

Research papers

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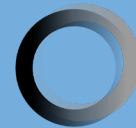
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Precarisation or Protection? The Impact of Digital Platform Labour on Argentinean Domestic Workers in Times of Pandemic

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Precarisation or Protection?

The Impact of Digital Platform Labour on Argentinean Domestic Workers in Times of Pandemic

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Abstract

The article analyses how the platform economy affects the domestic service sector, focusing particularly on the issue of workers' formalisation. It looks at Zolvers, the only digital platform for domestic workers in Argentina, and uses a mixed method approach to inspect workers' relationship between jobs in and out of the platform. The article argues that the association between domestic service and the platform economy should be analysed in context: the *uberisation* of the activity is not a linear and uniform trend, but rather a contextual one. In fact, compared to off-platform jobs in the sector, the paper finds significantly higher levels of registration among Zolvers workers. This is particularly relevant since Zolvers' jobs are characterized by few weekly hours, a kind of insertion that has proved most resistant to formalisation policies in the sector. The paper delves into the reasons behind these phenomenon, paying particular attention to the way in which workers experience their labour conditions. In the context of the Covid-19 crisis, the article also shows that registration, although having a protective effect, does not counteract the vulnerability implied by short-hours job positions, whose termination is substantially cheaper than full-time work.

Keywords

Domestic work; Platform economy; Argentina

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making this work possible. The authors would also like to thank Valeria Esquivel (ILO) for her generous feedback to the first stages of this paper, the AFD agency in Buenos Aires and its RD, the officers from the Ministry of Labour and other governmental agencies who participated in the project's Validation Workshop held in August 2020 for their useful insights. The paper also benefited from comments and suggestions received by participants of the 7th Conference of the Regulating for Decent Work Network (ILO, Geneva); WORK2021 Conference (University of Turku, Finland); V *Jornadas Internacionales de Estudios Latinoamericanos y el Caribe* (CLACSO Buenos Aires); WIDER Development Conference (United Nations University, Helsinki) as well as the 17th Conference on Labour Market and Equity (UNGS, Argentina). The findings, interpretations, and conclusions expressed in this article are solely of the authors and do not necessarily reflect the views of AFD, UNGS or any other affiliated institutions.

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Résumé

Cet article analyse comment l'économie de plateforme affecte le secteur des services domestiques, en se concentrant particulièrement sur la question de la formalisation des travailleurs. Il examine Zolvers, la seule plate-forme numérique pour les travailleurs domestiques en Argentine, et il utilise une approche de méthode mixte pour analyser la relation des travailleurs vis-à-vis des emplois dans et hors plate-forme. L'article soutient que l'association entre le travail domestique et l'économie de plateforme doit être analysée dans son contexte : l'ubérisation de l'activité n'est pas une tendance linéaire et uniforme, mais plutôt une tendance contextuelle. En fait, par rapport aux emplois hors plateforme du secteur, le document constate des niveaux de déclaration nettement plus élevés parmi les travailleurs de Zolvers. Ceci est particulièrement pertinent puisque les emplois de Zolvers sont caractérisés par peu d'heures hebdomadaires, un type d'insertion qui s'est avéré le plus résistant aux politiques de formalisation dans le secteur. L'article se penche sur les raisons de ces phénomènes, en accordant une attention particulière à la manière dont les travailleurs vivent leurs conditions de travail. Dans le contexte de la crise du Covid-19, l'article montre également que la déclaration, bien qu'ayant un effet protecteur, ne contrecarre pas la vulnérabilité qu'impliquent les emplois à horaire réduit, dont la résiliation est nettement moins chère que le travail à temps plein.

Mots-clés

Travail domestique, Économie de plate-forme, Argentine

Remerciements

Cet article s'inscrit dans le cadre d'un partenariat de recherche entre l'UNGS et l'AFD pour le projet « Platform economy and personal services in the Buenos Aires Metropolitan Area: Implications on working conditions and gender inequalities ». Les auteurs sont reconnaissants aux nombreux travailleurs interrogés et à la société Zolvers pour sa coopération dans la réalisation de ce projet. Les auteurs tiennent également à remercier Valeria Esquivel (OIT) pour ses commentaires sur les premières versions de ce document, l'agence AFD de Buenos Aires et la DR, les agents du Ministère du Travail et d'autres agences gouvernementales qui ont participé à l'atelier de validation du projet qui s'est tenu en août 2020 pour le partage d'idées utiles. L'article a également bénéficié des commentaires et suggestions reçus par les participants à la 7e Conférence du réseau Regulating for Decent Work Network (OIT, Genève); Conférence WORK2021 (Université de Turku, Finlande); V Jornadas Internacionales de Estudios Latinoamericanos y el Caribe (CLACSO Buenos Aires); WIDER Development Conference (Université des Nations Unies, Helsinki) ainsi que la 17e Conférence sur le marché du travail et l'équité (UNGS, Argentine). Tous résultats, interprétations et conclusions exprimés dans cet article n'engagent que les auteurs et ne reflètent pas nécessairement les points de vue de l'AFD, de l'UNGS ou de toute autre institution affiliée.

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Foreword

Cecilia Poggi (AFD – Economic Assessment and Public Policy Department)

This article is part of a **research partnership** between the **AFD Economic Assessment and Public Policy Department** and the **Area de Economía at the Instituto de Ciencias of the Universidad Nacional de General Sarmiento (UNGS)** for the **period 2020–2021**, seeking to produce and analyse some primary qualitative and quantitative data on digital labour platforms in the Buenos Aires Metropolitan Area. The collaboration aims to explore some characteristics of workers using app-based platforms for the personal service sector, such as those for domestic work, office repair services, food delivery and ride-hailing services. It does so by producing **five complementary articles that together give an initial picture of how workers engage in this new work modality**.

In Argentina, the participation to the platform economy is a recent but rapidly expanding phenomenon. The severe recent economic crisis and its reinforcement with the Covid-19 crisis have been destabilizing to standard work relations, in an environment where informality is widespread and where gender inequalities are experienced across occupations. The high rate of internet connectivity as well as the unstable economic conditions experienced in the labour market provide a particularly favourable environment for the expansion of the platform modality. The project develops five articles inspecting various aspects of the platform economy, and it is considered an initial exploratory inquiry on the topic of on-the-platform work.

The articles presented address each a specific aspect of on-the-platform work, they do not cover wider analyses for the overall Argentinian labour force or for off-platform occupations, nor do they question the demand for platform work. Their value-added is the contribution to a growing and dynamic body of literature shading light on who are the workers that engage in a platform, on their labour conditions, as well as their perceptions about this type of insertion, by proposing a series of gender-sensitive analyses. The project produced its primary qualitative and quantitative data. In-depth interviews and focus groups were conducted with workers of each occupation and an *ad-hoc* survey was designed to collect quantitative data about workers and their experience. The survey is based on a non-probabilistic sample with gender quotas per platform, seeking to ensure comparability among occupations and demographic groups. The timing of the data collections over 2020–2021 make this one of the few projects across the globe having investigated the platform use variations at the onset of the pandemic. Moreover, thanks to a research agreement with the ILO Country Office for Argentina, some articles have benefited in their analysis of an additional dataset shared by the ILO.

The project articles are available on the AFD website (www.afd.fr/en/carte-des-projets/platform-economy-buenos-aires-metropolitan-area-work-conditions-gender-inequality) exploring the following topics:

The first article investigates whether **working through a digital platform increases labour registration in high-informality occupations**. It analyses how labour entry occurs in three selected platform-based occupations in Argentina. Considering the peculiarities of each occupation, it identifies which elements may contribute to a “formalization effect” and how this is experienced by workers.

