meters or air conditioning.

A third of women riders surveyed (33 percent) strongly identify with trips booked through Uber as cheaper than those with traditional taxis; this figure rises to 46 percent for men. The expense of dynamic pricing is cited as a deterrent by 40 percent of women riders surveyed—but this is the lowest figure for all countries studied, and well below the average of 58 percent. That said, 44 percent of women surveyed identify long-distance travel as expensive and 30 percent of say the overall expense limits the number of trips they take. The

Figure 5.8: Survey Responses by Women and Men Riders to the Following Question:

Q: Which, if any, of the following stop you from using Uber more?



NOTE: RESPONDENTS COULD SELECT A MAXIMUM OF FIVE BARRIERS.
SOURCE: IFC/ACCENTURE RIDER SURVEY 2017.

women surveyed estimate that a fare decrease of 10 percent could encourage them to take 61 percent more trips on average per month.

Dynamic pricing emerges as the top barrier that prevents all riders from taking more trips: 58 percent of women surveyed say it limits their travel, ranging from 70 percent in Egypt to 40 percent in South Africa. While this suggests that the remaining 42 percent of women surveyed are relatively price insensitive, a 10 percent drop in fares could encourage women riders to take 6.4 more trips a month on average—an increase of 59 percent from current levels. This figure rises to 63 percent in Indonesia, and 68 percent in Mexico.

It is important to note that the figures for male riders are very similar on all three categories of expense, as well as on the measure of price elasticity. However, given women riders' relative levels of affluence and transportation spending, pricing is likely to have a greater impact on women's riding patterns.

As noted earlier, the women riders surveyed are fairly affluent. Less affluent women might factor costs into their decision-making much more. This underscores the need for ride-hailing companies to continue to develop and roll out lower-cost options if they want to improve mobility for women in low-income groups. They also need to recognize that traveling by motorbike, for example, might not be desirable for all riders, or culturally acceptable in some markets. Uber data suggest that in general, in cities where lower-cost options are available, women are more likely than men to use them. Women in Jakarta are more likely to use MOTO than men, and women in London, Mexico City, and New Delhi are more likely to use POOL than men. A notable exception emerges in India, where women's use of MOTO is likely limited by strong cultural norms that discourage them from riding on motorbikes (in close proximity to men).

Given women riders' relative levels of affluence and what they spend on transportation, pricing is likely to have a greater impact on women's riding patterns.



Box 5.2: Women-Only Transport: Navigating the Debate

Segregation of men and women is one approach to limiting women's personal security concerns. For example, countries such as Brazil, Egypt, India, Japan, and Mexico have introduced women-only train carriages. A study in Rio de Janeiro finds that many women would willingly pay more or wait longer for women-only metro carriages, a powerful indicator of the level of demand for secure transport among women (Kondylis et al 2017).

Markets such as Kenya, Indonesia, and Mexico, and the UAE have introduced women-only taxi and ride-hailing options, and demand for women drivers from women riders is strong. Seventeen percent of female riders surveyed say that not having a women driver limited their use of the service—ranging from just 4 percent in Egypt to 31 percent in South Africa. These women say they would take an average of 7.6 more trips a month—an increase of 69 percent—if guaranteed a women driver. A further 44 percent of women surveyed say they would be more likely to use the service if they had the option of selecting a woman driver, ranging from 58 percent in Mexico to 35 percent in the United Kingdom.

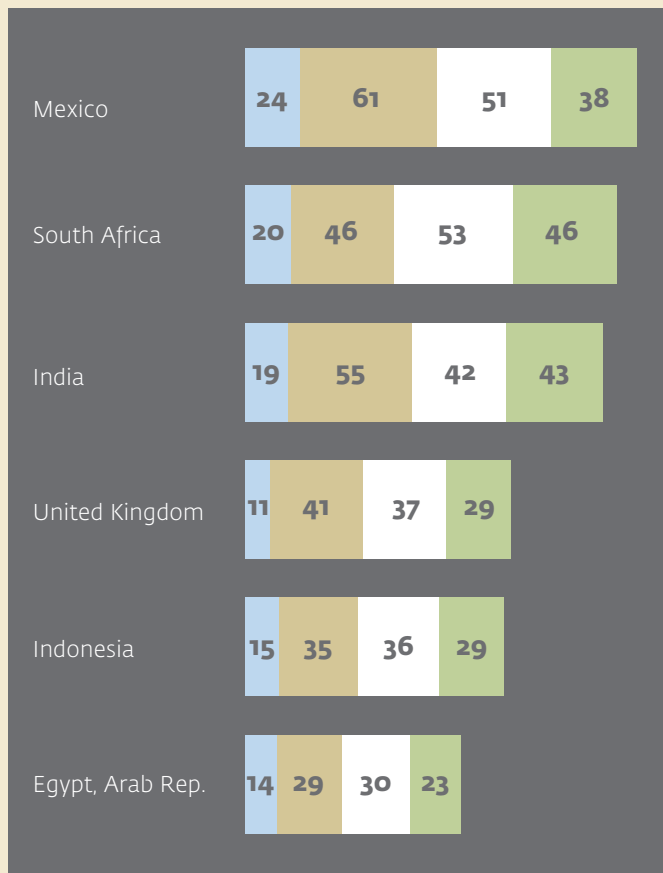
Women riders would especially welcome having a women driver in potentially higher-risk situations. Forty percent say they would prefer a women driver when traveling at night, ranging from 29 percent in Egypt to 61 percent in Mexico (see figure 5.2.1). Anecdotal evidence from Kenya suggests that many women use Uber during the day, but switch to women-only services at night for security reasons.

However, the results of separating men and women on public transport is mixed, with anecdotal evidence suggesting that these carriages are not respected at peak hours and increase harassment for women traveling in mixed carriages. It also raises questions

Figure 5.2.1: Survey Responses by Women Riders to the Following Question:

Q: When using Uber, do/would you prefer male or women drivers in the following situations? (Women only)

Percent



■ During the day ■ At night
■ Traveling alone ■ In a new city

SOURCE: IFC/ACCENTURE UBER RIDER SURVEY 2017.

NOTE: THE AVERAGE PROPORTION CITING "NO GENDER PREFERENCE" ACROSS ALL FOUR CATEGORIES IS ~47 PERCENT.

on the best approach to improve women's safe access to transportation. Sally Zohney at GIZ Egypt feels it exacerbates the segregation of women and men in wider society. While women-only transportation may allow some travelers to meet immediate security needs, long-term equality in transportation requires that women are able to securely access all transportation options. For the ride-hailing industry, there are specific challenges to consider:

- It could increase fares and pick-up times because, given the low overall numbers of women drivers on the road, even a large increase in women drivers would be unlikely to satisfy demand. Dynamic pricing is already a key reason women cite for not taking more rides. They would have to trade off the perceived increase in personal security with increased costs, and perhaps longer wait times.
- It could decrease driver incomes by driving down vehicle occupancy rates if riders are geographically dispersed.
- Some riders would prefer a male driver. In South Africa, some women feel men would be better able to protect them from external threats. In Mexico and Indonesia, where getting a driver's license is relatively easy, some riders question the skills of women drivers.
- Some women drivers also fear that they could be chosen for sinister reasons if riders are able to identify their gender on the app.



PHOTO: COURTESY OF UBER

6. Recommendations

This report set out to explore the potential of the sharing economy, and ride-hailing specifically, to close social and economic gender gaps. As the research shows, the industry in some ways boosts economic and social outcomes for women. However, there are many barriers that prevent women from fully realizing these opportunities. Some of these—such as cultural and social norms, and licensing challenges—require concerted, collaborative efforts from multiple stakeholders.

Others, including financial inclusion, the lack of benefits, and personal security, are perhaps more readily addressable by the ride-hailing industry. However, all the challenges identified in this report must be considered when crafting new policies and practices to increase women's participation as drivers and riders. This section explores how the ride-hailing industry and other stakeholders can collaborate to advance gender equality.

Recommendations for Ride-Hailing Companies to Get More Women on the Road



Drivers

CHALLENGE

Ride-hailing outreach practices and processes need to be designed with both men's and women's needs in mind. Some women with less exposure to these processes need more guidance and reassurance during the sign-up process.

RECOMMENDATION

To reduce friction in the outreach process and to make it more inclusive and attractive for women, ride-hailing companies could:

- Improve onboarding by locating support centers in areas accessible to women and bringing more women on as staff.
- Further simplify driver registration processes where possible, and provide targeted support in locations where women report bureaucracy as a barrier to registration.
- Work with local licensing authorities to reduce the time required, and the complexity of, applications.
- Open "pop-up" recruitment booths to engage women in spaces where they feel comfortable.
- Better understand to what extent third parties, including recruitment agencies and fleet partners, actively recruit women—and offer incentives to those that successfully tailor their outreach.
- Introduce diversity requirements for these third-party entities.
- Map out the onboarding process step-by-step for potential drivers, signposting the resources available to them at each stage.
- Work with NGOs and other organizations to support women learning to drive; this could not only increase women's economic opportunities, but could also enable them to become more independent.



Drivers

CHALLENGE

Gaps in financial inclusion for women, particularly lower access to credit and insurance, are preventing women from becoming drivers and may also hold back less affluent women from participating.

RECOMMENDATION

To increase women's financial inclusion, ride-hailing companies, together with the financial sector and other stakeholders, could:

- Better connect women with vehicle financing options, particularly short-term flexible options that reflect many women's irregular driving patterns and offer easy entry and exit options.
- Expand short-term rental programs that do not require major financial commitment from drivers.
- Connect women with insurers that have created targeted products for the sharing economy.
- Establish partnerships that offer drivers both commercial and discounted personal insurance to further attract and retain women drivers.
- Work with insurers to facilitate access to health and general insurance for women and their families; this could help meet the global gap in coverage while boosting sign-up and retention.

CHALLENGE

Women drivers lack access to the support structures that male drivers have, mainly because there are fewer of them on the road.

RECOMMENDATION

To boost women's knowledge of how to drive strategically and to build a support community, ride-hailing companies could:

- Encourage the creation of informal peer support groups (such as through online messaging services) to allow women drivers to share tips and to engender a greater sense of community.
- Facilitate mentorship opportunities to connect seasoned driver-mentors (men and women) with newer drivers to guide them through early challenges and help them build personalized driving strategies.

CHALLENGE

Most drivers understand that a key trade-off of the flexibility their self-employed status offers is the absence of formal training. However, improved access to personal and professional development opportunities could boost retention and help drivers better serve riders.

RECOMMENDATION

To help women drivers thrive in self-employment, ride-hailing companies—for mutual benefit—could:

- Signpost relevant training opportunities, such as financial acumen or personal security; or, where not available, partner with other companies and stakeholders to build tailored training specific to the needs of sharing economy workers, such as cost and tax management.
- Build and disseminate a simple calculator to help drivers understand their individual driving cost structures and how much they need to drive to turn a profit.
- Create an entrepreneurship or scholarship program for women drivers who also run separate businesses, partnering with relevant organizations. Participants would receive advice, mentorship, and PR help for their businesses, as well as access to an online community. This might also help attract other women entrepreneurs to drive with Uber.



Drivers

CHALLENGE

Another trade-off that ride-hailing drivers make involves limited access to benefits often associated with employment, such as health coverage, maternity or sick leave, and retirement funding. More women than men reject sharing economy work due to the lack of benefits.

RECOMMENDATION

To better attract and retain drivers and help them plan for the future, ride-hailing companies might consider building pioneering solutions that could be used across the wider sharing economy, such as:

- Work with policymakers and other sharing economy platforms to design, test, and implement a system of portable benefits drivers could carry across multiple platforms and apps.
- Partner with financial institutions to develop insurance, pension, and retirement products tailored for independent contractors.



Security

CHALLENGE

Women are more concerned than men about security in ride-hailing. They adapt their driving and riding patterns to mitigate perceived risk, reducing their income and mobility.

RECOMMENDATION

To reduce women's sense of insecurity when traveling—especially alone and/or at night—ride-hailing companies could:

- Raise awareness of existing security features, including more explicitly marketing the benefits of the data trail, including location sharing options.
- Draw on best practices in security features from across the industry, such as enlarging the size of the driver photo provided to riders in advance of their trip or introducing biometric driver identification.
- Partner with law enforcement agencies to allow riders to enable in-app information sharing, particularly when emergency response is requested.
- Actively engage with drivers and riders, perhaps through virtual or online forums, to better understand the nature and impact of security incidents faced by users.
- Get more women drivers on the road to improve the likelihood of women riders and drivers being matched.



Riders

CHALLENGE

Riders tend to be more affluent, but the affordability of ride-hailing remains a challenge for some. Less affluent women are less able to access ride-hailing services.

RECOMMENDATION

To open ride-hailing to lower-income populations and accelerate development gains, ride-hailing companies could:

- Expand lower-cost ride-hailing options, such as smaller cars (Ola Micro in India) and ridesharing (Didi Hitch, UberPOOL in China).
- Build support for women's use of affordable options that they might not access for cultural reasons (for example, riding a motorcycle).
- Further innovate with hybrid methods (such as UberHOP in the Philippines or Lyft Shuttle in the United States) that can reduce fares for women—while acknowledging that riders may have to trade-off lower cost against other factors such as longer journey times.



Cross-cutting

CHALLENGE

The low representation of women employees and persistent internal gender challenges characterize both the technology and transportation industries.

