



SUMMARY

# WORKERTECH

How technology  
can improve  
emerging jobs in  
Latin America and  
the Caribbean





# 1. In a nutshell

Today, to think only in terms of traditional work ignores the millions of people who earn income and shape their lives through a wide variety of unconventional work relationships.

- In Latin America and the Caribbean (LAC), the average rate of informal employment is 56% (IDB, 2020).
- Within formal employment in LAC, for the sixth consecutive year, salaried employment expanded less than self-employment (ECLAC / ILO, 2019).
- In 2019, there were approximately 40 million platform workers in the Global South across a wide variety of industries. In 2020, the Argentinian platform Workana, which has more than 3 million registered freelancers, stated it added more than 1,600 new workers per day. Uber, in Mexico alone, has more than 250,000 managing partners. Rappi, a delivery and errands app, has more than 200,000 distributors in the Latin American countries where it operates.





# 1.

## In a nutshell

Tax and social protection systems are organized around traditional employment. COVID-19 has shown that the social protection network does not cover people with non-traditional jobs. These new work models create new challenges for workers, policymakers, employers, and institutions.

The challenge is to develop a common regime of labor rights and social protection for all workers, regardless of their legal labor status.

WorkerTech is one way to put technology at the service of workers.

- It helps to: 1) guarantee access to social protections and basic labor rights, 2) optimize productivity and professional development, and 3) facilitate collective organization of workers at trade union and professional levels alike.
- It arises from platform workers' needs, but presents useful tools for all types of workers.
- It is an emerging ecosystem that needs recognition and strengthening. It also requires coordinating with the public sector so as not to create a parallel and differentiated system for a subsegment of workers.



For the purpose of the IDB Group, WorkerTech services have the potential to provide rapid and large-scale formalization and protection of workers in both the analog and digital economies, with a special focus on workers with the worst working conditions.

There are already initiatives underway focused on improving the jobs of drivers and couriers, domestic workers, workers in the creative sector, and freelancers.

To address this complex, collective and urgent challenge, the IDB Group intends to link WorkerTech startups, governments, multilateral organizations, and groups of workers or neo-trade unions.

**WorkerTech services have the potential to provide rapid and large-scale formalization and protection of workers in both the analog and digital economies.**



# 2.

## Work yesterday and today: the “platformization” of labor relations



To confirm that “work is no longer what it used to be,” you only have to raise your head and look around. In Latin America and the Caribbean, the traditional models of work that emerged from the 20th century are reality for a decreasing minority of people. Today, thinking only in terms of full-time salaried work and permanent contracts ignores the millions of people who earn income and shape their lives through a wide variety of unconventional labor relationships, which have proliferated in the 21st century.

These new work modalities include on-demand gig economy employment, temporary employment, part-time work, multiparty employment relationships, and economically dependent self-employment. Technology may or may not have a role in all of these (table 1). In fact, people are beginning to talk about “analog gig” and “digital gig” employment (Mastercard Foundation, 2020). These modalities blur the boundaries between salaried employment and self-employment, emphasize flexibility, and highlight the need to adopt regulation to protect a growing number of people.

These new modalities blur the boundaries between salaried employment and self-employment and highlight the need to adopt regulation to protect a growing number of people.





2.

Work yesterday and today:  
the “platformization”  
of labor relations

Within this array of new modalities are platform workers, popularly known as gig workers, who, with a click on an application, accept jobs on demand, by the hour or by task, in a diverse variety of economic sectors. This phenomenon is referred to as the “platformization” of labor relations; and while recent, it is growing at an accelerated rate.

Not all new ways of working using platforms are in the same situation (figure 1). Not all labor platforms have the same relationship with their working users (figure 2).

The controversial tendency of platforms to classify their workers as independent contractors negatively impacts these workers’ individual and collective rights, their ability to access social protection schemes and, potentially, state tax revenues. The power imbalance between platforms and workers, an inherent element of most platforms (ILO, 2018a), further heightens concerns about the erosion of the social contract, workers’ rights, and collective bargaining power.

**Table 1.** Four emerging work modalities, how they contrast with traditional work, and examples with and without technology involved

Modality	Characteristics	Without technology/Analog gig	With technology/Digital gig
On demand	Contract with indeterminate length	Domestic workers (cleaning, plumbing)	Web designers who accept assignments through applications and platforms
Temporary	Contract with indeterminate length	Day laborers. Construction and rural sectors	Workers who accept projects through platforms
Part time	Ongoing employment for less than full time hours	Waiter in a restaurant who works less than 30 hours a week	Programmers who work for blocks of paid hours through an app
Independent economic dependent	Registered formal employment	Journalist hired as an independent worker but who in practice has a working relationship with his employer	Drivers or couriers who carry out activities using a platform, with a high economic dependence on this work

Source: adaptation based on ILO (2019) and IDB (2019).