The second article explores **the role of labour regulations in the classification of platform workers** based on the case of Argentinean riders. The article analyses the treatment of three dimensions that tend to be at the centre of workers’ own concerns when it comes to the regulation of their occupation: the preservation of flexible schedules, the continuity of income self-regulation and the need to gain effective access to social protection.

The third article explores **how the digitalization of the work relation affects domestic workers** in Argentina at the onset of the Covid-19 crisis.

It analyses the use forced by *Zolvers*, the only digital platform for domestic work in the country, and it compares what are the differences between jobs that have been taken on the platform and those outside.

The fourth article investigates **gender inequalities among platform riders and drivers**. It identifies whether there exist gender gaps in terms of hours and income and what is their magnitude. Moreover, it analyses some possible determinants, including features specific to these occupations, like the work schedule, perceptions of safety on the job or access to productive assets.

The last article delves deeper into **female platform drivers’ labour market trajectories**. The article inspects the profile of female drivers joining the platform in exploring which previous job experiences may have helped them to dare into a male-dominated occupation. Additionally, the article reviews how, once in the platform, female drivers juggle between this activity and their socially assigned care responsibilities.

Introduction

The growth of digital platforms and the new work modalities associated to them has attracted in recent years significant interest within the academic world. Although existing estimates show that these types of jobs have still a limited impact on the employed population as a whole, their fast growth suggests substantial potential for expansion. The literature has been accounting for some of the most disruptive and problematic changes that digital platforms introduce in several dimensions of the world of work; that is, those that involved mobilizations of workers and judicial processes. In this context, the case of *Uber* has become paradigmatic, constituting itself as a flagship of the world of digital work. Since then, the neologism "*uberisation*" began to circulate as a key word to describe changes in labour relations brought about by platforms, generally pointing in the direction of different forms of job insecurity.

The centrality acquired by the experience of the *Uber* platform produced a sort of presumption that this radical transformation of work modalities that app-based work brings with it could be labelled under a single model. On the one hand, the resonance of the debate around private passenger transport makes it difficult to think of digital platforms as another element of transformation of the world of work in the 21st century that can have dissimilar results for workers. On the other hand, it reduces the visibility of other digital labour platforms that provide other types of services and are based on completely different

business models or are guided by different types of work relations. In such setting, this article seeks to contribute to the literature with some novel research on the impact of digital intermediation in the world of domestic work in Argentina, through the analysis of workers using the digital platform *Zolvers*.

Zolvers is one of the oldest and most important platforms in the domestic work sector around the globe. It was born in Argentina in 2014 and later expanded to Mexico, Colombia and Chile. In Latin America, there is a growing number of digital platforms that, since the middle of the last decade, intervene in the job market of domestic work.¹ However, the impact of this digital intermediation has so far been little explored by social sciences in the region, both in terms of the analysis of the platform economy and in terms of its impact in the field of domestic work. This work fills the gap in the literature for both those areas: it seeks to characterize the operations of a digital platform for domestic work, and to enquire about the working conditions it promotes, focusing particularly on the dimension of formalisation. Our analysis is based on a qualitative-quantitative fieldwork, carried out in the Metropolitan Area of Buenos Aires, between June 2020 and January 2021, capturing both domestic workers' job information prior to and at the onset of the COVID-19 pandemic.

In the first introductory section we detail the data use for this analysis and present a brief

¹ This is the case of *Aliada* and *Mi Dulce Hogar* (Mexico), *Hogaru* (Colombia), *Donamaid* (Brazil), *MiMaidXpress* (Panama), *Casera* (Ecuador), among others.

review of the literature that explores the impact of digital intermediation on paid domestic work. We provide a brief characterization of the domestic work sector in Argentina and we describe the main characteristics of the *Zo/vers*' business model. The second section develops the analysis on the effects of this platform in terms of workers' access to social protection, focusing particularly on the formalisation of the employment relationship. The analysis also seeks to account for the way in which this impact is perceived and experienced by the

employees themselves. In the third and final section, the work moves to explore the impact of the pandemic on these platform's domestic workers. More specifically, the following issues are analysed: a) the way in which this new context has implied changes or continuities regarding the effects of the platform on formalisation and b) the extent to which the level of formalisation of *Zo/vers* workers have had an impact on the preservation or destruction of their jobs during the crisis unleashed by the Covid-19 pandemic.

1. The study context

1.1. Qualitative and quantitative data

Our analysis is based on a qualitative and a quantitative fieldwork, carried out in the Metropolitan Area of Buenos Aires, between June 2020 and January 2021. Much of this research was developed within the onset of the COVID-19 pandemic, whose first cases were confirmed in Argentina at the beginning of March 2020. In this framework, our analysis also takes into account the effects of digital intermediation in terms of the profound disruption experienced in the labour market in times of pandemic.

The qualitative data corresponds mainly to a series of 20 semi-structured interviews with workers who perform paid domestic work through the digital platform *Zo/vers*. The quantitative data collection consisted of a survey of 300 workers carried out between December 2020 and January 2021. The survey allowed to collect data on the characteristics of simultaneous job posts held by each respondent, generating information on 1,048 job positions (we enquired about existing jobs before and after the pandemic). The sample selection was carried out randomly based on a list of workers provided by the company itself.²³ In order to minimize rejection, a financial incentive was offered. The survey was administered through the CATI system –*Computer Assisted Telephone Interviewing*–. Additionally, in order to establish comparisons with the sector as a whole, data from Argentina's Household Permanent Survey was used.

1.2. Domestic work and digital platforms

Although domestic work platforms present particularities related to the type of activity involved, they also share some characteristics with the rest of the platforms. In the first place, these platforms present themselves as technological intermediaries that limit their task to matching the needs of those who require a service with those who are willing to provide it. Therefore, platforms avoid positioning themselves as an actor in that relationship given that there is no labour subcontracting (Hunt & Machingura, 2016; Barzilay & Ben-David, 2017; Fudge & Hobden, 2018). Secondly, these platforms also structure their intervention around control mechanisms, using reputation systems that tend to be structured in one direction: employers rate the workers, but the opposite movement is usually absent. Generally, these mechanisms are highly opaque for workers and promote a "culture of auditing" that pushes them to accept the demands of employers, even when they exceed the limits agreed upon at the time of hiring (Ticona & Mateescu, 2018; Van Doorn, 2017).

² The sample size was controlled to ensure that statistically valid results (the margin of error is 5,6 % and the confidence level is 95%).

³ However, it was not possible to access data on employers, since the company considered it was "sensitive" information.

The intimacy of working in the employer's home and the performance of care tasks shape a particular employment relationship based on trust. That is why platforms need to offer "trustworthy" workers. The mechanism that enables this production of digitized trust is the exposure of the identity of domestic workers and caregivers (Shoenbaum, 2016). This "reliable" identity is defined both through criminal record checks, psychological tests as well as through the presentation of workers in different social networks – often enabling the reproduction of forms of discrimination related to racial, ethnic or social class characteristics, among others (Van Doorn, 2017; Hunt & Machingura, 2016)-.

Given that their specific function is to connect the supply with the demand for work, platforms often provide innovations around recruitment mechanisms (Hunt & Machingura, 2016). Like many employment agencies in the sector do, in addition to the placement of workers, platforms may eventually participate in the negotiation of the contract and the settlement of wages (Ticona & Mateescu, 2018). But they also add new distinctive services / functions through their applications in order to facilitate, for example, the calculation of the number of hours worked and, therefore, the corresponding remuneration. Many of them also intermediate in workers' payments, incorporating electronic methods that contribute to more transparency in this respect (Hunt & Machingura, 2016). Likewise, they can also provide workers and employers with information on labour regulations and social protection (Ticona & Mateescu, 2018).