RECOMMENDATION

To build a diverse pool of corporate talent that better represents its users, ride-hailing companies could:

- Expand tangible diversity and inclusion commitments to better recruit, retain, and promote women in key roles.
- Facilitate employer supported childcare.
- Obtain gender equality certification, such as the Economic Dividend for Gender Equality.
- Build understanding of—and buy-in for—the business case for working with women as drivers, users, providers, and community members.
- Develop sponsorship and mentorship programs, as well as a flexible working culture and parental leave.
- Ensure a safe and harassment-free workspace for all.
- Sign the UN Women Empowerment Principles.
- Make a commitment to the UN's "HeforShe" solidarity campaign.

CHALLENGE

Current marketing language and imagery may inadvertently reinforce gender norms. It also fails to capitalize on the sense of adventure and independence women feel as both drivers and riders.

RECOMMENDATION

To make women feel more welcome and to reduce the cultural stigma associated with women driving for a living, ride-hailing companies could:

- Tailor their communications to ensure gender neutrality, using gender-appropriate marketing channels to improve outreach to women.
- Target groups of women identified by this report as finding the most value in ride-hailing, such as mothers traveling with children.



Cross-cutting

- Use case studies and campaigns to show how ride-hailing can increase women's ability to travel securely and independently, at night and to places they would not otherwise have been able to access.
- Create role models by championing their pioneering women drivers.
- Use the words and experiences of women riders and drivers such as fun and revolutionary to portray the benefits of driving for women.

CHALLENGE

The lack of sex-disaggregated data makes it difficult to understand how women use ride-hailing or to innovate to better serve this core user and provider group.

RECOMMENDATION

Applying a gender focus to internal and external research, in line with local legal frameworks⁷ and privacy best practices, could help ride-hailing companies to:

- Better target their services to women's needs and preferences and so grow the ride-hailing market.
- Continue partnering and sharing data with local and regional governments to help them understand where the current "access deserts" are for women and plan infrastructure improvements accordingly.

CHALLENGE

Many drivers work across multiple ride-hailing apps—as do some riders. Therefore, many of the challenges faced by ride-hailing companies are common.

RECOMMENDATION

To access a wider pool of knowledge and build economies of scale, ride-hailing companies could:

- Share noncommercially sensitive best practices with each other, for example, on driver and rider security.
- Work with third parties to formulate industrywide best practices and recommendations to tackle cross-industry problems such as driver access to insurance, benefits, and skills development.
- Collectively partner with local government and policymakers to develop joint policy approaches to tackling harassment.

CHALLENGE

Flexibility is often considered a benefit of sharing economy business models for women. However, this also emerges as the top benefit of ride-hailing for men.

RECOMMENDATION

To help shift the prevailing unpaid care paradigm, ride-hailing companies could:

- Identify and champion male drivers who, for example, use the flexibility provided by the role to shoulder a greater burden of childcare or household work.
- Ensure that driver recruitment marketing materials pitch the benefit of flexibility in a gender-neutral way.
- Research whether sharing economy models do indeed redistribute care responsibilities.

7 For example, the General Data Protection Regulation.

Appendix A: Country Deep Dives

Egypt

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India

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Indonesia

page 77

Mexico

page 85

**South
Africa**

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**United
Kingdom**

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Arab Republic of Egypt



PHOTO: COURTESY OF UBER

Arab Republic of Egypt



FIGURE A.1: **KEY GENDER INDICATORS IN ARAB REPUBLIC OF EGYPT**



a From an intimate partner at some time in their life.

COUNTRY CONTEXT

Egypt demonstrates enormous potential for ride-hailing. While average Egyptian income levels are relatively low—per capita gross domestic product (GDP) was \$3,478 in 2016 (World Bank 2016a)—the population is young and 43 percent live in urban areas (World Bank 2016e). Mobile phone ownership is high, with access broadly equal among men and women (GSMA 2016). (See figure A.1 for an overview.)

Egypt ranks 134 out of 144 countries on the World Economic Forum’s Gender Equality Index (WEF 2017) and women trail men in literacy, as well as measures of financial and digital inclusion (see figure A.1). Egyptian women often face cultural barriers in the pursuit of employment. A husband, for example, has the legal right to deny financial support to a wife for leaving home without consent. Some women may also avoid situations in which they might have to come into close proximity with unrelated males. Women make up less than a quarter of the labor force, and of those employed in nonagricultural roles, 23 percent are in the informal sector (World Bank 2017a, 2017b).

Transportation is a challenge in Egypt’s cities. Even though vehicle ownership is low—Egypt ranks 131 out of 191 countries with 45 motor vehicles per 1,000 residents (Nation Master 2014)—traffic congestion in major cities is severe. Cairo is the fourth most congested city in the world, according to the Central Agency for Public Mobilization and Statistics (CAPMAS), the national statistics agency, a situation that costs more than 3 percent of nationwide GDP (Schafer 2014).

Public transportation is developing rapidly—Cairo’s metro carries 1.1 billion passengers a year, making it the 13th busiest in the world (UITP 2015) and in Alexandria, the number of buses grew from 468 in 2014 to 732 in 2017 (*Egypt Today* 2017a; *El-Din* 2017). However, public transportation’s reach is limited and women often avoid using it where possible due to security concerns: 87 percent do not feel safe using public transportation (UN Women 2013). The government has introduced women-only carriages and buses to address harassment, but critics argue that these measures do not address the root cause of sexual harassment and may raise risks for women using mixed carriages and buses.

Ride-hailing is becoming an increasingly popular way for affluent women to avoid unwanted attention. No robust data on market share exist, but the head of operations at Careem believes ride-hailing companies account for 2 percent of the overall transportation market (*El-Din* 2017), suggesting room for further expansion, particularly through pooled ride-sharing approaches that would reduce congestion. Uber started operating in Egypt in November 2014 and is one of the largest ride-hailing companies in Egypt with over 100,000 drivers and more than 2 million active users (Gaballa 2017). Careem, a Dubai-based company, has a strong presence with operations in 14 cities in Egypt and 80,000 drivers (*Egypt Today* 2017b). Ousta, a local ride-hailing company, operates in 11 cities with 3,000 drivers (Rashad 2016).

“When women bring home some income, they bring some stability to their home. Their husbands usually appreciate it as they reduce the burden off their shoulders and have more respect for their women. Women who make money have an upper hand at home.”

—Egyptian woman driver

Arab Republic of Egypt



WOMEN DRIVERS IN EGYPT

Driving for a living is far from a typical paid occupation for women in Egypt. However, women ride-hailing drivers generate a healthy boost to their incomes on average, despite driving far more selectively than their male peers. For some women, driving offers a route to vehicle access, and for others, a means to support their own entrepreneurial ambitions. (See box A.1 for a driver's story.)

For drivers, ride-hailing has the potential to...

...open new income generation opportunities in nontraditional sectors for women	
...offer women a route to vehicle ownership or access	
...build inclusion through improved digital and financial skills , and access to documentation	
...allow women to work around other commitments	
...allow women to build and run their own businesses	

Strongly supported by the data

Partially supported by the data

Not supported by the data

Benefits for Women as Drivers



Who drives?

Just 0.2 percent of drivers who use the Uber app are women, according to the company's data, compared with 2.3 percent on average across the markets studied.

The women drivers surveyed tend to be better educated than their male peers (79 percent have completed a university degree compared with 60 percent of their male peers); they are also older and less likely to be married. Limited wider work opportunities in Egypt may have attracted these women to become drivers.

79%

Women drivers have university degrees



What motivates women to drive?

The women drivers surveyed enter ride-hailing from a variety of backgrounds: 46 percent were employed full- or part-time, 13 percent worked for themselves, and a further 25 percent were unemployed. The opportunity to generate income on a convenient schedule is what typically attracts them: 83 percent identify the ability to work at times that suit them as a key benefit.

83%

Women drivers surveyed cite flexibility as a key benefit

**When do women drive?**

Women drivers surveyed are less likely than men to rely on Uber for their entire income, and they tend to drive more selectively. They are less likely than men to work at night and almost half as likely to log on every day. This results in male drivers working 16 percent more hours than female drivers on average, according to Uber data. Some of the women drivers surveyed drive using the Uber app in addition to other income-generating activities: a quarter also drive with other companies; 13 percent hold part-time jobs; and another 13 percent run their own separate businesses. One driver-entrepreneur interviewed described how she has now become an Uber “partner,” with three cars that she rents out to other drivers.

16%**Additional hours driven by men over women per week on average****What do women earn?**

Perhaps because they drive more selectively, the proportion of women drivers surveyed who make a robust profit from driving is 38 percent, behind their male peers at 49 percent—although all make at least some profit. Women moving into ride-hailing see their earnings increase by an estimated 29 percent on average—the highest of the six countries studied. This rise equates to approximately \$42 a month, or around 15 percent of average monthly per capita income in Egypt. This exceeds the 15 percent boost for male drivers, possibly because men’s wages were higher on average in their previous work. However, even those women employed previously receive an 11 percent increase in earnings.

\$42**Average monthly earnings increase for women drivers****How do women spend their earnings?**

Almost all women drivers surveyed (92 percent) say the money they earn through driving allows them to buy goods or services that were previously beyond their means. Two-thirds of these women say they use the money for basic needs such as food and rent, while the remaining women use it to improve their living standards. For many women, driving also eventually provides the means to purchase a car, which can give them more personal and economic freedom. Forty-six percent of those surveyed are paying for the vehicle they drive through a loan in their own name, slightly higher than the 42 percent using a car they already owned.

92%**Make new or additional purchases they could not otherwise afford****Box A.1: Driver Profile****Soheir, 60, the Pioneer (Cairo, Egypt)**

Soheir is a retired teacher and interior designer. She says she signed up with Uber mainly to use her spare time “constructively,” and that generating income was a secondary consideration. Soheir enjoys the flexibility to log on and drive when she wants to, and prizes being her own boss. Her challenges involve cultural acceptance of female drivers and dealing with difficult passengers, but believes that her “age, experience, and character” enable her to cope. She believes ride-hailing companies need to do more to attract and train female drivers.

Arab Republic of Egypt



Barriers for Women as Drivers

Women who become drivers in Egypt are pioneers who battle deep-rooted cultural barriers. For some women, working outside the home is a challenge; one exacerbated by the requirement to work in public near men. Personal security is also a concern for many women drivers, and a lack of access to digital and financial resources could prevent less educated women from signing up.



Does society encourage women drivers?

The biggest barriers women face in becoming drivers relate to societal perceptions, particularly vis-à-vis security. Women not only have to challenge cultural norms about what represents appropriate work for women, but they might also have to deal with the objections of those closest to them. A fifth of women drivers surveyed say their families or friends disapproved of their decision to drive—a number that is likely higher among women who did not successfully sign up to drive with Uber. Asked how they would feel if a female family member wanted to sign up as a driver, 57 percent of male drivers surveyed say they would be unhappy—half of these men view driving as unsuitable for women and others cited security concerns.

57%

Male drivers surveyed would be unhappy if a female family member wanted to sign up

Ride-hailing companies may be unintentionally reinforcing cultural norms through marketing materials that use masculine Arabic words like *captain* to describe drivers. Reem Wael, the former executive director of HarassMap, an anti-harassment NGO in Egypt, notes that “a change of perception is the only thing that can actually increase women’s participation, and companies can do this—while publicizing for a service, they can push for gender equality as well.”

“To recruit more women into ride-hailing, companies need to explain to women what is expected from them using a language that they will understand ... and make it more visible for women that they are welcomed in working as ride-hailing drivers in Egypt.”

—Sally Zohney, GIZ gender advisor

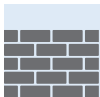


How much of a concern is personal security?

Security is a significant concern: 71 percent of women drivers surveyed identify it as a key reason more women do not become drivers. A third of women respondents also say they would drive more hours if there was an Uber number they could call for help if they run into trouble. Nevertheless, of the drivers surveyed, men were more likely than women to say they had felt unsafe in the past three months, perhaps because they drive more at night and because the country context might affect men differently.

71%

Women drivers surveyed identify safety and security concerns as a reason more women do not sign up



Are women digitally or financially excluded?

Access to productive assets is limited for many women in Egypt, and close to a fifth of women drivers surveyed identify getting the money to buy or rent a vehicle as a challenge to signing up. However, Egyptian women are more likely to own their own vehicles than peers globally, although 46 percent are paying off a loan in their own names on their vehicles. They also tend to be well-educated, so it is perhaps unsurprising that none identified securing either insurance or a driving license as a challenge.

17%

Women drivers surveyed cite getting the money to buy/rent a vehicle as a major barrier to signing up

WOMEN RIDERS IN EGYPT


Most women in Egypt feel unsafe on public transportation and women riders often choose ride-hailing to allay their personal security concerns. Many choose ride-hailing over traditional taxis because it offers cost transparency and comfort. Just over a quarter believe Uber allows them to be more independent.

“Women have a positive perception of ride-hailing due to their trust in the service.”

—Muhammad Al Fouly, Executive Director, UN Global Compact Network

For riders, ride-hailing has the potential to...

...reduce security risks for women when traveling	
...improve access to employment , and a range of services including local amenities and healthcare	
...help women budget for their broad, complex travel needs by providing greater cost transparency	
...increase women’s mobility if companies can attract more women drivers	

 Strongly supported by the data

 Partially supported by the data

 Not supported by the data

Benefits for Women as Riders



Why do women choose ride-hailing?