**Figure 1.**  
Emerging modalities of work using digital platforms



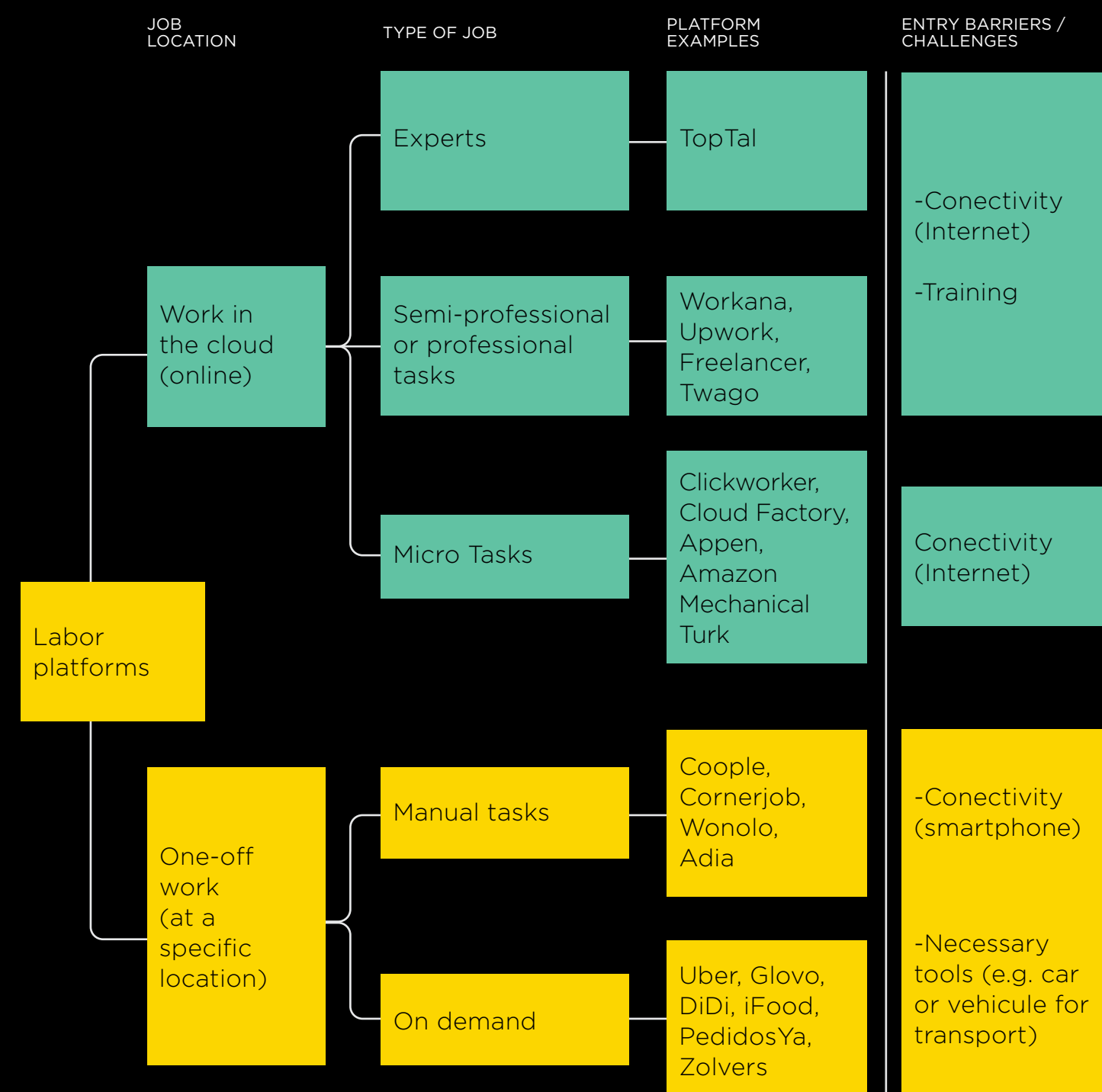
## 2.

### Work yesterday and today: the “platformization” of labor relations

These new labor models create new challenges for workers, policymakers, employers, and the institutions that are part of social security systems. In most countries, social protection systems and tax systems are designed for the scenario of working people with a single employer and long-term contracts. Many countries face the challenge of integrating risk coverage options for temporary workers, self-employed workers, and informal workers. Therefore, many LAC governments face the challenge of updating their protection schemes to reach all working individuals.

Throughout history, every technological revolution has benefited employers first, and then, only after collective struggles and public participation, employees. Responses to the inequalities of power have come through collective action by workers, union organizations, the creation and strengthening of social protection systems, and the regulation of labor relations. In this third decade of the 21st century, we are facing a similar situation. WorkerTech is one possible way to put technology at the service of workers, making the ongoing technological revolution beneficial for them as well.