These features of domestic work platforms bring us closer to the question posed by this work: To what extent does this new form of intermediation impact on the (usually weak) formalisation of the sector? Domestic and care work is generally carried out outside of any state regulation: although there are usually regulatory frameworks, work arrangements are often structured around personal and daily negotiation between workers and employers. These include the number of hours, tasks to be performed, the way of carrying them out, remuneration, holidays and leaves, among others. The existing literature indicates that some characteristics of digital platforms can contribute to the standardization of this activity, clearly structuring the employment relationship and granting more access to legally recognized rights. In the first place, the institutionalization of the recruitment process and the payment of salaries through electronic means tend to be associated with the formalisation of this type of work (Ticona & Mateescu, 2018). Secondly, the possibility of registering the number of hours worked in the application gives predictability to wages (Hunt & Machingura, 2016). Thirdly, these platforms usually provide information about labour regulations and access to social security both to employers and workers. In this sense, it has been observed that platforms can raise awareness on workers' rights, by transmitting an ideal of employment relationship through regular communications (Ticona & Mateescu, 2018).

1.3. Characteristics of paid domestic work in Argentina

In Argentina, as in a large part of Latin American countries, domestic work constitutes one of the main sources of urban female employment. It is also one of the most relegated occupations in terms of working conditions and wage levels. Before the pandemic, by the end of 2019, the sector concentrated 7% of the employed population at the regional level (ILO, 2020). In Argentina, in the same period, this

category represented 6% of the employed population, 16% of employed women and 21% of female salaried work. It is a highly feminized activity given that 99% of those who perform it are women (INDEC, 2019).

One of the specificities of domestic work, in relation to other salaried occupations, is linked to workers' higher relative participation in short hour jobs. In recent years, the growth of part-time insertions and work "paid by the hour" has had important effects both on workers' salary levels and their access to labour rights. On the one hand, as stated above, this type of short-working hours positions have been more resilient to formalisation policies (as employers have more difficulties in perceiving them as "authentic jobs"). On the other hand, the social protection system designed for domestic workers contemplates partial employer contributions when workers do not reach 16 weekly hours in their job position. This entails the need for short hour workers to add contributions from different employers in order to achieve basic social security benefits. In the context of high levels of unregistered labour, many workers have to pay this difference out of their own pockets in order to access to basic health coverage, a future pension, etc. (Pereyra, 2017).

Regarding regulation, in March 2013 a new law for the sector was passed by the Congress (Law No.26.844). This represented an important step forward in the recognition of rights for domestic workers.⁴ The new law replaces the precarious precedent regulation –a decree of 1956 which established highly restricted rights – and seeks to equal the working conditions of the sector with those of the rest of private sector employees regulated by the general Labour Contract Law (Law No.20.744). Among the most relevant advances of the new legal framework is the inclusion of all domestic workers as salaried workers regardless of the time they dedicate to each job position (the previous regulation left out of about 40% of these workers because they did not reach the minimum threshold of 16 weekly hours for the same employer); the inclusion of maternity leave (previously not contemplated); as well as the commitment to create a negotiating commission for wages and working conditions in the sector (which until then were ruled unilaterally by the Executive Power). Likewise, the new Regime equates the situation of domestic workers with the general Labour Contact Law in a series of issues such as the delimitation of working hours, the amount and duration of leaves, as well as the amount of compensation for dismissal, among the more salient issues (Pereyra and Poblete, 2015).

Although this new regulatory framework constitutes a significant transformation, its effective compliance is still a pending challenge.⁵ Even though in recent years a battery of formalisation policies has been applied (for example, simplification of registration procedures, tax deductions for employers, awareness campaigns, among the most important), their effect has been limited: whereas at the beginning of the 2000s, registration levels were around 5% at the time before the pandemic, they reached around 25%.⁶ While this is a significant advance in relative terms, it is still modest and continues to leave most domestic workers outside the protections provided by law. In this sense, it is important to note that there is a correlation between the type of insertion (in terms of time

⁴ The enactment of the Law coincided with the ratification by Argentina of ILO Convention 189 on Decent Work for Domestic Workers

⁵ An analysis of law enforcement strategies can be found in Poblete (2021).

⁶ For a wider discussion on the concept of registration as a possible form of formalisation, see Filippetto et al (2022).

commitment) and the formalisation of the employment relationship. Indeed, data shows registration values close to 50% among those workers who approach a “typical” working day (35 hours or more for the same employer). At the other extreme, domestic workers who have short-hours positions (for example, those who do not reach 12 weekly hours for the same employer) constitute a group with persistent high levels of informality – only around 10% are registered (Pereyra, 2017) –.

This characterization of the sector corresponds to the period prior to the pandemic. However, as it will be seen throughout this paper, the economic crisis brought about by the lockdown period had a considerable impact on this occupation. As various studies show, domestic workers constitute a particularly vulnerable category in the face of the economic and social impact of the pandemic, given the high incidence of non-registration and the lack of access to labour rights (López Mourello, 2020). In particular, this recent period was characterized by a significant loss of jobs and a decrease in salary levels (ILO, 2020; ECLAC, 2021).

1.4. Zolvers: the digital platform under study

Zolvers is one of the most important platforms both in the Latin American market as well as in the local one. It provides mainly an intermediary service in the hiring of domestic workers. The cost of the intermediation is entirely paid by employers. As reported by the company in the framework of this study, this digital platform currently has 20,000 active domestic workers in the Metropolitan Area of Buenos Aires, all of them women. *Zolvers* facilitates workers the search for employment in job positions close to their homes mostly for cleaning tasks (although occasionally they may also include care services). The time committed to these positions can be arranged on weekly or monthly basis; but they also can include one-time gigs. *Zolvers* offers and promotes these services at an hourly rate that varies based on the weekly workload (the hourly price decreases as the weekly workload increases). However, the impact of the platform in setting the price of work is restricted to the initial period of the employment relationship – the evolution of wages from that point onwards is subject to negotiation between workers and employers–.

The company seeks to make the use of the platform attractive to employers by offering a “satisfaction guarantee” and contact with “trusted” workers. In line with what was observed by Shoenbaum (2016), like other platforms in the field, *Zolvers* promotes “verified” employees; that is, workers who have positive references from previous employers, have passed psychological evaluations and criminal background checks. It also offers the possibility of “changing” the worker within the first 30 days, if the employer is not satisfied.

Additionally, the platform provides, the service *Zolvers Pagos* (optional and available to all potential employers, even when the company has not intervened in the search and hiring of the worker). *Zolvers Pagos* constitutes of a financial and labour intermediation service in the relationship between workers and employers. On the one hand, it allows employers to “disengage” from the procedures related to the payment of salaries (since these are automatically deducted from their bank accounts). Also, if the employer so wishes, the company takes care of employers’ contributions to workers’ social security

(the platform also offers advice and accounting assessment in order to carry out the registration process). As it is the case with other platforms in the sector at an international level, this system also offers to control hours worked by the employee, by making available a digital device (called “the calculator”), which is managed by employers.

According to its founding partners, *Zolvers* seeks “to achieve the inclusion of workers who traditionally were submerged in the informal economy” (La Nación 10/01/2018). In this sense, the company tends to highlight its positive impacts in terms of promoting registered employment. Another aspect publicized by the founders of the platform is related to the financial inclusion of domestic workers. This is because the *Zolvers Pagos* system facilitates the opening of a free savings bank account (through an agreement with a local bank) where wages deducted from employers’ accounts are transferred. This allows workers access to other financial products: debit and credit cards as well as personal loans – being the latter granted directly by the platform at accessible rates⁷.