Women account for an estimated 40 percent of current Uber riders. They are primarily attracted for safety, comfort, and convenience reasons. Fifty-two percent of women riders surveyed say they first tried the app because they could see the driver’s name and registration in advance, and 51 percent strongly identify with booking through Uber as a safe option. This compares with 33 percent of all women survey respondents in this study. Given the dangers of using public transportation—both in transit, and when walking to and from bus stops—ride-hailing is perhaps unsurprisingly seen by many women as a preferable alternative. Thirty-nine percent of the women riders surveyed identify ride hailing as faster and more convenient than public transportation, and 27 percent say it helps them get to places public transportation does not serve. A further 27 percent believe that Uber allows them to be more independent.

27%

Women say Uber helps them get to places public transportation does not serve

Cost transparency and comfort are key factors in women’s decisions to use ride-hailing over taxi alternatives in Egypt. Almost half of women riders surveyed in Egypt (49 percent) say knowing the cost when booking is a major benefit of using Uber. In contrast, just 24 percent say Uber is cheaper than traditional taxis, compared with 46 percent of women across the six countries studied. Some women riders also complain about the poor treatment they receive from traditional taxi drivers, including refusals to turn on the air conditioning or their meters. Avoiding confrontation is perhaps especially important for the 46 percent of women riders surveyed who use Uber to travel with children under the age of 18. Overall, just over a third of women surveyed (35 percent) strongly believe Uber helps them move around with children.

Arab Republic of Egypt



How do women use ride-hailing?

Egyptian women take approximately the same number of trips per month as men, according to Uber data, but those surveyed say they use it for a broader range of trips.

The most popular trip is visiting relatives or friends (63 percent), while more than half of women survey respondents use the app to go out at night or go shopping. Women and men use ride-hailing services for commuting almost equally. Women are more likely to ride to access health or childcare services, underscoring the broader household responsibilities that they shoulder. For many trips, using Uber is a substitute for regular taxis—a decision often driven by a desire for increased comfort.

63%

Women riders visit friends/relatives using the Uber app

Barriers for Women as Riders

Women riders in Egypt identify security and expense as the major reasons they do not take more trips. While they view ride-hailing as a safer option, personal security remains a concern for women traveling in Egypt, and the lack of a number to call in the event of an emergency is an issue for many. While overall cost is not women's biggest concern, dynamic pricing prevents many from making trips, despite their relative affluence.



How much of a concern is personal security?

Women riders do not avoid traveling at night, but they are more likely than men to have felt unsafe in a ride-hailing vehicle in the past three months (25 percent versus 16 percent, respectively). However, this is below the global average of 32 percent, supporting the fact that most women in Egypt see ride-hailing as a safer transportation option. Women are security conscious, and more than half of respondents identify the lack of a number to call in the event of an emergency as a reason they do not take more trips (57 percent). Putting more women drivers on the road is one potential way to address security concerns, but just 4 percent of women riders surveyed in Egypt identify this as a barrier to taking more trips, compared with 17 percent of all women riders across all markets. Anecdotal evidence suggests that some riders question women drivers' skills, but 36 percent of women surveyed say they would be more likely to use the Uber app if they had the option of selecting a woman driver. Approximately thirty percent of women riders also say they would prefer a woman driver when traveling alone or at night.

57%

Women riders surveyed identify the lack of a number to call if they have a problem as a reason not to take more trips



Is cost a factor that holds women back?

Affordability is a key impediment to female mobility around the world, and does affect women's use of ride-hailing in Egypt. Seventy percent of women identify the expense of dynamic pricing as a deterrent—compared with 58 percent of women across all six countries. However, riders tend to fall into higher sociodemographic groups in Egypt, and the Uber app is often a substitute for traditional taxis. While 38 percent of women riders across the world cite cost as a key benefit of ride-hailing, this is true of just 16 percent of women surveyed in Egypt.

70%

Women riders identify dynamic pricing as a barrier to taking more trips

India



PHOTO: COURTESY OF UBER

India



FIGURE A.2: KEY GENDER INDICATORS IN INDIA



a From an intimate partner at some time in their life.

COUNTRY CONTEXT

The population in India is young and increasingly urban; one-third of the population now lives in and around cities, up from just over a quarter in 1996 (World Bank 2016). Traffic congestion and pollution are serious problems in India, costing the economy \$10.8 billion annually (Agarwal and Chaturvedi 2016), despite low overall levels of car ownership of 18 per 1,000 residents (Nation Master 2014).

As noted in figure A.2, women are much less likely to be literate, own a mobile phone, or have a bank account compared with men. India also has one of the widest gender gaps in Internet access in the world, and in rural areas, female Internet access is 70 percent lower than for men (Facebook 2015). Women's labor force participation rates are low, with women's work concentrated in the informal economy (World Bank 2012, 2017a).

Security is a major issue for women: a UN survey in Delhi (UN Women 2013) finds that 95 percent of women and girls feel unsafe in public spaces, and over half of men admit to having sexually harassed women or perpetrated acts of violence against them. But danger is not confined to the streets: 37 percent of women in India have experienced sexual or physical violence from an intimate partner (OECD 2014).

Still, some experts indicate that there is a risk that security concerns in the context of transportation could be overplayed and become self-fulfilling. Meenu Vadera, CEO of Sakha Cabs & Women on Wheels, describes the idea that roads are dangerous for women as a "myth." Dr. Ranjana Kumari, director of the Centre for Social Research states, "We need to break the image that women face violence on roads; it is more of a perception problem due to inherent patriarchal design which encourages only certain jobs for women."

The ride-hailing market is growing rapidly despite these issues. The number of rides per year completed using apps such as Ola and Uber—which account for approximately 95 percent of the market (Bhattacharyya 2017)—quadrupled to approximately 500 million between 2015 and 2016 (Hector 2016). And the number of app users should more than triple between 2015 and 2021, from approximately 15 million to 51 million (Statista 2017), as smartphone penetration, urbanization, and familiarity with the model rise (see figure A.2).

“Most of the riders are okay with a female driver and are curious to know more about us. But some of them are doubtful and ask if we are able to drive well.”

—Woman driver, India

India



WOMEN DRIVERS IN INDIA

Very few women work as drivers of any sort in India. Women who become ride-hailing drivers must often overcome cultural barriers in the form of stereotypical views on gender roles. Women are attracted to the flexibility offered by ride-hailing, but gaining access to a vehicle is one of the biggest barriers to becoming a driver.

For drivers, ride-hailing has the potential to...

...open new income generation opportunities in nontraditional sectors for women	●
...offer women a route to vehicle ownership and access	●
...build inclusion through improved digital and financial skills and access to documentation	■
...allow women to work around other commitments	▲

▲ Strongly supported by the data

● Partially supported by the data

■ Not supported by the data

NOTE: NONE OF THE WOMEN DRIVERS SURVEYED ARE CURRENTLY RUNNING THEIR OWN BUSINESSES IN INDIA.



Box A.2: Driver Profile

Aarti, 27, the Pioneer (Delhi, India)

When Aarti's mother died, her family forced her to marry at the age of 17. But she ran away and tried various jobs until she found an NGO that trains women to drive. When she decided to take up driving as a profession, her neighbors and family criticized her, but she was determined to succeed and now has a "differentiated identity of her own," she says. Ride-hailing is her primary source of income, and she values the flexibility driving offers, allowing her to take time out to manage her household. She faced steep administrative barriers to signing up, from applying for a commercial license to dealing with "discouraging" transportation authority staff. As a driver, she is concerned by the change in income after a transition to a new incentive structure, and fears that other women doubt her ability to drive safely.

PHOTO: FEYGINFOTO

Benefits for Women as Drivers



Who drives?

There are very few women ride-hailing drivers in India on the Uber app. Of the eight currently active, the seven who responded to the survey had all been driving with Uber for longer than six months. At an average of 34 years, they are slightly older than their male peers.



What motivates women to drive?

The seven drivers surveyed in India all say that they were motivated to sign up because the “money is good.” They were also attracted by the flexibility (five out of seven women); by driving with a well-known company (3/7); and because they like driving (3/7). Five of the seven now say that flexibility and meeting new people are the main benefits. Anecdotal evidence suggests some women who start driving for ride-hailing platforms migrate to steadier driving options with hotels or other employers.

7/7

Women drivers surveyed cite the “good money” as a key attraction to ride hailing—but flexibility replaces money as the key benefit after joining



When do women drive?

The women drivers surveyed are more likely than men to log on every day, but they drive 35 percent fewer hours than men per week on average. Although women surveyed all typically drive during the day, one of those interviewed said she enjoys driving at night because it allows her to “spend time with my family during the day.”

Women drivers surveyed drive a third fewer hours compared to men



What do women earn?

India is the only country studied where both men and women drivers surveyed report a significant dip in earnings on average after entering the ride-hailing industry. Just under a third of both women and men drivers say their take home pay is higher than it was before signing up with Uber, with some of those interviewed noting that a change in incentive structures meant their earnings had declined sharply over recent months. However, six of the seven women drivers surveyed earn a robust profit, compared with less than half of their male peers.

6/7

Women drivers surveyed earn a robust profit



How do women spend their earnings?

After starting to drive, five out of seven drivers surveyed identify themselves as the main earners in their households and say that proceeds from driving are the only income they bring home. While men typically spend their earnings on improving their living standards, more than half of the women say the additional income helps them cover their basic needs. This suggests ride-hailing can have a positive impact on family life.

4/7

Women drivers surveyed use earnings to cover basic needs

India



Barriers for Women as Drivers

Driving is a male-dominated profession in India. Women's access to transportation roles is limited primarily by bureaucracy and a lack of financial inclusion, which make it difficult for women to sign up. Security concerns do not emerge as a major issue for those already driving, but they could be limiting interest among potential drivers. Due to the low numbers of women drivers surveyed, the data featured here should be considered with caution.



Does society encourage women drivers?

The small number of women drivers in India underscores that driving is not a common profession for women. None of the women surveyed say that driving is unsuitable for women, but three of the seven believe the fact that men typically hold driving roles in India is a barrier to more women signing up. A third of male drivers, on the other hand, think driving is unsuitable for women. However, men were half as likely as women to point to cultural norms as the reason women did not sign up to drive.

3/7

Women drivers said more women do not sign up because driving is usually done by men in their culture



How much of a concern is personal security?

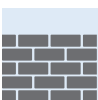
Security concerns do not appear to trouble the women already driving on the Uber app in India, although four of the seven would like to see Uber introduce a number to call if they have a problem. A further three of the seven women drivers believe safety and security concerns explain why more women do not sign up. And the local experts interviewed tend to agree that the perception of threats keeps women away from the driving profession.



How difficult is it to sign up?

The bureaucracy involved in signing up commercial drivers in India is a major hurdle for women in the focus groups. Obtaining documentation is a challenge for some women, especially those from lower sociodemographic backgrounds, and three of the seven drivers surveyed identify getting a driver's license as a major challenge. The mandatory waiting period that exists between obtaining a private and commercial license has now been rescinded,⁹ but Revathi Roy, the CEO of Hey Deedee, a last-mile parcel delivery service, notes that it caused "a huge drop in the funnel of female drivers," and several states have yet to adopt the decision. Meanwhile several other car regulations—from age to color to the type of vehicle that can be used for ride-hailing work—remain in force.

Obtaining documentation is a major barrier for women



Are women digitally or financially excluded?

Accessing a vehicle can be difficult for women in India: five out of seven women cite obtaining the money to buy or rent a vehicle as a key barrier. One of the drivers interviewed says she had tried to get a loan to purchase a car but didn't have the documentation required by the bank, so she had to ask a relative to take out the loan in his name. And while five of the seven drivers are paying a loan off on the vehicle in their own names, the results do not indicate how many women find this too difficult a barrier to overcome. Digital inclusion may also be a challenge for potential drivers.

"The learner's test is a computerized test where you have to complete 10 questions in 10 minutes—but women who did not complete secondary school do not know how to use a computer."

—Meenu Vadera, CEO, Sakha Cabs

⁹ In July 2017, the India Supreme Court struck down the two-year waiting period to convert a personal license into a commercial license. Several states have yet to adopt this decision.





WOMEN RIDERS IN INDIA

Indian women use the Uber app more frequently compared with their peers in the other markets studied, and value the service for improved access, convenience, and independence. They view cost transparency, rather than the overall fare, as the key benefit of ride-hailing, but affordability is a concern and low-cost options such as UberGO and UberPOOL are particularly popular.

“Older women riders face a double disadvantage (to) overcome both the barriers of gender bias and difficulty in using technology.”

—Parul Soni, Global Managing Partner, Thinkthrough Consulting

For riders, ride-hailing has the potential to...

...reduce safety risks for women when traveling	
...improve access to employment and a range of services including healthcare	
...help women budget for their broad, complex travel needs by providing greater cost transparency	
... increase women's mobility if companies can attract more women drivers	

 Strongly supported by the data

 Partially supported by the data

 Not supported by the data

Benefits for Women as Riders



Why do women choose ride-hailing?

Women riders in India tend to be young and well-educated, and most belong to households with higher-than-median incomes. They choose ride-hailing for convenience, independence, and access, as well as certainty over cost. The key benefit women riders cite is cost transparency (55 percent versus 42 percent of women globally). Cost negotiation is well-ingrained in Indian commerce, but may be uncomfortable for many women, especially in public.