**Figure 2.** Taxonomy of labor platforms



Source: adaptation based on ILO (2019) and IDB (2019).

## 2.

### Work yesterday and today: the “platformization” of labor relations

## The impact of COVID-19

Added to this situation is the impact of COVID-19, which has accelerated pre-existing trends and added urgency to these debates.

Some projections estimate that, due to the crisis generated by the coronavirus, more than 15 million jobs have been lost in the region between February 2020 and February 2021 ([COVID-19 Labor Observatory, IDB](#)). At the same time, the crisis offers a favorable context for the growth in the use of digital labor platforms for three main reasons:

### 1

Workers see platforms as an agile resource for finding work. In Chile, in the month of May 2020, Rappi reached 7,000 active distributors per day and a total of 55,000 registered (previously there were 4,000 active and 40,000 registered), and PedidosYa grew by 20%. Cabify increased drivers in its Easy Taxi category by 78% since March 2020. At DiDi, more

than 17,000 drivers signed up for the express service between March and June of the same year. A [recent analysis](#) by Workana revealed that freelance activity in Latin America grew by 42% between February and April 2020.

### 2

In a context of high uncertainty, companies seek to hire external talent rather than adding workforce on a permanent basis. During the lockdown and forced telework, companies have resorted to platforms to hire IT experts to carry out necessary installations. Freelancers are likely to be in greater demand in the future, with 47% of hiring managers more likely to hire freelancers since the COVID-19 crisis, according to [research](#) by Upwork. Likewise, [an article](#) in the Harvard Business Review shows that the number of platforms has risen from 80 in 2009 to 330 at the end of 2020, and that almost all Fortune 500 companies are using one or more of them.

### 3

Consumers have digitized much of their work and social interactions, as well as their consumption and online purchases. The latter has led to greater use of platform-based delivery services.

In terms of access to social protections, it has become even more evident during the lockdown how, in general terms, new forms of work have been less -- or not at all -- protected. Governments have

deployed emergency measures to protect these working individuals. This has accelerated the debate about regulation and protection of telework and platform workers.



Some projections estimate that, due to the crisis generated by the coronavirus, more than 15 million jobs have been lost in the region since February 2020.



# 3.

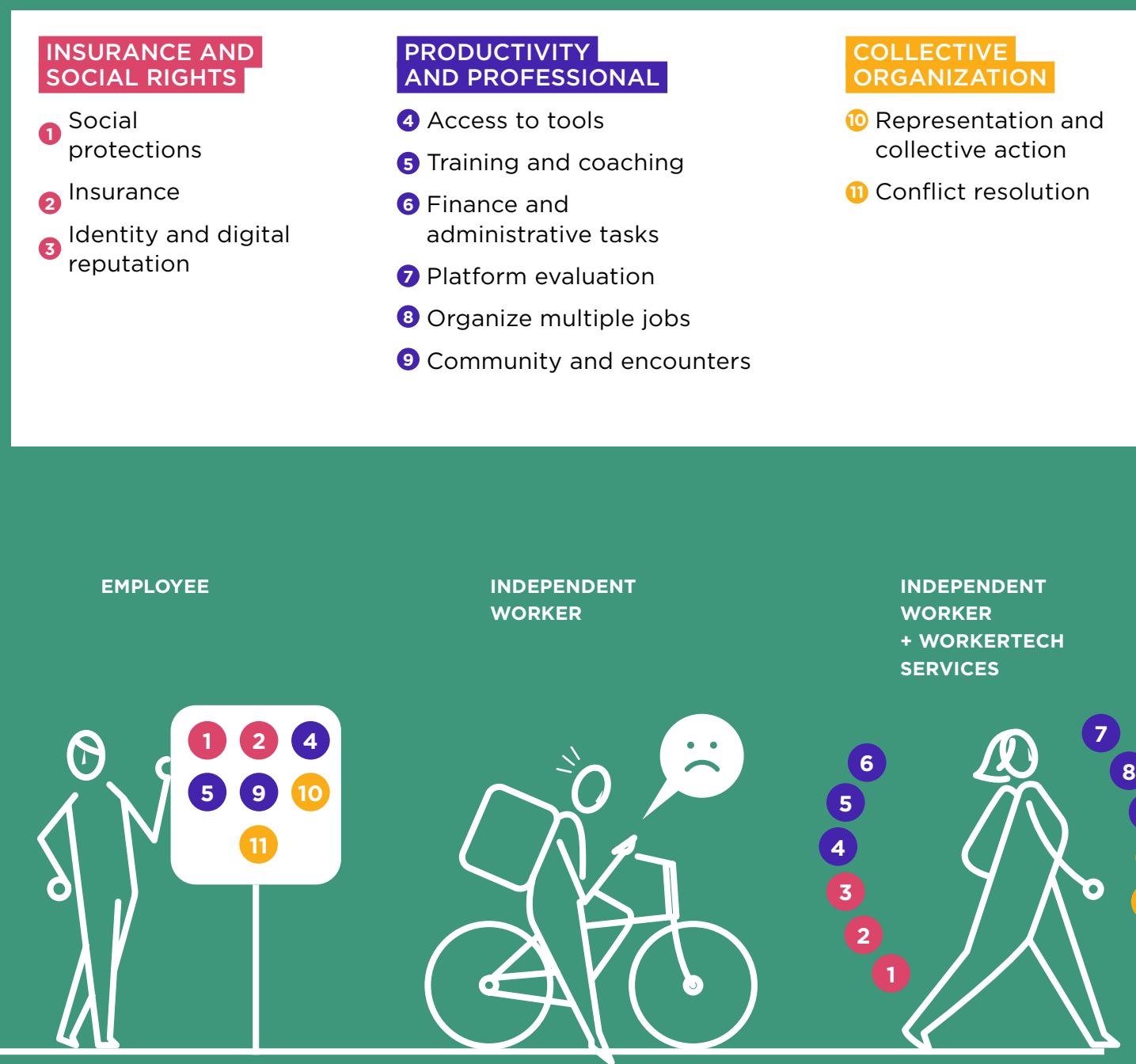
## What is WorkerTech and why is it relevant to Latin America and the Caribbean?