2. Zolvers and the formalisation of domestic workers: an analysis in context

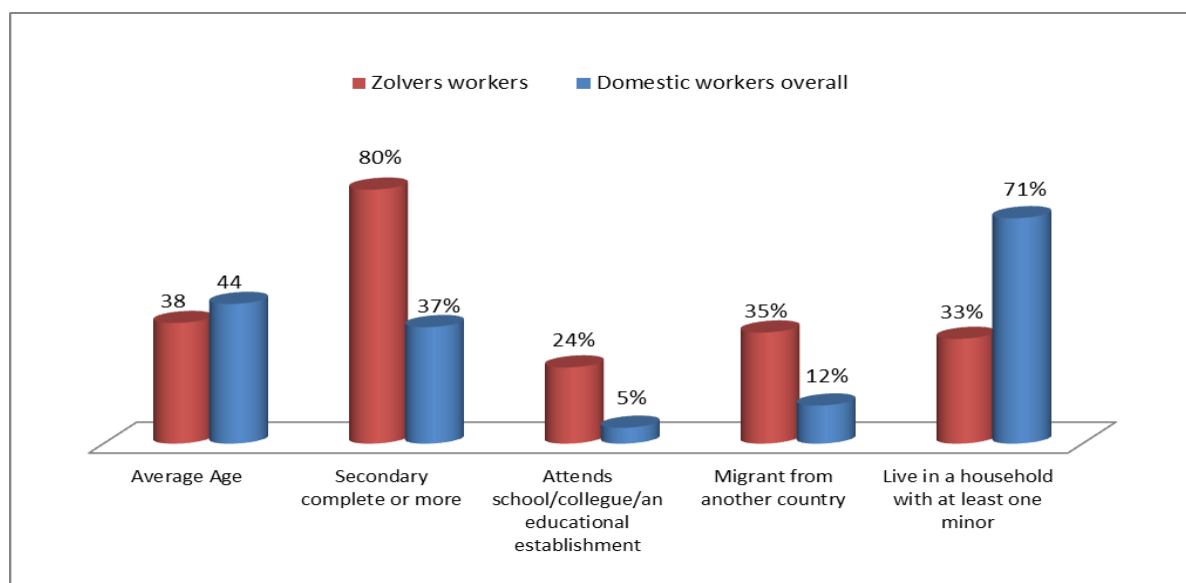
2.1. The situation prior to the pandemic

The incidence of digital intermediation on the levels of registered employment is one of the main dimensions of analysis in the studies that address the effects of platforms on the domestic work labour market. In this section we return to this point, concentrating on the study of workers’ labour situation prior to the COVID-19 pandemic (that is, previous to March 2020).

As an introductory note, it is important to take into account that the profile of domestic workers who use the platform presents some important singularities, compared to national domestic workers as a whole. In line with what has been observed for platform workers in general (Madariaga *et al.*, 2019), this is a younger workforce with significantly higher levels of formal education. In the same line, the proportion of workers who attended an educational establishment at the time of the survey was significantly higher among *Zolvers*’ than outside it. Although the proportion of migrants is higher among domestic workers who use this type of digital intermediation, the situation of vulnerability that this implies must be relativized: the vast majority are made up of migrants from Venezuela, characterized by their high educational levels (84% completed tertiary or university studies).

⁷ It is worth clarifying that – according to the information provided by one of the founding partners in the framework of this study – the granting of loans through the platform was possible through a subsidy to the company from the Inter-American Development Bank (IADB). During the pandemic, this service was interrupted and its continuity is currently under evaluation.

Figure 1. Socio-demographic profile of Zolvers workers vs domestic workers overall. Argentina, 2020

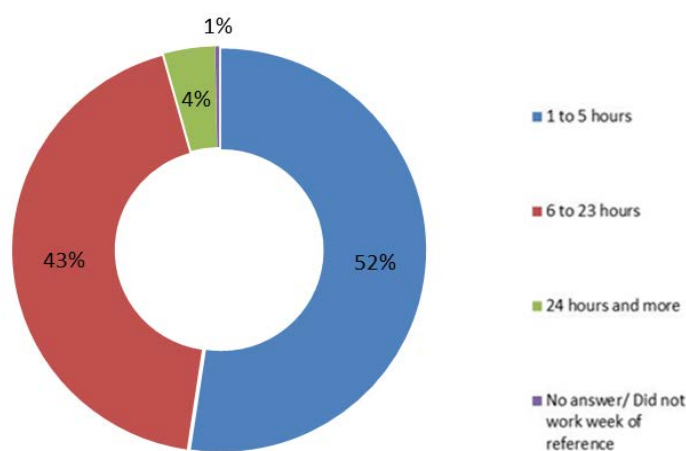


Source: Survey UNGS/AFD Zolvers workers (2020/2021) and Household Permanent Survey (IV Quarter, 2020)

In relation to family situations, this is a segment with fewer care responsibilities, compared to the whole of this occupational category.

Thus, data shows that the use of the application would imply a filter regarding the profile of the domestic workers who enter, suggesting a relatively better position of the “platform segment” of this labour force.

Figure 2. Zolvers workers: weekly hours on the job before the pandemic. Argentina, 2019

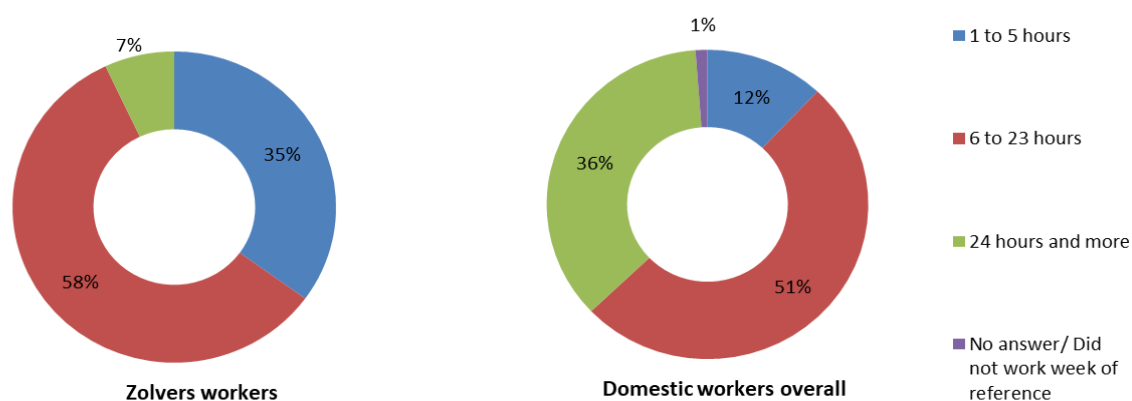


Source: UNGS/AFD Survey for Zolvers workers (2020/2021)

In any case, it is worth noting that the job positions that these workers access to through the digital platform are characterized by their low hourly workloads. As can be seen in Figure 2, more than half of the total positions surveyed among *Zolvers* workers imply just up to 5 weekly hours for the same employer and only 4% correspond to positions of 24 weekly hours or more for the same employer (we use here the cutting point of 24 weekly hours since in administrative-accounting terms it is the one that delimits the modality of paid work “by the hour” from that which implies a monthly salary payment).

In order to contrast the time dedication of these workers with those of the country as a whole, it is necessary to restrict the comparison to the main occupation, defined as the one that demands more hours (since this is the data available in the Household Permanent Survey).