55%

Women riders surveyed cite cost transparency as a key benefit

The strongest positive association women have with the platform is that it allows them to book travel quickly and easily (40 percent of respondents). A third of women (34 percent) also strongly believe that ride-hailing allows them to be more independent, and 21 percent say that they are now able to travel more. Improved access (getting to places not served by public transportation) emerges as the second biggest hidden benefit of using ride-hailing.

How do women use ride-hailing?



According to Uber data, women riders make 15 percent more trips compared to men on average per week. Three-quarters of women riders use ride-hailing to commute. In India's largest cities, women are more likely to use public transportation or walk to commute compared with men, so the relative affluence of riders surveyed is perhaps key to their ability to travel in comparative comfort and safety. Women riders are more likely than men to use lower-cost options: only 26 percent of women report using UberX compared to 47

15%

Additional trips taken on average per month by women over men

India



percent of men, while 83 percent of women riders use UberGO and 66 percent use ride-sharing option UberPOOL. Women, however, are less likely to use UberMOTO compared to men. Just 4 percent of women use this service compared to 19 percent of men, perhaps because women are not physically comfortable using UberMOTO or do not find it socially acceptable to be in direct physical contact with an unknown male driver.

Women are also more likely than men to use ride-hailing for household activities, from shopping and transporting relatives to accessing health services. Of the quarter of women riders who use Uber to go out at night, 7 percent say they were unable to make the trip pre-Uber.

Barriers for Women as Riders

Women in India face security challenges in public spaces. Many would like to be able to contact service providers directly in case of a problem, and demand for more women drivers is strong. Cost transparency, rather than the overall fare, emerges as key benefit of ride-hailing.

How much of a concern is security?

Most Indian women feel unsafe in public spaces. However, women riders do not place a great value on knowing that the vehicle is being tracked (only 24 percent identified it as a major benefit) or knowing the driver's name and registration before pickup (18 percent)—well below the average for the six countries studied. They do, however, cite the lack of a number to call in an emergency as the second most important reason for not using the service more (43 percent, compared with 31 percent across all countries). (See Box 5.1—Panic Buttons.)

All women riders surveyed sometimes travel alone and 85 percent travel at night. Overall, just over one-fifth of women riders say the lack of women drivers limits the number of trips they make, but 55 percent would prefer a woman driver when traveling at night, 43 percent when they are in an unfamiliar city, and 42 percent when traveling alone. Increasing the number of women drivers on the road could encourage the women riders surveyed to take an estimated 56 percent more trips on average per month.

43%

Women riders surveyed say the lack of a number to call in an emergency limits the trips they make

Does expense hold women back?

Women riders in India are relatively affluent, perhaps explaining why they identify cost transparency as a more important benefit than cost itself. Nonetheless, 57 percent of women riders in India identify dynamic pricing as a reason for not taking more trips, and 42 percent also say long-distance travel using ride-hailing is too expensive. Overall, a cost decrease of 10 percent could encourage the women riders surveyed to take 57 percent more trips on average per month. For a discussion of dynamic pricing. (See Box 2.6—Dynamic Pricing.)

57%

Estimated increase in monthly trips associated with a price decrease of 10%

Indonesia

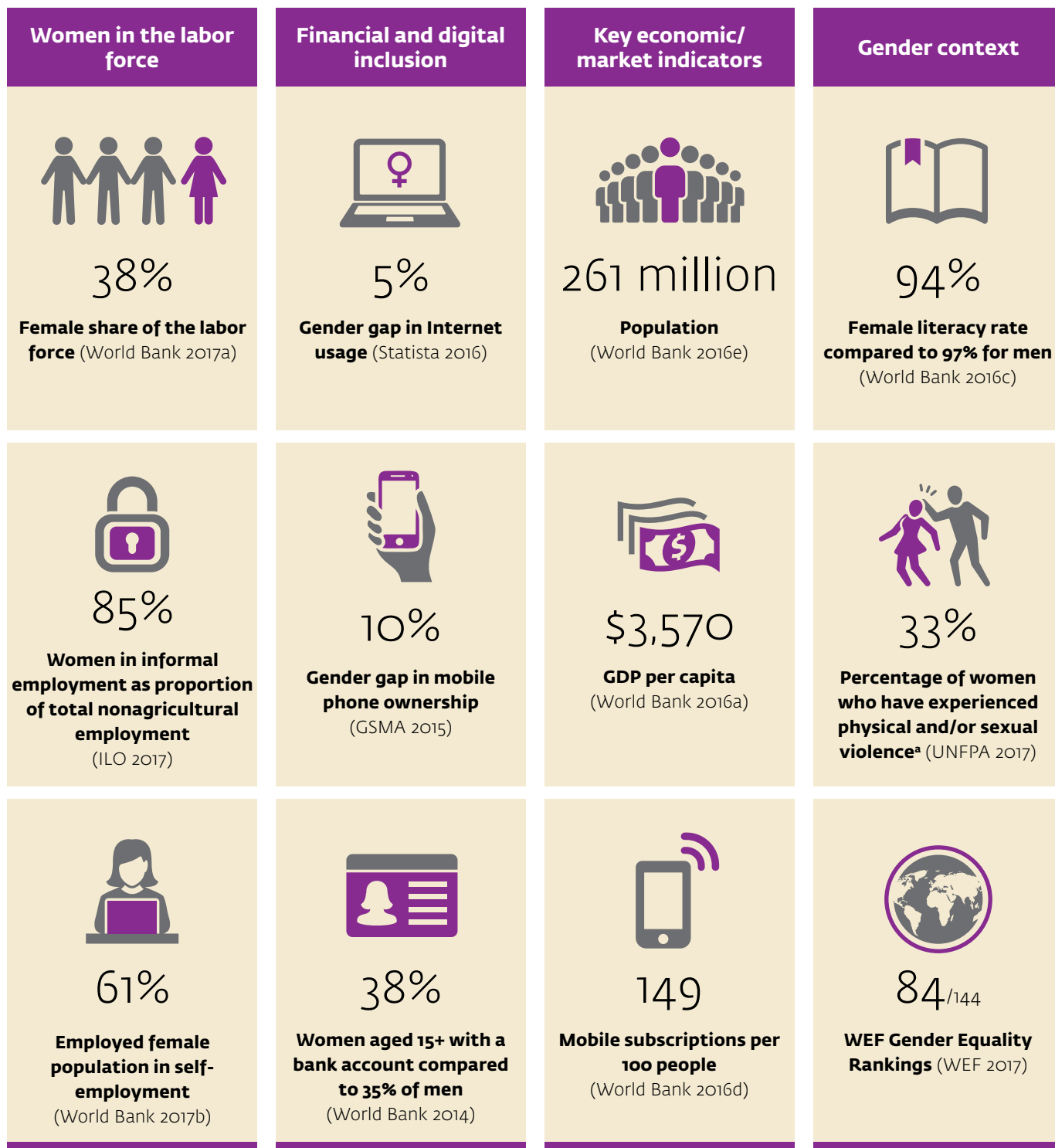


PHOTO: COURTESY OF UBER

Indonesia



FIGURE A.3: **KEY GENDER INDICATORS IN INDONESIA**



a In her lifetime.

COUNTRY CONTEXT

Indonesia is the fourth most populous country in the world (UN Population Division 2016). Women make up just 38 percent of the labor force (ILO 2017), and 85 percent of women working are employed in the informal sector (ILO 2016). According to the Asian Development Bank, a quarter of women not currently employed would like a job if they could find one (Schaner 2016). Eighty-five percent of women work in the informal sector (World Bank), and 61 percent of women are self-employed (World Bank). There is also an 18 percent gender gap in asset ownership, and the median income of men is 11 percentage points higher than that of women (OECD 2015). (See figure A.3 for Indonesia's key gender indicators.)

Women in Indonesia also lag behind men in digital and financial inclusion. While 76 percent of women have access to a mobile phone or Internet at home, this is 10 percentage points below the rate for men (GSMA 2015). Just 38 percent of women have bank accounts, although this is marginally higher than men at 35 percent (World Bank 2014). Among those with accounts, women have lower rates of saving and borrowing and less access to debit cards or mobile money (World Bank 2014).

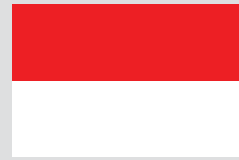
Transportation in Indonesia is not widely accessible. Car ownership is low, at around 68 cars per 1,000 people (Nation Master 2017). In Jakarta, 40 percent of the city is underserved by public transportation because stations are so far from residential neighborhoods (Alphabeta 2017). One survey finds that Jakarta has the fourth most dangerous public transportation system in the world for women (Reuters 2014). The most widely used mode of transportation is by private motorcycle (AIPEG 2017).

The ride-hailing business in Indonesia is projected to grow from \$800 million in 2015 to \$5.6 billion in 2025, according to an analysis by Temasek Holdings, a Singapore investment company (Purnell 2016). Current ride-sharing apps available in Indonesia include Go-Jek, a widely used motorbike ride-sharing and delivery service, as well as Grab and Bluebird (Jana 2017). Although women drivers have been encouraged to sign up, there are many barriers, such as sexual harassment, cultural and religious biases, and safety risks, that have limited female participation. Uber only entered Indonesia in late 2015, but in 2017 alone, it expanded from six cities to 34 (Uber Indonesia 2017).

What do Jakarta women want? Better access, seamless connections, decreases in transit time, and good service quality."

—How Jakarta's Traffic Affects Labor Market Outcomes for Women and People with Disabilities (AIPEG 2017).

Indonesia



WOMEN DRIVERS IN INDONESIA

Indonesia has the second highest absolute number of women drivers who use the Uber app across the six countries studied—although, relative to men drivers, the number is still small. Some of those who enter ride-hailing might have had to overcome cultural barriers in the form of stereotypical views on gender roles.

For drivers, ride-hailing has the potential to...

...open new income generation opportunities in nontraditional sectors for women	▲
...offer women a route into vehicle ownership or access	▲
...build inclusion through improved digital and financial skills, and access to documentation	●
...allow women to work around other commitments	●
...allow women to build and run their own businesses	▲

▲ Strongly supported by the data

● Partially supported by the data

■ Not supported by the data



PHOTO: COURTESY OF UBER

Benefits for Women as Drivers



Who drives?

Just 1.5 percent of drivers using the Uber app in Indonesia are women. This compares with 2.3 percent across the markets studied. The women drivers surveyed differ from men drivers in several ways: they tend to be slightly older and better educated; they are also much less likely to be married and have children compared with men.

31%

Women drivers surveyed are tertiary educated



What motivates women to drive?

Flexibility is the biggest initial attraction and remains the key benefit of driving for a living: 82 percent of women drivers cite "I can work when I want" as the top reason to sign up. The next most important attractions are "the money is good" (43 percent) and "I like driving" (42 percent). Women drivers come from a variety of backgrounds: 34 percent were working full-time for a company prior to driving with Uber; 17 percent and 12 percent were running their own separate businesses and working informally, respectively.

82%

Women drivers surveyed cite flexibility as key benefit



When do women drive?

Women spend less time on the road compared with men. Those surveyed are less likely to drive at night or to log on every day. And, according to Uber data, men on average drive 16 percent more hours per week. This may reflect the need of women to balance more commitments than men, which means they need to drive more selectively.

16%

Average additional hours driven by men



What do women earn?

The average income gain for women who enter ride-hailing in Indonesia is 12 percent, equivalent to an additional \$14 per month, or approximately 5 percent of average per capita income in Indonesia. This exceeds the 4 percent boost for male drivers, possibly because men's wages were higher on average in their previous work. When only drivers who were previously in paid employment are considered, the premium women earn over men disappears. However, the women surveyed are more likely to be making a robust profit from driving. This is true of 47 percent of women compared with 40 percent of men.

12%

Average monthly earnings increase for women drivers



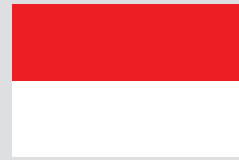
How do women spend their earnings?

More than two thirds of women surveyed (69 percent) identify as the main earner in their household, and 87 percent say their earnings have increased their spending power. This is split between 52 percent who use their earnings to improve their living standards, such as paying for holidays or entertainment, and 35 percent who spend it on their basic needs, such as food and rent.

52%

Women drivers surveyed use earnings to improve their living standards

Indonesia



Barriers for Women as Drivers



How much of a concern is personal security?

Security is the most significant barrier to more women becoming ride-hailing drivers in Indonesia; 71 percent of women surveyed cite “safety and security concerns” as a reason more women do not sign up. Women drivers are also much more likely than men to identify security concerns, the threat of sexual harassment, and limited knowledge on the availability of phone support as reasons why they do not drive more with Uber.

71%

Women drivers believe safety and security concerns dissuade women from signing up



Does society encourage women drivers?

Gender roles anchored in social norms are a barrier to more women becoming drivers. Of the men drivers surveyed, 56 percent say they would be unhappy if a female family member wanted to sign up. One of the men drivers interviewed states: “Most women drivers can drive, but they are not as skillful as men.”

These attitudes appear to affect women’s desire to sign up and their ability to earn as well. Half of the women drivers surveyed in Indonesia identify a lack of desire among women to become drivers as a reason not more of them drive—the highest percentage across the six countries researched for this study. And 24 percent of women surveyed believe riders cancel trips on them because of their gender. Monica Oudang, the chief human resources officer at GO-Jek, also believes that this perception is accurate: “because of the social stigma, many riders cancel on female drivers.”

“I would not recommend (that) my female family members become drivers because of the long distances, which are tiring for women.”