### Definition and characteristics

The shift from traditional salaried work to new modalities - and especially independent work - implies that workers must reconstruct the labor structure necessary to be able to work. This is where the services generically called WorkerTech<sup>1</sup> come in, which we define as digital services that offer benefits, assistance, access to protection systems and/or defense of their rights to workers in emerging forms of employment ([INLINE](#)).

WorkerTech is defined as digital services that offer independent workers benefits to improve the social protection and the productivity.

**Figure 3.** Access to benefits and protections based on work modality





### 3.

## What is WorkerTech and why is it relevant to Latin America and the Caribbean?

WorkerTech services may cover one or more functionalities and/or one or more benefits and perks. The needs of workers in non-traditional work modalities can be grouped into three main blocks:

- Access to coverage and basic labor rights, such as health insurance, vacations, pensions, etc. In the digital environment, new rights must also be considered, such as the right to a sovereign digital identity, a portable reputation, and the right to be forgotten.
- Productivity and professional development, such as training, work tools, administrative management, financial services, access to clients, etc.
- Collective organization, at trade union and professional levels alike.

The sectors in which the greatest number of WorkerTech initiatives have initially emerged are financial services, insurance, and administrative tasks (Heru in Mexico or MyAlia in the USA, a mixture of FinTech and InsurTech); training of all kinds (such as The Ride Share Guy for drivers in the United States, the MercadoLibre vendor centers in several LAC countries or courses at Domestika for the more creative); and tools for representation and collective action (such as AppSindical in Argentina or Acua in Chile).

One of the key aspects of WorkerTech is that it should be centered on the individual, on their specific needs,

While WorkerTech arises in the context of the needs of platform gig workers, it is useful for workers as a whole.

and on the massive customization of services that can be achieved thanks to technology and with real-time responses. Many WorkerTech services are even designed so that workers can access certain benefits regardless of the number of companies, platforms, and clients for which they work.

At this time this type of solution originates primarily, although not exclusively, from two different fronts. The first is “insurgents,” newly created startups that are committed to the development of products and services to support independent workers both individually and collectively. The second is “incumbents,” or existing, traditional companies (insurance, finance, training, etc.) that have seen an opportunity and are beginning to adapt their service offerings to the emerging context.

The goal on the horizon is to combine the flexibility and freedom of independent work or self-employment with the protections and benefits traditionally associated with salaried or employed work. In other words, to leave behind and overcome the dichotomy inherited from the industrial era that differentiated between the highly protected wage earner and the worker under new forms of employment, who has rights to little or nothing.

When we speak of “tech” we often think of complex technologies, but this is not always the case. Within WorkerTech there is high technology (apps with artificial intelligence and sensors),



### 3.

## What is WorkerTech and why is it relevant to Latin America and the Caribbean?



intermediate technology (forums, blogs, WhatsApp groups, etc.), and low technology with a social component (a coworking space or a meetup group in a professional sector). Everything adds up and everything contributes to the independent worker's ability to construct a work environment.

Another important detail is that, while WorkerTech arises in the context of the needs of platform gig workers, it is useful for workers as a whole:

- With or without digital platforms that mediate between workers and employers, WorkerTech proposals can provide valuable services to all workers. An example is the Starbucks or Walmart worker campaigns that use Coworker as a coordination and dissemination platform.
- In countries with a high percentage of informal labor force, these services can also facilitate the formalization of labor relations and access to certain benefits. By digitizing processes and payments, financial and economic inclusion is favored while preventing users from living in an analog economy, based on cash only.
- Similarly, they can be useful even for salaried employees in areas such as training, certification, and conflict resolution.