Figure 3. Weekly hours in main job position before the pandemic: *Zolvers* workers vs. domestic workers overall (Argentina, 2019)



Source: UNGS/AFD Survey for *Zolvers* workers (2020/2021) and Permanent Household Survey (IV Quarter, 2019)

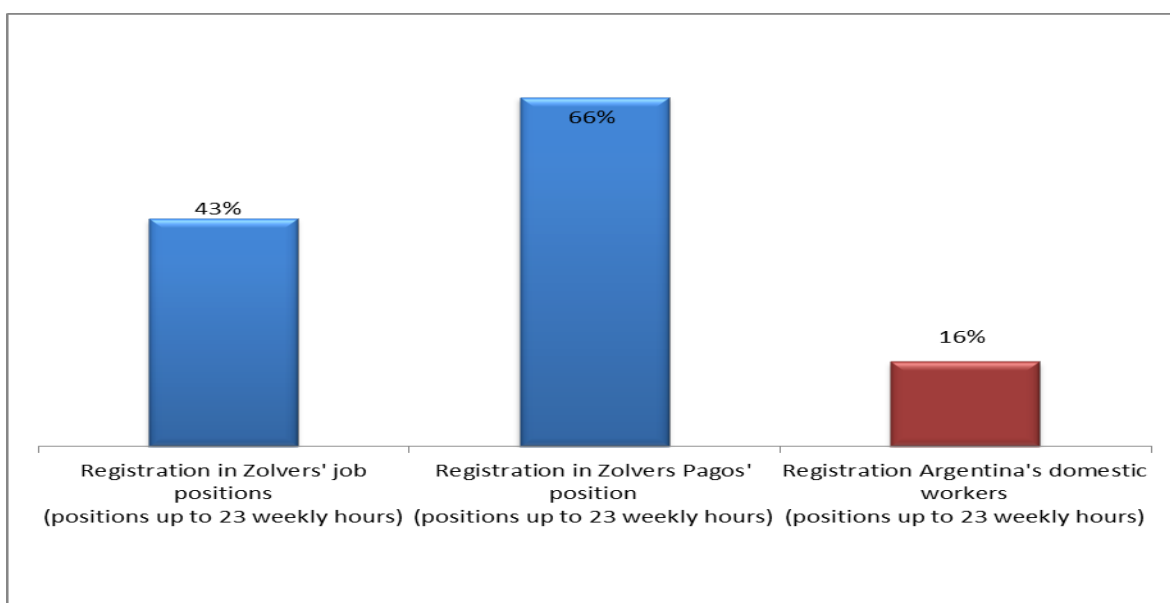
Even when we consider the occupation that takes the most hours, *Zolvers*’ workers triple the percentage of the jobs of up to 5 weekly hours observed in the sector in general. On the other hand, monthly paid positions (of 24 weekly hours and more) only represent 7% of the platform’s workers, whereas 36% of domestic workers in the country have this type of jobs (Figure 3).

These differences in the modalities of insertion are also expressed through the number of simultaneous positions that workers accumulate. *Zolvers*’ workers have, on average, 3,3 employers, a number that drops to 1,5 for all domestic workers in Argentina.

Now, if we focus on formality, *Zolvers*’ job positions, considered as a whole, reach a registration rate of 44% (a rate that reduces to 26% for all domestic workers in the country at the end of 2019).

However, given that within the *Zolvers* workforce low hourly workloads predominate, it seems more appropriate to consider the level of registration of jobs with less than 24 hours (which corresponds to 93% of the total of the positions detected among *Zolvers*' workers) in order to compare with the situation outside the platform. As can be seen in Figure 4, at the country level, the registration rate among domestic workers whose main occupation was one of less than 24 weekly hours for the same employer was 16%, marking a strong contrast with platform workers: with the same hourly dedication *Zolvers*' workers present a considerably higher rate of registration (43%). It is also important to note that when these types of positions are managed through the *Zolvers Pagos* system, the registration percentage reaches 66% (34% of the positions on the platform are covered by such system).

Figure 4. Registration rate of job positions (up to 23 weekly hours) before the pandemic: *Zolvers* workers vs. domestic workers overall. Argentina, 2019.



Source: UNGS/AFD Survey for *Zolvers* workers (2020/2021) and Permanent Household Survey (IV Quarter, 2019)

Thus, data suggests that digital intermediation contributes to promoting formalisation within the most problematic nucleus of the domestic work labour force, in which the development of labour relations outside the legal framework constitutes the norm.

In any case, it is worth wondering about the role that certain factors could be playing in this higher level of formalisation. As an example, the differential characteristics that predominate among the platform workers commented above – higher educational levels, fewer dependents on average and the fact that they do not usually depend exclusively on a single employer – could imply better possibilities to negotiate their formalisation. However, our econometric analyses within this project show these attributes are not associated with higher levels of registration (compared to *Zolvers*

workers who do not have them)⁸. In any case, there are certain factors not observable through the survey that could be influencing the levels of formalisation. On the one hand, the characteristics of the employers who use this service – for whom we did not have data access in the context of the study – could have some differential nuance that makes them more open to registering their employees. On the other hand, an additional factor that could be influencing registration levels to some extent is the location of these workers in a relatively rich urban area such as the Buenos Aires Metropolitan Area (although, also characterized by marked inequalities). The number of cases in the Household Permanent Survey sample does not allow deriving conclusive estimates on the registration levels for this particular geographic area in order to establish comparisons. However, it is possible to hypothesize that the location of the workers in this urban conglomerate – combined with the potential attraction that the platform may exert on relatively better positioned employers – may have some impact in this regard.

In any case, and beyond these considerations, it is also undeniable that the platform actively encourages formalisation. On the one hand, the offer of taking care of registration procedures and the monthly management of social security contributions offered by the *Zolvers Pagos* service constitute a boost in this regard. On the other hand, the platform transmits information on labour regulation in both directions –employers and domestic workers– through its various technical devices –its website and its blog, Instagram, Facebook, emails, etc. In this sense, two interviewees commented:

“Well, Zolvers can’t force the employer [to register her], but it does give notice, it sends emails [to employers] that kind of thing...they tell employers about the benefits of having a registered worker, explaining that if they do it, they are not going to have legal problems later, well...that kind of things, they do them.” (Camila)

“I rely a lot on Zolvers (...) Because it explains everything to you. If you work on a bank holidays it tells you employers have to pay double. They have the blog, Instagram, Facebook...If I have any misunderstanding with the employer I make a screenshot and I show it to her. Most employers follow Zolvers’ webpage” (Cecilia)

In an occupation with little penetration of external regulation, the informative role of the platform acquires a central importance. As Cecilia's testimony suggests, the company's communications constitute a reaffirmation for her claims in order to access to basic rights stipulated by law.

In addition to a higher incidence of registered employment within the platform, *Zolvers* also facilitates access to other benefits associated with the formality (particularly to workers who get paid through the *Zolvers Pagos* system): access to a bank account and to credit. More than 60% of these platform workers received their wages through a bank transfer and, among them, 57% did not have a bank account before starting to use the platform. As workers point out, this practice is related to an

⁸ The results emerge from an econometric analysis on formality in this and other platforms, which is being developed in parallel within the framework of the same project.

agreement between the company and a local bank “at the time they [Zolvers] had made an agreement with the bank COMAFI [a local bank] and those of us who were registered and wanted to get our salary through a bank, to access money through a cash dispenser, we could do it”, “ They also have an agreement with banks (...) and Zolvers takes care of all that and opens an account for you”. In general, the opening of these accounts is highly valued in front of the progressive bancarization of the economy, the security generated by not carrying cash (especially when they are paid monthly) and the eventual possibility of processing a credit card through the same bank: “nowadays everything is paid with a card, the debit cards, it is easier, since you do not have cash in your pocket”; “I prefer to pay with debit card, so I go to the supermarket without having to carry cash on me”; “I prefer to be paid, through a bank transfer, it's less dangerous, I do prefer it, yes”. Additionally, in the context of the pandemic, the positive assessment of being able to make payments with a debit card increases given the mobility restrictions: “What they do [at Zolvers] they try their best for you to be paid via a bank account, it has benefits because having a bank account helps you to get a credit card (...) you need a bank account or a debit card for everything, especially these days [referring to government-imposed quarantine].