—Man driver, Indonesia

How difficult is it to sign up?



Focus group interviews indicate that some women struggle to sign up to drive. Just 11 percent of women drivers surveyed identify obtaining insurance as a challenge, similar to the all-country average. However, one woman driver reports that it is difficult to contact Uber when issues arise. “The support number was always busy and hard to reach while we are working, and then the only option is email,” she says. Another driver said it was difficult to go to an Uber office for in-person verification.

“The support number is hard to reach while we are working, and then the only option is email.”

—Indonesian woman driver

WOMEN RIDERS IN INDONESIA

Almost three in five Uber riders in Indonesia are women, the highest of the six countries in the study. They tend to be better educated, younger, and less likely to be married or have children than their male peers. Women primarily use ride-hailing to commute, and cite low costs as a major benefit.

For riders, ride-hailing has the potential to...

...reduce security risks for women when traveling	▲
...improve access to employment and a range of services including local amenities and healthcare	▲
...help women budget for their broad, complex travel needs by providing greater cost transparency	▲
...increase women's mobility if companies can attract more women drivers	●

▲ Strongly supported by the data

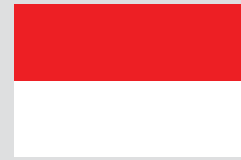
● Partially supported by the data

■ Not supported by the data



PHOTO: COURTESY OF UBER

Indonesia



Benefits for Women as Riders



Why do women use ride-hailing?

Women account for an estimated 57 percent of current Uber riders in Indonesia. Those surveyed identify pricing as the major reason to use ride-hailing: 74 percent say they were initially attracted to use the Uber app because of the cost, and 54 percent cite “knowing the cost when booking” as another major attraction.

74%

Women riders surveyed choose ride-hailing because of price



How does ride-hailing compare with alternatives?

Sixty-five percent of women identify with Uber as being cheaper than traditional taxi companies. A further 52 percent say ride-hailing is faster and more convenient than public transport. Just over a quarter of women surveyed (26 percent) strongly believe the Uber app allows them to travel more than they could previously—and 19 percent that it allows them to be more independent.

65%

Women riders surveyed say ride-hailing is cheaper than traditional taxi companies



How do women use ride-hailing?

Indonesian women are heavier users of the app than men, making 16 percent more trips than men. Women primarily use ride-hailing to commute, with 66 percent of women surveyed (compared with 55 percent of men) reporting that they use ride-hailing to travel to and from jobs, the second highest of the six countries studied. Women also use ride-hailing for a broader range of reasons than men, including travel to transportation hubs, to visit family and friends, and to go shopping.

66%

Women riders surveyed use Uber to commute

Barriers for Women as Riders



Does expense hold women back?

Although many of the women surveyed cite low fares as a current benefit, 64 percent of women riders say dynamic pricing is a deterrent to greater use. Likewise, 32 percent identify the overall cost as a reason to take fewer trips. According to the women riders surveyed, a cost decrease of 10 percent would encourage them to take 63 percent more trips on average per month.

63%

Estimated increase in monthly trips associated with a price decrease of 10%



How much of a concern is personal security?

Both women and men in Indonesia are less likely than riders in other markets to take trips at night—such trips account for just 8 percent of those taken by women according to Uber data. Just over a quarter of women riders surveyed (26 percent) identify concerns over sexual harassment as a reason to take fewer trips. Over a third of both men and women also identify poor driving skills as a deterrent to using Uber more frequently. And, while relatively few women riders (13 percent) surveyed say a lack of women drivers stops them riding more, over a third say they would prefer a woman driver when traveling alone or at night. That said, during the focus groups, some women riders said they feel unsafe when picked up by a woman driver.

26%

Women riders surveyed say sexual harassment concerns stop them taking more trips

Mexico

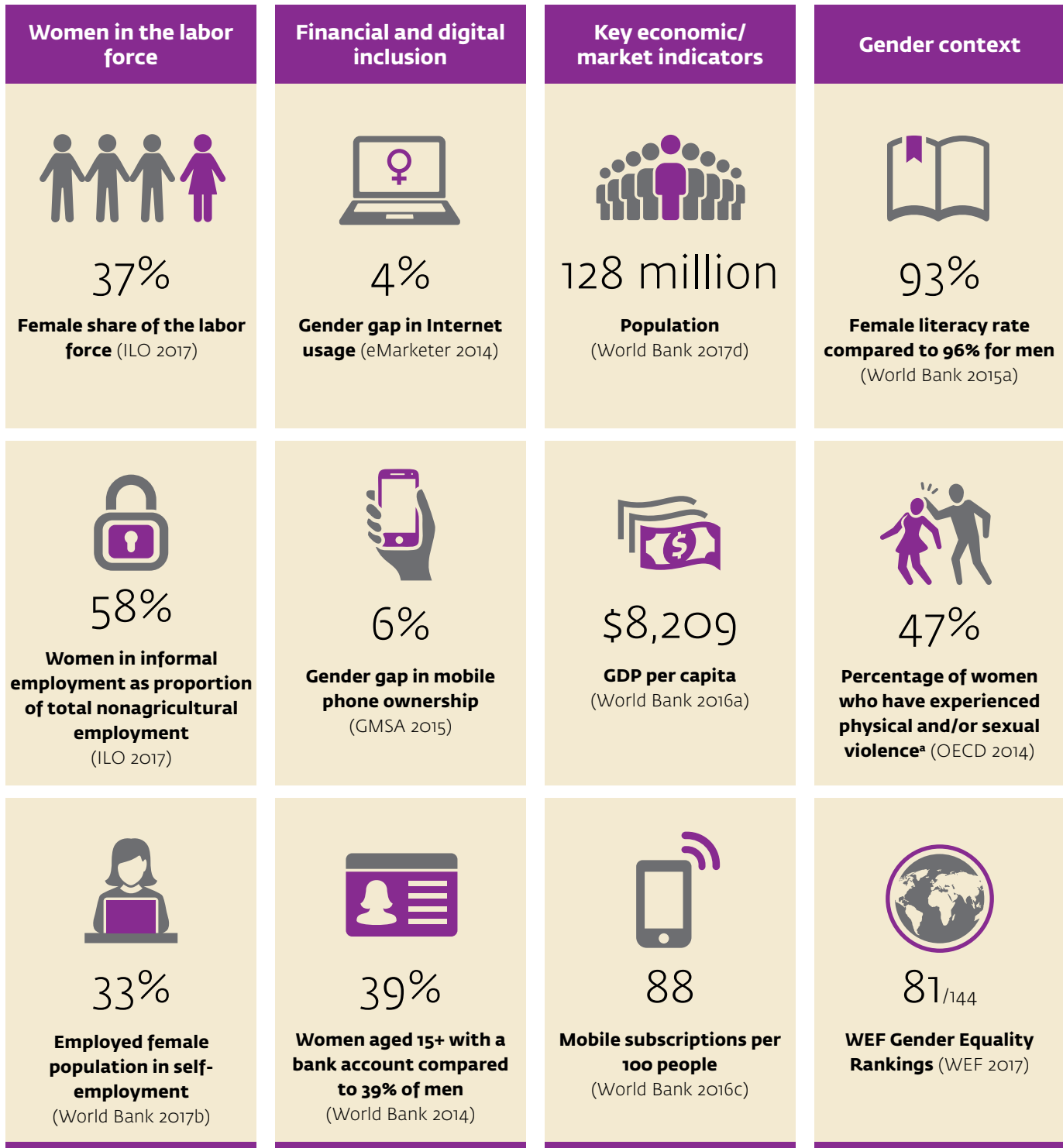


PHOTO: COURTESY OF UBER

Mexico



FIGURE A.4: KEY GENDER INDICATORS IN MEXICO



a From an intimate partner at some time in their life.

COUNTRY CONTEXT

Ride-hailing seems to present opportunities for income generation for women in Mexico, particularly given the high levels of social acceptance for women drivers compared with other countries studied. Despite having similar levels of education as men, only 37 percent of Mexican women are in the labor force (ILO 2017)—and of those, 58 percent are employed in the informal sector (ILO 2016). Teresa Inchaústegui, director of the Mexico City Women’s Institute says, “In Mexico it is very hard to find a part-time job, hence for women, working as drivers could be very helpful.”

According to OECD data (2017), young women (aged 16 to 24) are four times as likely as men to be out of education, employment, or training. Most women in paid work are employed informally, and their median earnings are almost 17 percent below their male counterparts, widening to 48 percent for self-employed workers (OECD 2017). (See figure A.4 for key gender indicators in Mexico.)

For riders, using public transportation entails personal security risks. Mexico City’s public transportation system has been ranked the second-most dangerous for women in the world (Thomson Reuters 2014), and 48 percent of women report having been sexually harassed during their commutes on public transportation (OECD 2017). Women-only train carriages and buses are available, although limited, and “pink taxi” services, with women drivers who cater only to other women, are available in some areas, including Mexico City.

Ride-hailing services successfully tapped into the demand for a more secure, relatively affordable means of transportation for Mexico’s women: the number of riders (both women and men) is forecasted to grow 62 percent by 2021 (Statista 2017b). Mexico is the third largest market for Uber, after the United States and Brazil. Other ride-hailing companies in Mexico include Easy Taxi, Cabify, and Yaxi (Valenzia 2017). The World Resource Institute (2018) has documented 16 policies across cities in Mexico that address ride-hailing or on-demand buses.

“In Mexico it is very hard to find a part-time job, hence for women, working as drivers could be very helpful.”

—Teresa Inchaústegui,
Director, the Mexico City
Women’s Institute

Mexico



WOMEN DRIVERS IN MEXICO

The transportation industry in Mexico remains heavily male-dominated. While relatively few women have become ride-hailing drivers, those who do become drivers receive a moderate income boost (although this boost is smaller for those previously in formal employment). Women drivers enjoy the flexibility that driving offers and close to half describe it as an “easy job.”

For drivers, ride-hailing has the potential to...

...open new income generation opportunities in nontraditional sectors for women	●
...offer women a route into vehicle ownership or access	●
...build inclusion through improved digital and financial skills, and access to documentation	●
...allow women to work around other commitments	▲
...allow women to build and run their own businesses	●

▲ Strongly supported by the data

● Partially supported by the data

■ Not supported by the data



PHOTO: COURTESY OF UBER

Benefits for Women as Drivers



Who drives?

Just 5.2 percent of drivers who use the Uber app in Mexico are women, according to company data—although this is the highest overall proportion of the countries studied. The women surveyed tend to be better educated than their male peers: 43 percent have completed tertiary education, compared with 31 percent of male peers. They are also less likely to be married, and less likely to have children under 18.

43%

Women drivers surveyed have completed tertiary education



What motivates women to drive?

Prior to signing up with Uber, over half of the women drivers surveyed worked full-time for a company, and 13 percent worked informally. Many women are attracted to the industry by the “good money” (47 percent) and because they see it as an “easy job” (49 percent)—the latter is cited by just 15 percent of women drivers across the six countries studied. Thirteen percent of women drivers run separate businesses in addition to driving.

49%

Women drivers are attracted to ride-hailing because they view it as an “easy job”



When do women drive?

Women tend to drive fewer hours compared with men. Of those women surveyed, 54 percent log on every day, compared with 66 percent of men. Overall, according to Uber data, men drive 15 percent more hours per week compared with women, and the share of total driving hours they spend on the road at night is also 5 percent higher than women's.

15%

Additional hours driven by men per week on average



What do women earn?

Women who move into ride-hailing see their earnings increase by an estimated 11 percent on average—equivalent to approximately \$56 per month. For men, the income boost is smaller at 7 percent, possibly because they received higher pay in previous work. However, the increase for women is the smallest observed in the six countries studied—and drops to just 5 percent for those women previously in formal employment. The women drivers surveyed do not see their earnings grow as much as anticipated: 47 percent cite the “good money” as a reason to sign up, but just 8 percent identify it as a current benefit. This gap in their expectations is three times as wide as the six-country average. Women are also less likely than men to make a robust profit from driving, possibly because they are less likely to rely on ride-hailing as their primary source of income.

\$56

Average monthly earnings increase for women moving into ride-hailing



How do women drivers spend their earnings?

Despite some dissatisfaction with the money they earn, almost all women drivers surveyed (96 percent) say the earnings they get through Uber have boosted their spending power. Sixty percent of women align this with their basic needs, such as food and rent, while the remainder use the money to improve their living standards. And 37 percent of women surveyed are also paying off a loan in their own name on the vehicle they drive.

96%

Women drivers say driving has boosted their spending power

Mexico



Barriers for Women as Drivers

Women drivers remain very much in the minority in the ride-hailing industry in Mexico. Security is a major concern that prevents women from driving more. Women's access to vehicles lags that of men, but cultural barriers are less elevated than in some other markets.

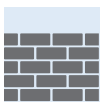


How much of a concern is personal security?

Security is a significant barrier to more women becoming ride-hailing drivers in Mexico. Sixty-three percent of women drivers surveyed (and 51 percent of men) cite safety and security concerns as reasons more women do not sign up to drive. And 33 percent say security concerns stop them from driving more, slightly above the six-country average (26 percent).

63%

Women drivers surveyed identify safety and security concerns as key reasons more women do not sign up



Are women digitally or financially excluded?

More than a third of the women drivers surveyed (36 percent) identify a lack of financial resources to purchase a car or vehicle as a major barrier to signing up with Uber. The women drivers surveyed are almost half as likely to own their vehicle as their male peers; 50 percent have taken out a loan in their own name or in someone else's to access their vehicle, while 11 percent are leasing or renting through a third party. However, just 1 percent identified opening a bank account as a challenge.