We must also point out the problems, uncertainties and challenges associated with WorkerTech.

Most projects are still in early stages. In many cases, there are doubts about their economic viability. Will they be able to be sustainable by selling services or charging membership/subscription fees rather than relying on public grants and/or injections of entrepreneurial capital? In projects aimed at workers in the most precarious conditions, the difficulty is twofold, since their potential users do not have the money to pay for these services.

As they are many cases digital services, WorkerTech can be a source of exclusion due to the digital divide.



3.

### What is WorkerTech and why is it relevant to Latin America and the Caribbean?

In the case of more digital WorkerTech services, the gap can be difficult to bridge. In the cases of less complex technologies (e.g.: a coworking space for the creative sector) this gap will not exist or will be smaller.

A common question is whether WorkerTech's services in fact mean a privatization of the social protection system. How does the regulation of the public sector and its role as regulator of the labor system fit with all these new technologies? The risk is that two parallel worlds will develop, further segregating labor markets. For example, insurance for cessation of activity or temporary disability ([AXA Seguros](#)), schemes to have paid vacation days ([Alia](#)), or private pension schemes ([Betterment](#)) compete with public sector functions in many countries. It will be necessary to guarantee that all these options are a complement to what the public sector establishes and offers, or that, in the absence of legislation, spaces for public-private collaboration are co-created.

Another facet of the same question is what the public sector can learn and use to their advantage from WorkerTech services. In many countries, digitization can represent an opportunity to optimize current solutions, created and designed for another work model. The Swedish government, with its [JobTech](#) and [JobTechGig](#) initiatives, is one of the first to have advanced in this direction.

What can the public sector learn and use to their advantage from WorkerTech services?

### Magnitude and trends of new forms of work

WorkerTech services in Latin America and the Caribbean are highly relevant due to:

- The number of non-traditional workers (both with and without platforms) and the volume of the informal economy in the region, where WorkerTech can serve as a way to start generating incentives towards formality and financial inclusion.
- The ease or difficulty that these workers have in accessing social protection and support systems.
- The level of digitization of the economy and public services related to employment, as well as the degree of digitization of citizens in general.
- The state of regulatory debates about platform work and new work modalities in general (e.g.: teleworking).
- To all this must be added the multiple impacts of COVID-19 as an accelerator of pre-existing trends.



### 3.

## What is WorkerTech and why is it relevant to Latin America and the Caribbean?

**Figure 4.** Informal employment

% of informal work (ILO, 2018b; for El Salvador UNODC, 2020)



### Informal employment and job creation

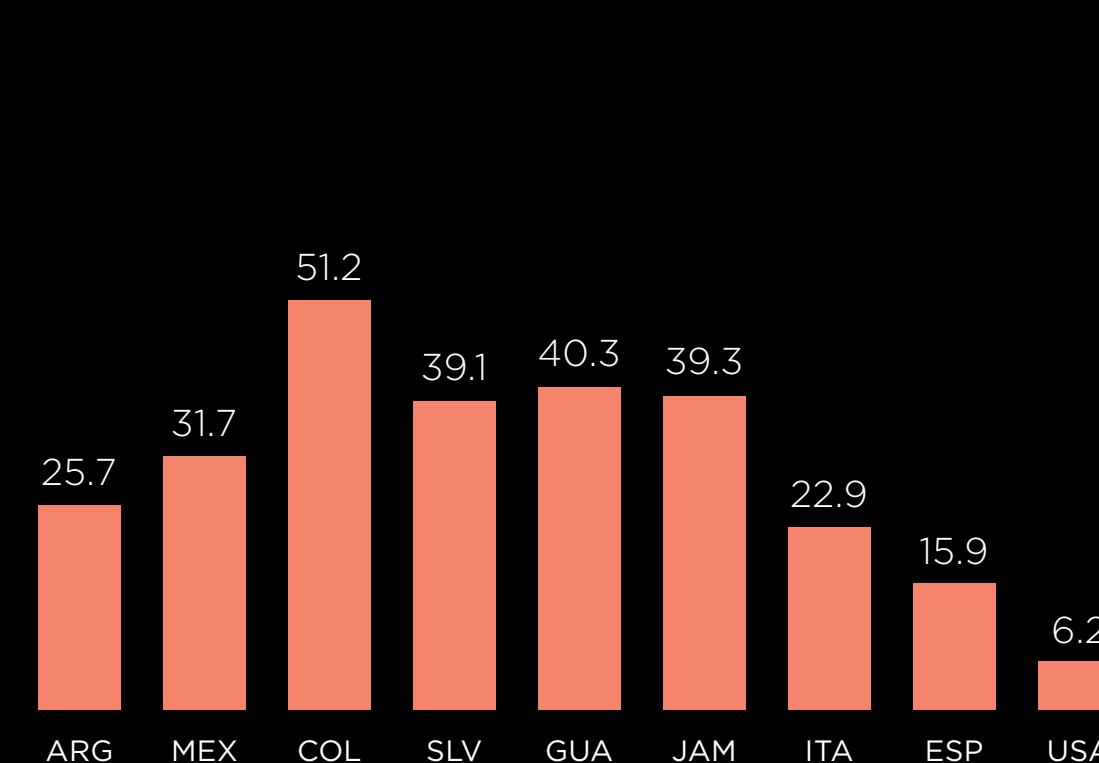
In Latin America and the Caribbean, out of a total of 292 million people employed, 158 million work in informal conditions, equivalent to a regional average rate of 56% (IDB, 2020).