Additionally, 59% of Zolvers surveyed workers had accessed the loans managed by the platform. For 75% of them it was the first experience of accessing to formal credit. In most cases, the credits are used to finance improvements in their homes, to purchase of electrical appliances or to pay debts. These credits appear in workers testimonies as one of the greatest benefits of the platform. As Gabriela explains:

“I very much agree with credits, and the fact that they are deducted directly from your salary. The truth is that I have never had any problems, they were discounted and I was able to apply again for another loan (...) For example, I asked for loans repayable in 5-month instalments. And at the end of the last instalment, 48 hours later, I could return again to request another loan of a greater amount (...) The last one I applied for, I think it was in February, well, they gave me the option to pay the first instalment in April. So the truth is that it's good thing, and it's not a lot of interest” (Gabriela)

As Vanesa's story illustrates below, it is a benefit that these workers would hardly be able to access outside of the platform. The increase in the amounts granted – based on compliance with repayment of the previous platform's loans – and the rapid management of the process also work as incentives:

“It's good (...) because as you can imagine with a salary receipt of \$ 3,000 no one gives me a loan (...) you make your repayments and you get points, so they kind of offer you more money. So, I started with \$ 500, 3 years ago, and then one of \$ 800. From there I jumped to \$ 2,000, then \$ 5,000, \$ 10,000 (...) and I used the money to fix my house, pay bills ... there is always something to pay (...) it was easy for me to ask the loan, I didn't have any complications. It was all about entering the page, get the approval... you don't talk to anyone. In the platform's page you choose, you look at the price of instalments, how many they are and you choose an amount” (Vanesa)

However, it is important to remark that a good part of the precarious dynamics of the sector persists. Although, as in Camila's experience (referred to above), the platform can constitute an important

“support” and strengthen her position in front of employers when asking for registration, it does not guarantee results: in the facts, this is still an issue subject to negotiation between workers and employers. Even though the registration rate of jobs obtained via *Zolvers* was much higher than that of the sector as a whole, the majority of this platform’s contracts (56%) continued to be informal. The testimonies of Helena and Melina reveal the continuity of situations characterized by a marked asymmetry of power in these labour relations – a situation that sometimes results in a claim or desire for greater intervention by the platform –:

“[her employer] told me that she could not pay the AFIP [she refers to the tax collecting agency and, therefore, to employer’s payment of her social contributions], that it was a lot of money, she complained of this and that, and she told me: ‘on top of everything I have to pay your salary’, So I said, ‘Well, that’s it, I was only asking ‘...’”(Helena)

“It would be nice from them [Zolvers] to follow employers more ... to call them, and tell them ... I have been in the job for 3 years and... do you think they registered me? No. They [Zolvers] send a message to you so that you can forward the message to the bosses. The truth is that I sent the message to them ... and nothing...if the platform makes sure they [employers] find a reliable person, they should also be following them until they register you” (Melina)

In this sense, there are abundant references to the importance of the goodwill of employers in front of the formalisation proposals of the platform “No, *Zolvers* never forces them, that will also depend on the employers, if they want to pay it or not”; “They send them an email, but the employer makes the decision”; It is not mandatory, if [the employer] wants [to formalize the worker], yes, if he doesn’t want to, then no”. In this sense, domestic workers’ continue to consider – as observed in previous studies – that to a great extent labour conditions are perceived to depend on “good luck” (Pereyra, 2017): “I never had problems, they pay me everything accordingly (...) I was lucky”, “They [employers] respect everything, so no, I have no complaints. I am working with very good people, thank God”.

As Samanta points out, it is often necessary to travel a long path that includes incursions and exits from different households to find employers who finally guarantee access to her labour rights (true “angels” in the words of the interviewee). As it is frequent in the sector, the quality of the job is measured not only on the basis of employers’ financial compliance with their obligations, but is very frequently intertwined with more elementary issues, such as decent treatment:

*“In the two houses that I have now, I am registered (...) they pay me Christmas bonus, vacations, if I get sick they pay me the same (...) my employer who lives in Flores [a Buenos Aires neighbourhood] calls me on the phone to see how I am, what do I need [the interviewee was not attending work due to governmental restrictions] no, I never had problems with them (...) In other houses that I was before it was not like that (...) I have been in *Zolvers* for 4 or 5 years (...) for me, in order to get to these 2 jobs that I have found [he refers to his current jobs] I had to work in places where they have mistreated me (...) I had to go through thousands of bad situations (...) employers that have thrown the floor cloth in my face, shouted me (...) it was horrible, I cried in anger (...) The truth is...these 2 employers that I have right now are angels” (Samantha).*

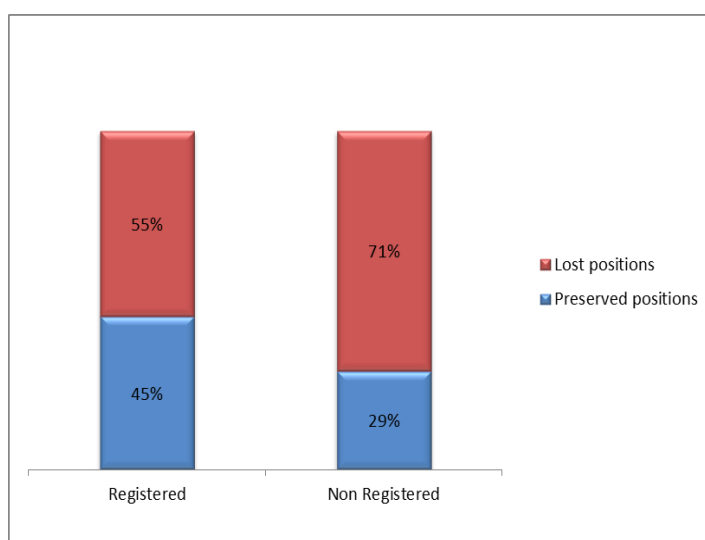
Undoubtedly, these dynamics are characteristic of the sector as a whole. The partial contribution that *Zolvers* can make in terms of the formal recognition of contractual relationships (and therefore of labour rights) is mounted on a highly precarious pre-existing situation. Moreover, digital intermediation does not impose formalisation, rather it encourages it in an indirect manner: by simplifying, through the services offered to employers, the procedures for registering the labour relationship (whenever clients wish to do so); and configuring, for the workers, an informative context that strengthens their position in the negotiations process with employers.

2.2. The impact of the pandemic

The advent of the pandemic implied a critical scenario for the domestic work sector. In this context, both in Argentina, as well as in the region, job destruction was probably the main problematic of the sector – a situation that, as can be expected, affected informal domestic workers more intensely (UN WOMEN, 2020 ; ILO, 2020) – ⁹.

In this sense, it is interesting to note that registration rates towards the end of 2020 shows higher levels than those of the pre-pandemic, both within the universe *Zolvers* (where it went from 44% to 49%) and at the country level (where it raised from 26% to 32%). Far from being an improvement, the higher registration rate is due to the “survival effect” of registered jobs combined with the higher relative destruction of informal jobs.