36%

Women drivers surveyed identified getting money to buy/rent a vehicle as a major barrier to signing up



Does society encourage women drivers?

Just 1 percent of women surveyed, and 3 percent of men, identify unsuitability as a major reason more women do not sign up as drivers. This compares with 10 percent and 23 percent, respectively, across the six countries studied. Moreover, 61 percent of male drivers say they would be "happy" if a female family member wanted to drive—the highest figure in the study. That said, 24 percent of women say their friends or family disapproved of them becoming a driver—also the highest figure observed.

61%

Men drivers surveyed say they would be "happy" if a female family member wanted to drive



Are women struggling to sign up?

Some of the mandatory administrative tasks prove to be a challenge: for example, 17 percent of women surveyed in Mexico identify obtaining insurance as a barrier, ahead of the figure for women across all markets (12 percent), but below that of men in Mexico (24 percent). A further 7 percent of women surveyed identify the Uber onboarding process as a struggle.

17%

Women drivers surveyed identify getting insurance as a major sign-up barrier

WOMEN RIDERS IN MEXICO

The women who ride with Uber in Mexico tend to be relatively young and affluent. They travel almost as much as men and value the convenience ride-hailing offers over public transportation, and the security features booking via an app provides over traditional taxis.

For riders, ride-hailing has the potential to...

...reduce security risks for women when traveling	
...improve access to employment and a range of services including local amenities and healthcare	
...help women budget for their broad, complex travel needs by providing greater cost transparency	
...increase women's mobility if companies can attract more women drivers	

 Strongly supported by the data

 Partially supported by the data

 Not supported by the data

Benefits for Women as Riders



Why do women use ride-hailing?

Just under half (47 percent) of Uber riders in Mexico are women, according to company data. This is higher than the six-country average of 41 percent. The women riders surveyed tend to be younger than their male peers; they are also less likely to be married or have children. Women in Mexico are primarily attracted to ride-hailing by the security features and the convenience. On the security side, 49 percent of those surveyed identify ride-tracking as a major benefit, while 30 percent say the same about knowing the driver's details in advance. Knowing the price when booking and not needing to carry cash are cited as major benefits by 45 percent and 42 percent of women riders, respectively.

47%

Uber riders in Mexico are women



How does ride-hailing compare with alternatives?

Forty-three percent of women riders surveyed say Uber is faster and more convenient than public transportation. The greater access ride-hailing provides over public transit emerges as the greatest hidden benefit of the service. Just 13 percent of women cite it as an initial attraction to use the Uber app, but 28 percent identify it as a current benefit. Almost half of women riders (47 percent)—and 50 percent of men—strongly believe Uber is “more comfortable.”

28%

Women surveyed cite getting to places not served by public transport as a major benefit

Mexico



How do women use ride-hailing?

Women take a similar number of trips as men according to Uber data, but those surveyed take a broader range of trips. Almost half use Uber to commute (47 percent), but the majority use it for social activities such as going out at night (53 percent) or visiting friends and relatives (57 percent). More than a third of women surveyed in Mexico (36 percent) say Uber allows them to travel more than they could before, well above the six-country rider average (20 percent). Before ride-hailing, many of the women surveyed say they used public transportation and taxis to visit friends and family, and relied on public transportation to get to work.

36%

Women surveyed say they can travel more now thanks to ride-hailing

Barriers for Women as Riders

Despite their relative affluence, women riders in Mexico are very cost-conscious, and the expense of ride-hailing stops many from traveling more. The lack of women drivers on the road emerges as a smaller barrier, but many women riders would value being able to hail a woman driver, especially when traveling alone or at night.



Does expense hold women back?

The women riders surveyed in Mexico are much more likely to identify affordability as a barrier compared with men: 55 percent cite dynamic pricing; 33 percent, the cost of long-distance travel; and 29 percent, the general cost, as reasons they do not use Uber more. The women surveyed believe a decrease of 10 percent of the current price of riding could encourage them to take 68 percent more trips per month.

68%

Proportional increase in trips taken if prices decreased by 10 percent, according to women surveyed



How much of a concern is personal security?

Over a third of the women surveyed in Mexico (38 percent) say they have felt unsafe in a car booked through Uber over the past three months, above the figure for men (26 percent). Relatively few women say the lack of an emergency number to call stops them taking more trips (12 percent), but they would like to see more women drivers on the road in certain situations. More than half of women riders identify traveling alone (51 percent) or at night (61 percent) as situations in which they would prefer a woman driver; and 58 percent say they would be more likely to use Uber if they could select a woman driver—the highest figure across all six markets.

58%

Women surveyed would be more likely to use Uber if they could select a woman driver

South Africa

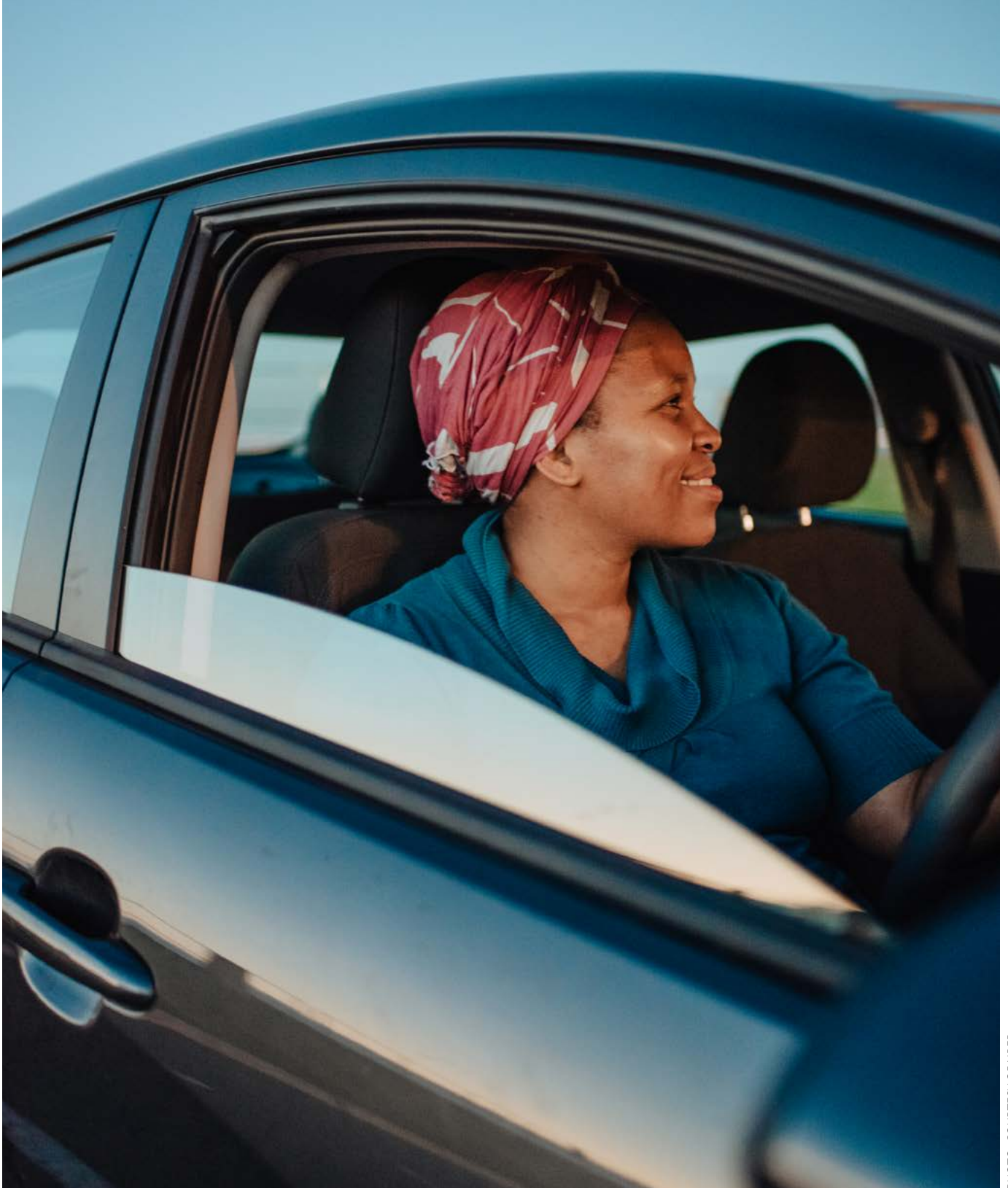


PHOTO: COURTESY OF UBER

South Africa



FIGURE A.5: **KEY GENDER INDICATORS IN SOUTH AFRICA**



a From an intimate partner at some time in their life.

COUNTRY CONTEXT

In South Africa, labor force participation for women is relatively high at 45 percent (World Bank 2017a). Despite efforts to raise rates of financial inclusion, South African women score significantly lower than men in areas of financial control, financial planning, choosing financial products, and general knowledge and understanding of finance (Statistics South Africa 2015b). Digital inclusion is high overall in South Africa. Nine in 10 adults own a mobile phone and a third own a smartphone (Poushter 2015). Meanwhile, the gender gap in mobile phone ownership is low (GSMA 2015).

Transportation is a challenge for South African women. While private vehicles are the most common source of transportation, fewer than 30 percent of South African households own a car. Taxis are one of the most commonly used forms of public transportation—they transport 60 percent to 70 percent of the commuting workforce (Oxford 2013). However, ActionAid estimates 56 percent of women have experienced sexual assault while traveling in taxis and 69 percent have witnessed violence and harassment in taxis (Business Day 2017).

Transportation researchers who contributed to this report say that ride-hailing can complement or fill gaps in existing forms of public transportation. “Ride-hailing can fill a gap because of poor public transportation provisions, but realistically, it may only be available to people who are at the top end,” notes Rose Luke, senior researcher at the University of Johannesburg. Uber launched in South Africa in 2013, and was followed by Taxify in 2016. Taxify takes a lower commission compared to Uber, and claims to be 15 percent cheaper than Uber (Brown 2017).

“When I started driving, I had a struggling catering company. But now I am getting money directly, so my profile at the bank has improved. I am growing every single month from the earnings I am getting from Uber.”

—Woman driver, South Africa

South Africa



WOMEN DRIVERS IN SOUTH AFRICA

Women who join the ride-hailing industry get an average earnings boost of 14 percent, even though many lease or rent their vehicles through third parties. They value the flexibility ride-hailing offers, and drive twice as much as other women on average across the six markets studied. (See box A.3 for a profile of a driver.)

For drivers, ride-hailing has the potential to...

...open new income generation opportunities in nontraditional sectors for women	▲
...offer women a route to vehicle ownership or access	●
...build inclusion through improved digital and financial skills, and access to documentation	●
...allow women to work around other commitments	▲
...allow women to build and run their own businesses	●

▲ Strongly supported by the data

● Partially supported by the data

■ Not supported by the data



Box A.3: Driver Profile

Lindiwe, 42, the Income Booster (Johannesburg, South Africa)

Lindiwe started driving with Uber primarily to make money. She had her own cleaning service, but the business was struggling, so she signed up to earn extra income. Lindiwe now uses her earnings through Uber to smooth the cash flow of her cleaning business—and she also advertises while she drives, passing out business cards to her riders.

PHOTO: WESLEY LAZARUS

Benefits of Women as Drivers



Who drives?

In South Africa, 3.8 percent of all Uber drivers are women, according to Uber data. This is well above the 2.3 percent average observed across the markets studied—and the second highest proportion overall. This perhaps stems from the fact that women have a range of options for accessing vehicles in South Africa, including leasing, renting, or working through a fleet agency. The women surveyed differ from their male peers in several ways: they tend to be slightly older, and are less likely to be married or have children.

3.8%

Drivers who use the Uber app are women



What motivates women to drive?

Women drivers are drawn to ride-hailing from a variety of backgrounds. Forty-seven percent of those surveyed were working full-time for a company prior to signing up with Uber, and 19 percent and 16 percent were unemployed and running their own businesses, respectively. Flexibility is key for women: 67 percent of women drivers surveyed cite “I can work when I want” as a major initial attraction. The “good money” emerges as the next biggest attraction of becoming a ride-hailing driver for women (46 percent). These remain major benefits for women using the app, although the proportion citing “good money” drops to 36 percent.

67%

Women drivers surveyed cite flexibility as a major initial attraction



When do women drive?

Women in South Africa drive more hours than their female peers in any other country studied for this report, according to Uber data. Men still drive 5 percent more hours on average per week, but there is almost no gender gap in the share of driving done at night. Nearly a fifth of the women surveyed have a job in addition to driving: 10 percent run their own separate businesses, and 9 percent work part-time for a different company.

Women in South Africa drive more than twice as many hours per week on average as their female peers across the markets studied.



What do they earn?

Women drivers who join Uber get an earnings boost of 14 percent on average, according to company data. This is equivalent to an additional \$158 per month, or approximately 36 percent of average monthly per capita income in South Africa. When considering only previously employed women, the earnings boost drops to just 2 percent—although this compares to negative 2 percent for men.

14%

Average monthly earnings increase for women drivers

Just a third of women surveyed say they make a robust profit from driving, compared with half of the men, a difference that may reflect more selective driving by women. A handful of women drivers surveyed report a net loss in income since their driving expenses are higher than their earnings.