Furthermore, the trend seems to be solidifying. In the region, for the sixth consecutive year, salaried employment expanded less than

self-employment (ECLAC / ILO, 2019). Weakness in the creation of salaried employment was quite general. In the 14 countries analyzed, salaried employment registered a higher growth rate than self-employment in only three (Chile, Honduras and the Dominican Republic).

**Figure 4.** Independent work

% (World Bank, 2019)



### Independent workers

Another indicator that governments and think tanks are paying more attention is the growth of self-employment. The definition of freelance or independent worker or self-employed is not always directly comparable, but reviewing the data makes it possible to obtain an initial picture of the situation.



### 3.

## What is WorkerTech and why is it relevant to Latin America and the Caribbean?

### Work using digital platforms

The International Labor Organization defines the growth of platform work as “one of the most important transformations in the world of work during the last decade” (ILO, 2021). While the number of people who find work through digital work platforms remains relatively marginal - between 1% and 3% of the global workforce (Schwellnus, C., Geva, A., Pak, M., et al., 2019) – it is expected that these figures will increase significantly over the coming years. There are approximately 40 million platform workers in the Global South alone (Graham, M., Woodcock, J., Heeks, R., et al., 2019).

Accurately measuring work through platforms on a regional and country scale remains elusive. Studies and reports published to date show the following data:

- What is it like to work for an app in Argentina?, carried out by CIPPEC, IDB Lab and the ILO in 2019, shows that the phenomenon is still incipient. The set of users-service providers using digital platforms (Airbnb, Cabify, Uber, MercadoLibre, Zolvers, etc.) represented 1% of the total workers employed in Argentina in 2018. One third of the service providers are under 30 years of age and generally have a good level of education. In most cases, they use these platforms to earn additional income and do not rely on them for their full livelihood. In recent debates regarding regulation, it has been estimated that in Argentina there are 80,000 cyclists for delivery applications.
- The IDB study Who are the drivers who use transport platforms in Latin America? surveyed more than 5,000 Uber drivers in Brazil, Chile, Colombia, and Mexico. The study quantifies the drivers under this modality:
  - Mexico: currently has more than 250,000 partner drivers, with a presence in more than 40 cities in the country. Mexico is the world's fourth largest market in the number of trips, following the United States, Brazil, and India.
  - Colombia: 88,000 driver partners.
  - Chile: 70,000 driver partners.
  - Peru: 38,000 driver partners.
- Rappi has more than 200,000 delivery persons in the nine Latin American countries where it operates.
- 170.000 domestic workers are part of the Zolvers community in Argentina, Mexico, Chile and Colombia.
- In Chile, DiDi has registered 120,000 driver partners in its express service.
- Workana has 3.2 million freelancers registered on its platform (2019) and that it has almost doubled the number of subscribers every year since its foundation in 2012. About 1,600 new self-employed workers are added per day, the company says.



# 4.

## The IDB Group WorkerTech Initiative

WorkerTech was already a relevant topic for Latin America and the Caribbean before the COVID-19 pandemic broke out. Now it is even more so. The slowdown in economic activity has shown how the social protection network does not adequately cover people with informal, independent, and self-employed jobs. The system is out of date.

The IDB Group views WorkerTech as a set of innovative solutions designed and developed to improve the lives of people who work, both in the analog and digital economies, and with a special focus on individuals who work in more precarious working conditions. WorkerTech services have the potential to offer rapid and large-scale formalization and protection of workers, as has been the case with financial services of M-Pesa in Kenya, which offered financial services to hundreds of thousands of customers underserved by traditional financial institutions. Similarly, WorkerTech can contribute to meeting the needs of millions of workers in the region who today lack decent working conditions.