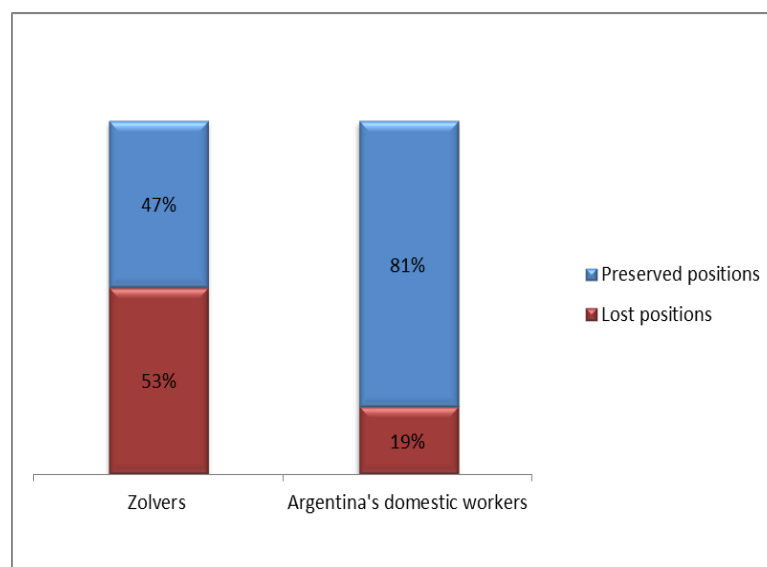
**Figure 5. Zolvers job positions reported prior to the pandemic:
Situation by the end of 2020 by registration. Argentina, 2019–2020.**



Source: UNGS/AFD Survey for *Zolvers* workers (2020/2021)

⁹ In Argentina, this happened despite the government's prohibition – in the context of the economic emergency associated with the pandemic – of dismissals “without just cause and for reasons of lack or decrease of labour demand.”

Figure 6. Global job destruction during the pandemic (includes jobs created and destroyed in the period). Argentina, 2019–2020.



Source: UNGS/AFD Survey for Zolvers workers (2020/2021) and Permanent Household Survey (IV Quarter, 2020).

Indeed, data from our survey shows that in December 2020, although job destruction was massive and overwhelming in *Zolvers*, registration suggests a certain protective level (Figure 5). In this way, compared to 71% of unregistered positions that disappeared, the destruction of registered positions – very high anyway– drops to 55%.

However, it is striking that, despite the relatively high level of registration of *Zolvers* workers, job losses were much higher in this universe than at the country level (Figure 6). Between the fourth Quarter of 2019 and the fourth Quarter of 2020 in Argentina there is a global decrease in domestic work jobs of 20%¹⁰, while this decrease amounts to 53% in the case of *Zolvers*. What is the reason behind the higher vulnerability of the platform jobs that in theory are relatively more protected by registration?

The key to understanding this phenomenon seems to be found in workers' hourly engagement on and off the platform. In this sense, the fact that practically all of *Zolvers* jobs are “paid by the hour” (defined as those of up to 23 hours a week) plays a crucial role. The predominance of this type of *gig* work (or *changas* as they are known in Argentina) in the platform is particularly acute since, as mentioned above, more than half of all *Zolvers* job positions imply only up to 5 hours of weekly work.

Undoubtedly, the situation of working very few hours for the same employer implies a much greater vulnerability in the face of an economic crisis situation. Considering that severance pay consists of

¹⁰ This data is “global” since it implies a comparison between the number of total job positions reported by domestic workers in the Fourth Quarters of 2019 and 2020 (that is, it does not imply a tracking /following individual positions throughout time).

one monthly salary per year in the job, in such cases – even if jobs are registered – dismissal costs become much more accessible than in the case of full-time jobs (since working few hours implies very low monthly wages). If to this we add the fact that short hour insertions are characterized by high turnover rates¹¹ – and thus workers do not usually accumulate much time in the position– the cost of layoffs becomes even cheaper.

The trend towards higher destruction among short hour contracts is also verified at the country level – but it is more intense in the case of *Zolvers* since this type of job positions prevails¹². Therefore, the protective effect of registration is not enough to counter the "vulnerability effect" of short hour job positions that prevail in the platform, thus generating an overwhelming loss of employment which is significantly higher than that of the rest of the country.

In such context, a frequent situation was that *Zolvers*' workers were laid off from most of their informal positions but kept some of the registered ones. But even when they kept their jobs, many interviewees mentioned that their employers reduced wages and hiring hours or paid their salaries intermittently from the start of the lockdown.

The latter situation is naturalized by many of the workers interviewed, depending on the labour and economic situation that employers report as their own. In general, in front of wages reduction or their erratic payment, workers tend to exhibit a conciliatory look. Such attitude should be read in context. On the one hand, an important part of the interviews were carried out at a time when the employees in charge of cleaning tasks (which are predominant in the platform) were not allowed by the government to attend to work. And, on the other hand, this assessment was made knowing that a very likely alternative was to lose the job:

"It is something that has to do with principles, with a moral attitude... (...) we are in a complicated situation, a lot of people [employers] are out of work, many of them are not paying to their employees. I have an employer that has paid me one or two months...and I thought "well if she had the good gesture of 'saying come and get the money for this month', it's a good thing..." she skipped March but...well" (Diana)

"And now with the pandemic the lady that I work for in the morning sends me a message and says (...) 'Well look, I'm going to lower your salary a little (...) because she works in tourism, 'I am going to pay you your salary but I am going to lower it by 5%' she told me. 'It's ok' I said, because...What is there to say, right?" (Samantha)

In this context, despite the fact that the registration did not imply, as we have seen, an absolute guarantee in terms of job retention, the health crisis seems to have accentuated the positive

¹¹ The proportion of domestic workers who work up to 5 hours a week in their job position that do not exceed a year of service is around 50%, a proportion that decreases gradually as weekly hours in the job increase.

¹² In global terms – considering the stock of jobs between the IV Quarter of 2019 and the IV Quarter of 2020– the trend towards greater relative destruction short hours jobs is also verified at the country level, with a loss rate of 37% of this type of insertion (less than 24 weekly hours) compared to 12% for full-time positions (24 weekly hours or more).

assessment of labour formalisation from the perspective of the workers. Even without guaranteeing full protection, formalisation was able in many cases to provide some predictability in a context of great vulnerability for domestic workers:

"In that job I am registered since I started. When I entered to the job they [employers] said 'we have to register you'. There are people who don't want to register their employees, I don't know why (...) It's only about doing what is right. If I weren't registered at this moment, with this pandemic I don't think they would have paid me...or they would have let me go, I don't know, [registration] it's like safer" (Debora)

In line with its business model, the platform, after making the initial contact between the parties, has little intervention in the direct management of labour relations. As we detailed in the previous sections, Zolvers mainly intervenes in the first approach between workers and employers, stipulating initial wages and monitoring the first month where the "satisfaction guarantee" applies for employers. Beyond that -and leaving aside the regulatory information the company usually provides to both parties-, the terms of contracts depend on the agreements between workers and employers. Several accounts from our interviewees highlight the way in which the platform works:

"- Anyway, I have lost most of my jobs. They [employers] have made me sign the resignation or they have dismissed me without fair cause and, in the end, it was the same. I have one registered work where they didn't pay me the salary of March.