South Africa



Barriers for Women as Drivers

Women seeking to be drivers in South Africa face a range of barriers. These include security concerns, which represent a key challenge, exacerbated by the challenging external environment. Accessing a vehicle to drive is another—although there are plentiful third-party options—and some women struggle with a perceived lack of support during the sign-up process.


How much of a concern is personal security?

 Security is a major challenge for women drivers: 79 percent of those surveyed in South Africa—and 73 percent of their male peers—cite safety and security concerns as a reason more women do not drive with Uber. This is the highest figure in the six countries studied. A further 51 percent of women drivers surveyed say security concerns limit the number of hours they spend on the road—just slightly ahead of the figure for men (47 percent). Again, both figures are the highest reported in the markets studied. These concerns may reflect the reality of the challenging external security environment.

79%

Women surveyed cite safety and security concerns as a barrier to more women signing up

Are women digitally or financially excluded?


 Forty percent of women surveyed cite getting money to buy or rent a vehicle as a key barrier to signing up with Uber—above the six-country average of 31 percent.

Just 41 percent of women drivers have their earnings through Uber paid into their own accounts—compared with 75 percent of women across the six markets studied. However, this is also true for 50 percent of men, suggesting that access to formal banking is not a gender-specific issue.

40%

Women surveyed cite getting money to buy/rent a vehicle as a key barrier to signing up


Are women struggling to sign up?

 The women drivers surveyed in South Africa tend to be less educated than their peers globally: only 11 percent have a tertiary education compared with 37 percent of women across the six markets. Relatively few of those surveyed (13 percent) found the Uber onboarding process a challenge, and just 7 percent found it hard to get insurance. However, during the focus groups, women described how they were told to search online for their queries; how offices seemed to be open only on certain days; and how when dealing with recruitment agencies, some were asked to pay bribes, or were told to take tests that were not part of Uber policy.

11%

Women drivers surveyed with tertiary education

Is the lack of benefits a challenge?

 Just under a third of women (31 percent) cite the lack of benefits—such as holiday pay, sick pay, or maternity pay—as a barrier stopping more women signing up. This is the highest across the six markets studied for this report.

31%

Women surveyed cite a lack of benefits as a barrier to women signing up

WOMEN RIDERS IN SOUTH AFRICA

Security is a key consideration for women when traveling in South Africa, making the trip tracking and driver information features of the Uber app very attractive. And while women travel at the same frequency as men, the additional household and care work they perform mean their travel patterns are more complex.

For riders, ride-hailing has the potential to...

...reduce security risks for women when traveling	▲
...improve access to employment , and a range of services including local amenities and healthcare	▲
...help women budget for their broad, complex travel needs by providing greater cost transparency	●
...increase women's mobility if companies can attract more women drivers	▲

▲ Strongly supported by the data

● Partially supported by the data

■ Not supported by the data



PHOTO: COURTESY OF UBER

South Africa



Benefits for Women as Riders



Why do women choose ride-hailing?

Women account for an estimated 45 percent of current Uber riders in South Africa. Convenience and security features attract them to ride-hailing. Sixty percent of those surveyed—and 63 percent of men—identify being able to book via the app as a major initial attraction. Security features are also valued: 51 percent of women surveyed cite knowing the driver's name and registration in advance as a major benefit. A further 38 percent of women surveyed identify trip tracking as a major benefit—this emerges as the biggest hidden benefit of the service for women in South Africa. Cost transparency emerges as a less important benefit compared with the other markets studied.



How does ride-hailing compare with alternatives?

More than half of women riders surveyed (56 percent) strongly believe that trips with Uber are faster and more convenient than public transportation—and a further 50 percent say it allows them to book travel quickly and easily. Women riders surveyed also identify Uber as allowing them to be more independent (35 percent) and to travel more (23 percent). The figures for men are broadly similar on all points.

35%

Women surveyed say ride-hailing allows them to be more independent



How do women use ride-hailing?

Women in South Africa take 2 percent more trips per week on average compared with men, according to company data. However, those surveyed use it for a broader range of trips. The most popular trip is going out at night (58 percent), followed by going to transportation hubs, commuting to work, and shopping. Women are also more likely to ride to access health or childcare services.

2%

Additional trips taken by women per week on average compared with men

Barriers for Women as Riders



Does expense hold women back?

Affordability is a key impediment to female mobility around the world, and cost is one of the main barriers to increasing female ridership in South Africa. A third of women riders surveyed (33 percent) strongly identify with trips booked through Uber as cheaper than those with traditional taxis; this figure rises to 46 percent for men. The expense of dynamic pricing is cited as a deterrent by 40 percent of women riders surveyed—but this is the lowest figure for all countries studied, and well below the average of 58 percent. That said, 44 percent of women surveyed identify long-distance travel as expensive and 30 percent of say the overall expense limits the number of trips they take. The women surveyed estimate that a fare decrease of 10 percent could encourage them to take 61 percent more trips on average per month.



How much of a concern is security?

Women are less likely than their male peers to travel at night according to Uber data—and almost a fifth say sexual harassment concerns stop them from taking more trips. Thirty-one percent of women riders surveyed say that a lack of women drivers limits their use of the app—well above the all-market average of 17 percent. Around half of women riders also say they would prefer a woman driver when traveling alone (53 percent) or at night (46 percent)—although, in the focus groups, some indicate a preference for a man to protect them from external threats.

United Kingdom

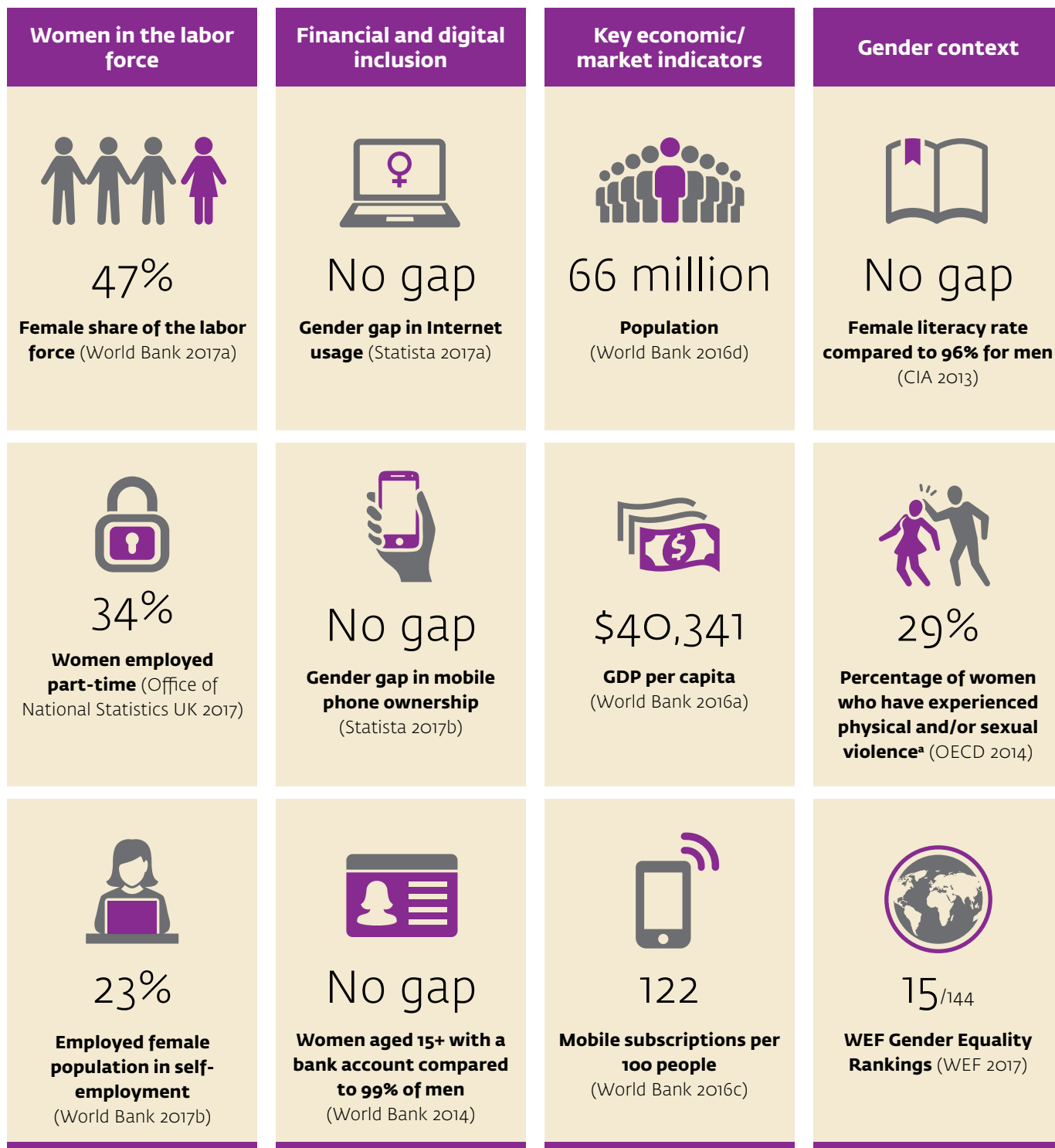


PHOTO: COURTESY OF UBER

United Kingdom



FIGURE A.6: **KEY GENDER INDICATORS IN THE UNITED KINGDOM**



a From an intimate partner at some time in their life.

COUNTRY CONTEXT

Growth Potential of Ride-Hailing

The United Kingdom is the most developed and most gender-equal of the countries studied for this report. High levels of connectivity, relative affluence, and good infrastructure have helped to establish the ride-hailing industry. In 2016, it accounted for approximately 2.1 percent of global industry users and 5.2 percent of revenues (Statista n.d.).

Gender gaps across the economy are relatively small. The United Kingdom ranks 15 out of 144 countries on the WEF's Gender Equality Index (WEF 2017), with no significant gender gaps evident in literacy, mobile phone ownership, or access to financial products (see figure A.6). Women make up 46 percent of the labor force (Addati et al. 2016), although they are less well-represented at higher levels. Research by Accenture (2017) finds that, on average, for every \$100 a woman earns in the United Kingdom; a man earns approximately \$160. This earnings gap is partly explained by 34 percent of women in paid employment who work part-time (Office of National Statistics 2017).

The United Kingdom's business environment presents an enormous opportunity for ride-hailing companies. In the WEF's Competitiveness Index (2017), the United Kingdom ranks 11th globally for infrastructure; sixth for labor market efficiency; and fourth for technological readiness. However, both public transportation and incumbent taxi and private-hire operators are strong. London's underground has 250 miles of track, and serves 1.3 billion passengers a year. It recently added 24-hour service on some lines (Gov. of U.K. 2016). Outside the capital, major cities such as Manchester and Edinburgh have installed extensive tram networks.

Personal security on transportation remains a challenge. Our discussions with law enforcement do not suggest that security issues are any worse on trips booked through ride-hailing apps than those through other private-hire operators. Police have said that convictions against perpetrators are easier to secure when rides are booked through an app (Cox 2017). However, because women face more severe threats, security perceptions are as important. Bryony Beynon, founder of Hollaback! London, states, "There is a real difference between perceived and actual safety—but you can't decouple these within this context. Ride-hailing companies need to work to improve both at once."

Uber was launched in the United Kingdom in 2012, in London, and is now in over 25 towns and cities across the country (Knight 2016). Most competitors in the United Kingdom operate only in London, including Addison Lee, BlaBlaCar, MyTaxi, Gett, Kabbee, and MyTaxi.

"I drive so I can save money to grow my own business—and Uber offers a reliable income."

—U.K. woman driver

United Kingdom



WOMEN DRIVERS IN THE UNITED KINGDOM

Drivers must be commercially licensed in the United Kingdom, and women who sign up see a bigger boost in earnings compared with the all-country average. Many lease their vehicles, but they drive more hours per week on average than peers globally and are the most likely to turn a robust profit. Women account for 1 percent of drivers for Uber in the UK.

For drivers, ride-hailing has the potential to...

...open new income generation opportunities in nontraditional sectors for women	▲
...offer women a route to vehicle ownership or access	●
...build inclusion through improved digital and financial skills, and access to documentation	■
...allow women to work around other commitments	▲
...help women to build and run their own businesses	▲

▲ Strongly supported by the data

● Partially supported by the data

■ Not supported by the data



Box A.4: Driver Profile

Crystal, 26, the Entrepreneur (London, United Kingdom)

Crystal lives in London. She previously worked for a large financial services multinational but started driving to escape the “stuffy corporate environment” and gain the flexibility to build her own real estate business. She drives as much as her other business commitments allow—any time of the day, and any day of the week. The connections she makes through driving are highly valuable and she regularly gets business cards from riders who are interested in helping her realize her entrepreneurial ambitions.

PHOTO: COURTESY OF UBER

Benefits for Women as Drivers



What motivates women to drive?

Women drivers surveyed enter ride-hailing from diverse backgrounds: 57 percent were employed either full- or part-time, and a further 14 percent were running their own businesses. The majority (71 percent) come from households with less than median incomes. The ability to work when they want emerges as both the top initial attraction, and 82 percent of women drivers cite it as a key current benefit—they are twice as likely as men to say they have other commitments such as childcare to work around. Not needing to carry cash is another major benefit (49 percent), followed by love of driving (29 percent). The ease of using the app emerges as the biggest hidden benefit for drivers who sign up to the app.