## Work agenda and value proposition

The IDB Group proposes to promote the WorkerTech ecosystem in the region through IDB Lab, the institution's innovation laboratory. In this challenge, the focus will be human-centric, always centered on working people. Four profiles have been identified for the IDB Lab WorkerTech agenda:

- **Riders & drivers:** They are one of the leading groups in the transport and delivery platform economy. The issue of contractual modality and benefits has already emerged as a challenge in many countries around the world, sometimes with legal debates and lawsuits. Considering its growing importance, accentuated by the growth of digital commerce post COVID-19, and the number of people in this group, it will be one of the priority populations.
- **Domestic workers (mainly women):** They offer home-based work such as cleaning or taking care of children and the elderly. Although they are an indispensable part of society, theirs are often informal jobs without sufficient protection or benefits. However, in some countries initiatives have emerged to organize and formalize domestic workers to eliminate discrimination in some labor and social security laws, and provide benefits and protection.
- **Freelancers:** They apply their technical skills and are employed through individual, task-specific contracts without belonging to any company. Considering that this segment has the possibility of providing knowledge-based services, a strategic sector for the region's productive matrix, it will be included as one of the priority populations. More and

more companies use the services of freelancers, but this situation has not necessarily been accompanied by corresponding protection and benefits.

- **Creative Industry Workers ("Orange Economy"):** They have creative abilities like graphic design, music, etc., and in many cases they work independently. Although they are part of the group of freelancers, it is worth seeing them as a separate group given their particular challenges, such as intellectual property issues and the requirement for large investments in equipment, among others.

At the solutions level, it is expected that the first innovations will come from the private sector, but we will collaborate closely with the public sector (national and state governments and municipalities) to promote solutions and adjustments to the regulatory frameworks that promote the development of the objectives pursued by this initiative.

Four profiles have been identified for the IDB Lab WorkerTech agenda: riders & drivers, domestic workers, freelancers and creative industry workers.



## 4.

### The IDB Group WorkerTech Initiative

#### The main lines of work will be:

- Pilot cases with WorkerTech solutions: test and co-create new solutions in three ways.

I. Existing companies (such as banks, insurance companies, and pension funds) that seek to strengthen benefits for their clients and expand their client base. In some cases, collaboration will be sought with platform companies for riders & drivers, freelancers, and others.

II. Entrepreneurs (startups) who are developing WorkerTech solutions. Through open innovation processes, solutions with the potential for inclusion both in the region and in other parts of the world will be identified.

III. Public sector (government) that tries to improve the working conditions of independent and informal workers. For example, it is

possible to look for initiatives for domestic workers or maintenance workers. Solutions can be identified as a result of the sandbox mentioned below.

- Contemporary Work Observatory: create an observatory to address the challenges of different groups of independent and informal workers. It is important to clearly delineate the problems faced,

and the observatory will allow the generation of information and knowledge, especially for the relevant actors from the private, public, and civil society sectors involved. We project a regional scope in the short term and global one in the long term.

- Public-private coordination: facilitate the design and implementation of public policies that support the development of the WorkerTech ecosystem and the expansion of protections and benefits for independent/informal workers, through the promotion of public-private dialogue, generation and knowledge management, and innovative political instruments such as sandboxes<sup>1</sup>, among others.



<sup>1</sup> A Sandbox is traditionally a small enclosure where children can play and experiment in a controlled environment. In the world of computing, it is a closed test environment for safely experimenting with web or software development projects. The concept has been transferred to the realm of the digital economy in the form of regulatory sandboxes: a testing ground for new business models that are not yet protected by current regulations.



## 4.

### The IDB Group WorkerTech Initiative

It is worth mentioning that these efforts will also be complemented by two cross-cutting issues: the digital identity of work and the regulatory framework for self-employment.

IDB Lab has identified four priority stakeholders to promote the WorkerTech agenda in Latin America and the Caribbean: startups, governments, multilateral organizations, and groups of workers or neo-trade unions. Each of them faces challenges in this nascent sector. For each of them, IDB Lab can provide solutions and value.

- Startups need to thrive in an adverse environment, often governed by regulations that do not foresee the new reality, and they need to do so quickly, or else succumb in the attempt. A WorkerTech initiative promoted by IDB Lab can provide them with financing, mediation between actors, and adjustment of relative speeds between the actors of the ecosystem.
- Governments are witnessing how labor relations are being reconfigured, and are no longer exclusively governed by the previous model, which emerged in the heat of the twentieth century. As a result, they are finding that more and more people are being left out of their protection systems.



- Multilateral organizations, including other areas of the IDB, can turn to IDB Lab to access the entrepreneurial ecosystem more directly. IDB Lab can provide them with an agility and experimentation capacity that larger organizations do not usually have.
- Workers' collectives or neo-trade unions face a lack of legitimacy from other relevant actors in the ecosystem, such as governments and platforms. IDB Lab can act as an impartial broker and help obtain the necessary recognition and validation for these emerging actors and in this way contribute to giving the non-traditional group of workers a greater voice.