Interviewer: *-And if they don't pay you, Does Zolvers do something?*

- No, no, Zolvers tells me that yes, employers are supposed to pay me, but...at most, they will send an email to my boss informing that but...anyway, that information was already spread everywhere, right? But, no, Zolvers doesn't interfere much" (Diana)

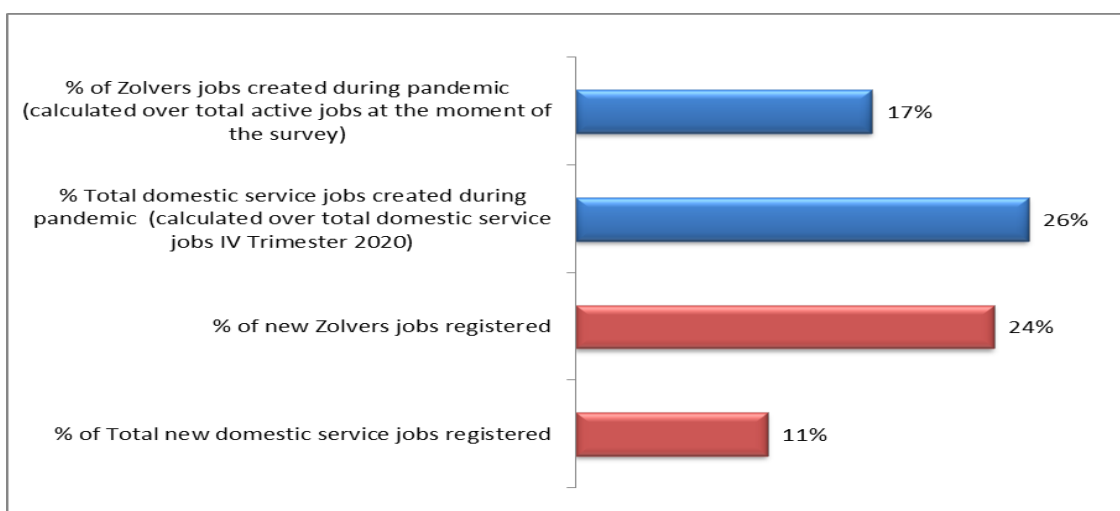
In this way, during the period of the most strict lockdown - and the worsening of the economic situation that it implied -, the preservation of the sources of work and the regularity in the payment of wages continued to depend essentially on the goodwill of the employers. As one interviewee points out:

"Zolvers sent us governmental information about who can attend work (...) it said you can't work unless you are in category 4 [it refers to the domestic workers who provide care services, who were classified as 'essential' and were thus exempted from mobility restrictions]. But also they [Zolvers] told us that apart from informing employers they can't do anything else, that we have to agree with the employer on the issue of payments and all that. I spoke with all the people I work for, and all of them had continued to pay me, at least until now...some pay me half of my salary, but, well..."(Paola)

Even if the platform continued to function as a frame of reference for the development of these negotiations, ultimately *"the employer decides"*, as Vanesa, one of our interviewees, points out.

Finally, despite the notable loss of jobs that the pandemic implied, there was some job creation in the period. In fact, the emergence of new jobs tends to be concentrated towards the end of 2020¹³ – a period characterized by a relative opening of economic activities compared to the previous months. In any case, this dynamism was somewhat more pronounced at the country level than within the platform – 26% of the job positions observed in the Household Permanent Survey at the end of 2020 had been created during the pandemic, while this proportion decreased to 17% in the case of *Zolvers* (Figure 7).

**Figure 7. Domestic work jobs created during the pandemic by registration status.
Zolvers jobs and domestic service jobs overall. Argentina, 2020.**



Source: UNGS/AFD Survey for Zolvers workers (2020/2021) and Permanent Household Survey (IV Quarter, 2020)

The situation is noticed by the interviewees, who point out the strong contrast between a relatively abundant demand for workers from the platform in the pre-pandemic scenario (*"you always got something"*) and a situation of quasi paralysis in terms of job advertisements during the quarantine: *"with the pandemic you see only one job per day (...) before there were about eight to ten jobs advertised per day (...) even the adds you saw in the morning were different from those in the afternoon (...) there was a variety and you were able to put together arrangements that worked for you"; "And I always take a look ... now with the issue of the pandemic, no ads are published perhaps one or two, far away from home"; "Very few and far from my home"; "There is practically nothing, things are not moving: of the fifteen daily jobs offers that you had before, now you have two ... two offers, nothing more (...)it's very difficult to find something that works for you".*

¹³ Based on data from the II, III and IV Quarters of the 2020 Household Permanent Survey.

Although, in general, jobs created in the pandemic grant very little access to social protection (compared to those that had been generated prior to the Covid-19 crisis), in line with what was previously observed, the job positions generated via *Zolvers* still preserve higher quality levels. In this sense, domestic service jobs generated during the pandemic at the country level show a registration level of only 11%, while this percentage more than doubles in the case of *Zolvers*' positions (24%). Thus, the positive effect of the platform in terms of formalisation subsists during this critical period: however, in front of economic context its intensity decreases.

3. Final remarks

Returning to the critical perspectives of the literature that analyses the expansion of the platform economy – questioning the existence of a single model that points to the *uberization* of work – in this article we inquire into the effects of digital intermediation in the domestic work sector (centred on the specific dimension of formalisation). In order to do this, we studied the case of *Zolvers* platform in Argentina, taking into account the specific characteristics in which it intervenes, namely domestic work relations in the Argentinean labour market before and at the onset of the Covid-19 pandemic.

The higher level of platform's workers formalisation (in terms of the formal registration of their contracts) becomes evident when compared with workers of the sector as a whole. In Argentina, domestic work employment has been experiencing a (slow and still insufficient) process of increasing formalisation. In this sense, the company's proposal to increase the registration of domestic workers can be seen as a continuity (and clearly a reinforcement) of pre-existing trends. However, we find that the novelty and the potential that *Zolvers* has is related with its apparent ability to increase the registration within the group of workers with short hours jobs (job type prevailing in the platform), which proved in the past to be more resilient to formalisation policies.

Although questions remain regarding the “net” formalizing effect of the platform – particularly in terms of certain variables that cannot be observed, as pointed out above in the main argumentation of this research – the evidence provided by the employees clearly show the existence of tools that the platform deploys in order to encourage registration. In line with what has been observed in other contexts (Ticona & Mateescu, 2018), the constant information disseminated among employers regarding the benefits of complying with the legislation – information that workers often resort to as a support – stands out as a powerful channel of influence. Additionally, this is reinforced by a tool from the main services offered by of the platform – the intermediation of payments – that actively promotes the possibility of taking care of registration procedures and the disbursement of monthly payments. These are interesting tools and good practices that could be disseminated among other intermediaries in the sector.

However, it is clear that the pandemic posed enormous challenges to this activity. Interviewees often mentions issues such as a reduction in the frequency and level of remuneration experienced, but the main threat we found for workers was undoubtedly that of losing the job – a problem that especially

affected unregistered positions (see also UNDAV, 2021). However, it is striking to observe that the platform's higher levels of registration were not as protective against job losses as they were nationwide. In fact, job destruction within *Zolvers* was significantly higher than that observed outside the platform. In this sense, everything indicates that the prevalence of contracts of very few hours – whose termination can be done at an affordable cost – implied a “vulnerability effect” that predominated over the “protection effect” of registration.

Thus, the analysis also leaves certain (clear) limits to the increase in social protection that the development of the activity through the platform may imply. Beyond limitations imposed in this regard by the pandemic, it is important to note that the platform does not guarantee registration – rather it encourages it – and a significant percentage of positions remain informal. This indicates that the tools deployed by *Zolvers* are far from being completely effective and that the historical precarious dynamic of the sector prevails on many occasions.

This first attempt to capture in an emerging economy context the evolution of domestic work employment via platforms – bounded to the dimension of formality – invites to further building knowledge about the ways in which this new form of intermediation operates in the sector. Although there is already a modest body of analysis on platforms in the sector, the bulk of it is concentrated on evidence from developed countries. This article calls for the expansion of research on this phenomenon at the regional level – as visible by the proliferation of this type of platforms in Latin America described in the article – or for other areas across the globe. Such an endeavour would contribute to build broader parameters of reference for addressing the regulation of a growing phenomenon worldwide, in the aim to achieve decent labour standards and satisfactory levels of social protection for workers involved. This task is thus left as a promising avenue for future research.

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