82%

Women drivers surveyed cite flexibility as a key current benefit



When do women drive?

A key theme that emerged from the focus groups is that drivers in the United Kingdom need a strategy to succeed. Just over one-third of women drivers surveyed (36 percent) log on every day, compared with 49 percent of both male United Kingdom drivers and female peers globally. However, they drive 25 percent more hours than women on average across the six countries studied, according to Uber data, perhaps due to the relatively high licensing and registration costs. Sixty-six percent of the women surveyed typically drive throughout the full week, slightly ahead of men, but more than women across the countries studied (57 percent). Almost three-quarters (71 percent) of the women surveyed drive at least sometimes at night, compared with 90 percent of men.

25%

Additional hours worked by women drivers compared with the all-country average



What do women earn?

On average, women earn 22 percent more as ride-hailing drivers than they did previously—compared to 13 percent for women globally and just 6 percent for their male peers. Women who were previously employed increase their earnings by 14 percent on average, compared with just 3 percent for men. Women also turn a robust profit from driving: 66 percent take home at least half their earnings once expenses are factored in. This is similar to their male peers, but well ahead of women drivers across the six markets (52 percent).

22%

Average increase in earnings for women drivers



How do women spend their earnings?

Financial independence is a key motivator for women drivers in the United Kingdom. (See the driver profile in box A.4.) They are much less likely to be married compared with their male peers; more than three in five identify as the main earner in their households, and 53 percent rely on Uber for all their income, compared with 37 percent of women globally. These earnings make a material impact on most women drivers' lives: 52 percent say they use the money to improve their standard of living, and 43 percent say they use their earnings to meet basic needs.

62%

Women drivers surveyed identify as the main earner in their household

United Kingdom



Barriers for Women as Drivers



Is the lack of benefits a challenge?

The United Kingdom offers financial protection for self-employed workers in areas such as maternity leave and pensions. However, the provision by the state rarely comes close to that provided to employees of a company. For example, self-employed mothers might receive less than a third of the maternity allowance of peers employed by a company (Hamburgh 2014).

29%

Women drivers surveyed believe a lack of benefits stops women signing up

Just under a third (29 percent) of women drivers believe that a lack of benefits stops more women from becoming ride-hailing drivers (see chapter 2, “Social Protection”). During the focus groups, women drivers highlighted the lack of “loss of earnings” coverage if they are injured or their car needs repairs.



How much of a concern is security?

Women drivers in the UK focus groups said they understand that picking up strangers carries an element of risk, but they tend to agree that the perception is worse than the reality. Safety and security concerns—cited by 52 percent of women drivers—are identified as top barriers to more women signing up. However, just 12 percent of women drivers say safety concerns stop them from driving more, compared with 26 percent of women drivers globally.

12%

Women drivers surveyed identify security concerns as a reason not to drive more

Nevertheless, women would like to see Uber continue to innovate to become “the safest.” Just under half (48 percent) of those who do not drive at night identify safety concerns as the key barrier, while 18 percent and 19 percent, respectively, cite aggression from regular taxi drivers and the lack of an Uber number to call in an emergency as reasons not to drive more.



How difficult is it for women to access a vehicle?

Levels of car ownership in the United Kingdom are high: there are 519 cars per 1,000 residents, the 34th highest rate in the world (Nation Master 2014). However, women surveyed are far less likely than men to own the vehicle they use to drive with Uber. In fact, the gender vehicle ownership gap of 19 percentage points is the highest in the driver survey. Almost a third (32 percent) of women drivers lease or rent from a third party, second only to South Africa. Overall, 35 percent of women drivers say that getting the money to buy or rent a vehicle is a barrier to signing up, slightly above the global average of 31 percent.

35%

Getting the money to buy or rent a car/vehicle was a major barrier to signing up

WOMEN RIDERS IN THE UNITED KINGDOM

Women in the United Kingdom often use ride-hailing to socialize. Perhaps unsurprisingly, given relative stages of development and gender equality, women generally feel more secure than women in the other markets studied. They mostly use the Uber app to go out at night and to feel safer when traveling alone.

For riders, ride-hailing has the potential to...

...reduce security risks for women when traveling	
...improve access to employment, and a range of services including local amenities and healthcare	
...help women manage transportation budgets by providing greater cost transparency	
...increase mobility if companies can attract more women drivers	

 Strongly supported by the data  Partially supported by the data  Not supported by the data

Benefits for Women as Riders



Why do women use ride-hailing?

Approximately 46 percent of Uber riders in the United Kingdom are women. Of those surveyed, 53 percent cite not needing to carry cash as a major benefit—more than double the all-country average for women. And nearly half (49 percent) identify booking via the app as one of the top benefits, the same as for male riders globally.

53%

Women riders surveyed identify not needing to carry cash as a major benefit



How do women use ride-hailing?

Women use Uber mostly for convenient access to social activities. Two-thirds of those surveyed use Uber to go out at night—well above the six-country average for women of 45 percent—and 64 percent usually travel with others. A further 45 percent use Uber to travel to major transportation hubs, such as airports and train stations. Women in the focus groups identified the ability to book a car while still inside an entertainment venue—as opposed to looking for one on the street—as a key advantage. They also cited not needing to walk to an ATM to withdraw money and door-to-door service as key benefits of ride-hailing at night. Given the coverage and speed of urban public transport networks in the United Kingdom, just 41 percent women use ride-hailing to commute, compared with 53 percent of women in across the six markets studied.

66%

Women riders surveyed use Uber to go out at night

United Kingdom



Is ride-hailing increasing women's mobility?

Public transportation networks are robust in the United Kingdom's major cities, and very few women were unable to make trips pre-Uber. However, ride-hailing provides a level of convenience at an attractive price point for women riders. The women riders surveyed strongly agree that the Uber app allows them to book travel quickly and easily (61 percent) and 44 percent identify the price as a major benefit.

Barriers for Women as Riders



How much of a concern is security?

Despite relatively limited security concerns, the lack of women drivers on the road prevents 17 percent of women riders from taking more trips, in line with the six-country average. While the gender of the driver makes no difference to most women riders, many would prefer a woman in certain situations, especially when traveling at night (41 percent) or alone (37 percent). Overall, 35 percent of women riders say they would be more likely to use the Uber app if they had the option of booking a woman driver—with 64 percent saying gender makes no difference.

41%

Would prefer a woman driver when traveling at night

Given the United Kingdom's stage of development, the relative affluence of riders, and the abundance of long-established taxi and private-hire companies, user service expectations are high. Across the six markets studied, just 5 percent of women are concerned that drivers do not speak their language to a high standard, but this rises to 19 percent in the United Kingdom. Another 17 percent of women riders are concerned that drivers do not drive safely—almost double the figure for men (9 percent).



Does expense hold women back?

A majority of women riders surveyed strongly agree that ride-hailing is cheaper than traditional taxis (60 percent). However, dynamic pricing emerges as a barrier for 59 percent of women riders—although it is even more of a concern for men (67 percent). The women surveyed would expect to take an estimated 43 percent more trips if fares dropped by 10 percent—the lowest price elasticity observed in the study.

60%

Women riders surveyed say ride-hailing is cheaper than traditional taxis

Appendix B. Methodology

RESEARCH SCOPE

What Is Covered

This report is the first piece of research to combine company data and primary research to better understand the current and potential future impact of the ride-hailing industry. By accessing anonymized, aggregated company data and reaching out to Uber riders and drivers through a range of primary research techniques, the report provides a unique understanding of the key drivers of, and barriers to, women's participation in the ride-hailing industry; how to enable more women to participate in ride-hailing; and how increased participation could impact women themselves, ride-hailing companies, society and the wider economy.

What Is Not Covered

The research does not explore the potential impact of autonomous vehicles on the ride-hailing industry. According to Frey and Osborne's seminal paper *The Future of Employment* (2013), there is an 89 percent chance that the role of the taxi driver will be fully or partially automated—and Uber itself recently signed a deal with Volvo to buy up to 24,000 cars for its driverless fleet. While progressing rapidly, it is uncertain how quickly the technology will be viable, commercially, ethically, or legally. Additionally, this scenario is not equally likely across all markets, particularly those in developing economies.

The benefits of bringing more men and women onto the road as drivers and riders are treated in isolation and do not account for broader macroeconomic impacts. For example, more women drivers could squeeze men off the road; or pull women away from other income-generating activities. On

the rider side, the research does not consider the impact that attracting more women riders to ride-hailing would have on competing forms of transportation, for example, other taxi services or public transportation.

In terms of income estimation, the report does not explore the positive spillover effects of women's additional income. Additionally, incentive payments are not considered in the income calculations. In some markets these constitute a high, but often volatile, element of driver income.

Country and City Selection

The six countries were selected because of their broad variation in terms of market age, demographics, and stage of economic development. The cities researched in each market were selected based on size and Uber market penetration to ensure as robust a response to the survey as possible.

Table B.1: Countries and Cities Selected

Country	Cities
Egypt, Arab Rep.	Alexandria
	Cairo
India	Bangalore
	New Delhi
Indonesia	Jakarta
	Surabaya
Mexico	Mexico City
	Monterrey
South Africa	Cape Town
	Johannesburg and Pretoria
United Kingdom	London
	Manchester

Country Variations and Research Limitations

While the diverse set of countries selected for this report represent different local contexts for questions of transportation and gender, drawing insights globally or for other countries using these results should be heavily caveated, especially given the very local nuances of transportation and gender equality. (See table B.1.)

The sample for neither the surveys or focus groups was nationally representative. Respondents were more likely to be actively engaged in the ride-hailing industry. The research team did not speak with a robust sample of drivers or riders who had either attempted to get into ride-hailing but found the challenges too steep; or who had tried ride-hailing but then given it up. This means that the impacts around financial and digital exclusion experienced by women in this report are likely to be understated, as women without access to the Internet or financial services were unlikely to respond to the survey.

It should also be noted that much of the data provided for this research came from a single company: Uber. Uber runs the largest ride-hailing app in the world (by value) with a presence in an estimated 600 cities, across 78 countries, which enabled research across a wide variety of markets. However, many other companies offer similar services, and their data, including the experience of their riders and drivers, may differ significantly from those provided through Uber.

RESEARCH APPROACH

Primary Research

QUALITATIVE

IFC and Accenture conducted 40 interviews with topic area experts across the world to further inform the research approach and final recommendations. Their expertise covered ride-hailing, the sharing economy, gender, business, transportation, technology, policing, and security.

Seven focus groups with women drivers and riders who use the Uber app were held in Indonesia, South Africa, and the United Kingdom. Some men were included in Indonesia. The focus groups were held in August and September 2017. The groups were used to explore the barriers and opportunities for women using ride-hailing apps.

Accenture subsequently conducted semi-structured interviews with approximately 25 women Uber drivers in four geographies: Egypt, India, Indonesia, and the United Kingdom. These interviews were used to test and refine the draft quantitative questionnaire (see next section).

QUANTITATIVE

An online survey was distributed through Uber's local offices to Uber drivers and riders in Egypt (Alexandria and Cairo), India (Bangalore and New Delhi), Indonesia (Jakarta and Surabaya), Mexico (Mexico City and Monterrey), South Africa (Cape Town and Johannesburg), and the United Kingdom (London and Manchester) in September and October 2017. The survey achieved responses from 7,357 drivers and 3,691 riders who currently use the Uber app. In India, seven women drivers (out of a total of eight known to be active as of summer 2017) completed the online survey. Due to the small sample size, the driver figures for India are therefore excluded from comparisons across the six markets.

Weighting and Segmentation

If a single country accounted for more than 40 percent of the total responses in a given cohort, it was weighted down to a maximum of 40 percent when calculating the six-country average, otherwise the sample was used unweighted. The samples are not nationally representative.

The segmentation of respondents into above- and below-median-income households was based on survey responses and calculated on an individual country-by-country basis using national statistics.

Statistical Significance

Six-country average margin of error at the 95 percent confidence level:

(+/-)	Women %	Men %
Drivers	4.62	2.54
Riders	2.94	3.32

Driver Income Boost Estimation

The analysis estimated the earnings boost for drivers moving into ride-hailing industry from previous economic activities, including employment, unemployment, or entrepreneurship. It compared earnings for women and men drivers before and after entering the ride-hailing industry.

DATA SOURCES

Previous earnings data were based on drivers' self-assessment of their past earnings using survey data (2017), specifically:

- Q. Is your current take-home pay higher or lower than before you started driving with Uber? [Higher, Same, Lower, Not in paid work]
- Q. How much more/less do you earn in total after working with Uber? [Percentage higher/lower]

Current average earnings data were provided by Uber (June 2017), split by gender and city:

- Number of drivers
- Share of active drivers
- Average weekly trips per driver-partner
- Average organic weekly payout (earnings)

There were no available Uber data for women drivers in India—and limited survey data—so India was excluded from the cross-country driver income boost analysis.

DRIVER INCOME ESTIMATION

Stage 1—Estimate the current earnings of women and men drivers by country using the following formula: *Earnings = Number of active drivers * Average number of trips * Average trip payout.*

Stage 2—Estimate the previous earnings of women and men drivers using average self-reported change in earnings survey data against average current earnings data by country.

Stage 3a—Calculate the difference between earnings before and after signing up with Uber to estimate the earnings boost achieved by women and men per country.

Stage 3b—Remove drivers who were not previously in paid employment from the calculation at stage 3a to estimate the earnings boost achieved by women and men who were previously employed per country.

All currency conversions have been rounded up.

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