IDB Lab has identified four priority stakeholders to promote the WorkerTech agenda: startups, governments, multilateral organizations, and groups of workers.



## 4.

### The IDB Group WorkerTech Initiative

#### Initiatives underway

The IDB Group will work both to create and promote the WorkerTech services ecosystem and to achieve precise solutions.

One of the first experiments at the ecosystem level will be in Argentina. There, pilots that seek to expand the benefits and protections available to vulnerable workers will be supported, including financial services tailored to their needs, training for job upskilling and reskilling, productivity tools, and spaces for collaboration and association, among others. These efforts to mobilize the private, existing, and emerging sectors will be complemented by efforts to contribute to advancing public policies that support the development of the WorkerTech ecosystem and the expansion of the rights of vulnerable workers, through a public-private dialogue, knowledge generation and management, and support for innovative policy instruments.

Likewise, in El Salvador, work will be done to develop the WorkerTech ecosystem by collaborating with local and international actors from both the private and public sectors. The first contemporary work observatory will be launched to analyze the needs and challenges of gig and freelance workers.

The observatory will seek to identify innovative solutions promoted by traditional actors such as banks, or new proposals emerging from startups. At the same time, it will work closely with the public sector to seek new solutions or policy reforms after a regulatory sandbox.

In parallel, the IDB Group, mainly through IDB Lab, will promote and invest in specific solutions in the WorkerTech area in the region. For example, in 2018 it approved a direct investment in [Zolvers](#), a platform startup that connects domestic workers with clients, which has an innovative use of

technology to ensure transparency, efficiency, labor formalization, and financial inclusion of workers. The company offers services such as automated salary payments and social security contributions, bank accounts, and personal lines of credit to the domestic workers who are part of its platform. At the end of 2020, a contingent recovery operation was approved for [Qüilo](#), a WorkerTech startup in Guatemala that provides human resource management services and health insurance coverage, among other things, to independent workers and the informal sector. This project is an example of how to promote solutions via entrepreneurs.

# Annex I

## WorkerTech examples

A sample of the diversity that WorkerTech encompasses.

### In Latin America and the Caribbean

**Heru**

#### Heru (Mexico)

An online application of benefits for independent workers that helps them manage finances, file their monthly taxes, ensure their income, etc. Created by two former Uber workers.



#### Nippy (Argentina / Chile)

The startup offers support and solutions for platform workers in training, insurance, banking, legal, accounting, and immigration advice, access to work tools, etc. It focuses on the migrant population in their host communities.



#### CappLATAM (Regional)

The Latin American Community of Application Drivers, a digital platform with basic and updated information, focused on drivers and delivery workers' applications. It simplifies and centralizes the access to the data of interest to drivers/delivery workers.



#### AppSindical (Argentina)

One of the first union of platform workers.



#### AcuaChile (Chile)

Association of platform-based drivers that seeks to improve the working conditions of their members.



#### Zolvers pagos (Argentina)

A platform for simplification of work management for domestic workers and for their formalization.



#### Simplifica (Colombia)

Comprehensive administration and formalization of service employees, babysitters, drivers, etc. Integrated within the Hogaru platform.



#### Pulpo.life (El Salvador)

Medical packages designed for delivery drivers and freelancers



# Anexo I

## WorkerTech examples

A sample of the diversity that WorkerTech encompasses.

### In other parts of the world

The logo for Alia, featuring the word "alia" in a lowercase, rounded, orange-red font.

#### Alia (United States)

Alia facilitates domestic workers to contribute to a personal benefits fund that provides substantial insurance for issues such as illness and disability.

The logo for Nomo, featuring the word "nomo" in a lowercase, bold, black font.

#### Nomo (Spain)

A digital bank focused on digitizing business management and simplifying management for the self-employed and small companies.

The logo for Credly, featuring the word "Credly" in a stylized, orange, cursive font.

#### Credly (United States)

Credly is one of the leading companies in the emerging digital accreditation space, which validates and certifies workers' skills through non-traditional sources, such as on-the-job training.



#### Organise (UK), WorkIt (United States) o Independent Workers of Great Britain (UK)

New generation unions that are bringing innovations in this traditional union space



#### Portify (UK)

Better prediction of creditworthiness. Portify uses actual banking data and user behavior information to give a complete picture of freelancers and gig workers' creditworthiness. These workers do not score well on the traditional credit rating systems used by most banks.



#### WeMind (France)

Insurance and assistance to rent apartments for people in non-traditional jobs who have difficulty renting an apartment.



#### Indépendants.co (France)

A new type of union for freelancers and independent workers in France.



#### Worker Info Exchange (UK)

A platform to support data rights for digital workers to improve working conditions.

To see a more comprehensive list of WorkerTech services, you can consult the second sheet of <http://bit.ly/COTECPlataformasWorkerTech>

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