GSMA



Ethiopia Market Report
TaskMoby case study

April 2025 | Radicle Development

Contents

3 **Background**
How are digital inclusion and poverty alleviation related?

6 **Case Study: TaskMoby (Africa 118)**

TaskMoby Market Analysis

8 **TaskMoby use related to poverty alleviation?**
Job Creation
Poverty Reduction
Livelihood Improvement
Increased Resilience

13 **What role do market conditions play?**
Youth Unemployment
Affordability of Mobile Connectivity and Devices
Competition and Marketplace
Regulations Impacting the Gig Economy
Licensing
Worker Protection
Gender Norms
Security and Political Stability
Financial Inclusion and Digital Finance
Regional Diversity
Transportation
Digital Infrastructure and Quality of Service
Energy Infrastructure
Basic and Digital Literacy

22 **Conclusions**
Acknowledgements
Endnotes

Background

The GSMA Innovation Fund sources solutions leveraging digital and emerging mobile technologies and supports them to scale. The aim of stimulating digital innovation is to deliver sustainable businesses that can create large-scale socio-economic impact through digital technology and mobile internet.

Together with the UK's Foreign, Commonwealth and Development Office (FCDO), and Swedish International Development Cooperation Agency (SIDA), the GSMA Innovation Fund commissioned a series of research and evaluation projects to examine and understand the connection of its work de-risking digital innovation, specifically supporting businesses to scale who have a potential for follow-on positive outcomes. These potential outcomes include job creation, poverty reduction, livelihood improvement, and increased resilience to negative shocks (for example, climate events).

This case study is part of this series of research, exploring the following questions:

- How are businesses and their ability to scale affected by market conditions?
- How are businesses, in turn, changing their market environment?
- Who are the users of the business product?
- What is the impact of the business product on these individuals' livelihoods and socio-economic status? And what role did market conditions play in this impact?

Look for other cases in this series:
Lumkani (South Africa), GeoKrishi (Nepal), and Ensibuuko (Uganda).

How are digital inclusion and poverty alleviation related?

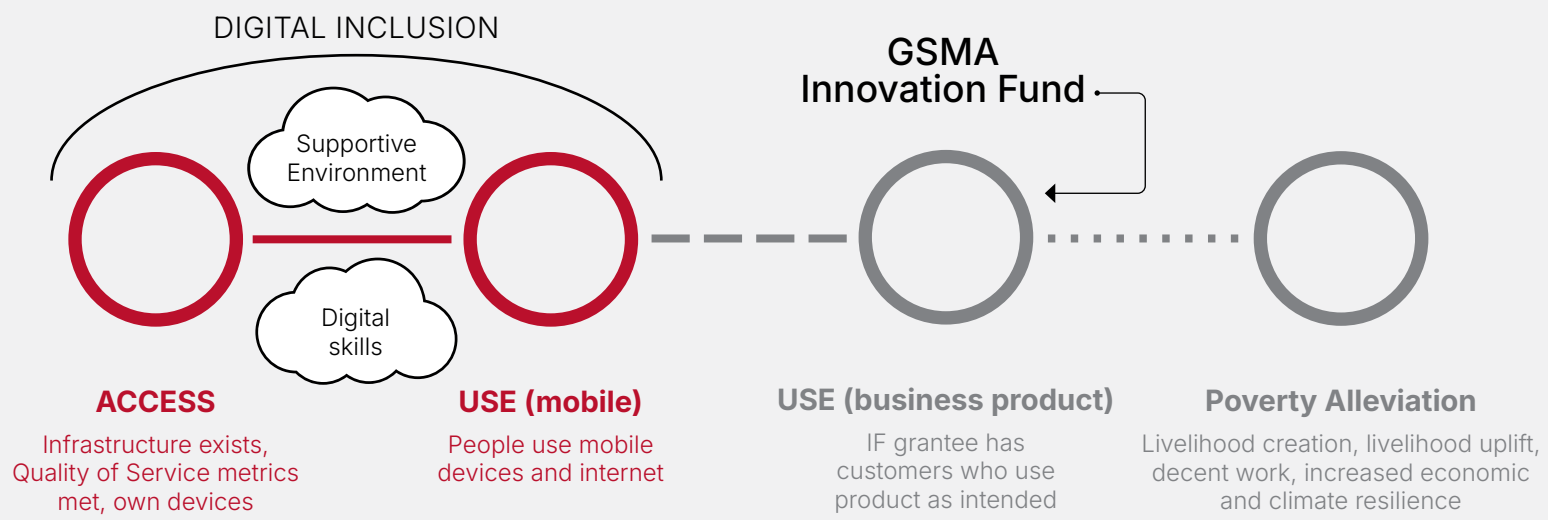
The GSMA Innovation Fund looks to de-risk innovation in the digital space for businesses likely to have a positive social impact. Figure 1 shows the theory of change for the GSMA Innovation Fund, drawing a pathway from digital inclusion, to the use of a business product, to poverty alleviation benefits.

The temptation is to read this chain of events from left to right, albeit with less and less of a direct link (i.e. increasing assumption) as you move from left to right, such that:

- **IF** GSMA member Mobile Network Operators and national governments, regulatory partners, etc. ensure access to mobile and use of mobile through digital inclusion,
  THEN people can use mobile products.
- **IF** the GSMA Innovation Fund can de-risk the innovation of mobile products,
  THEN more products will reach people in poverty.
- **IF** products reach people in poverty,
  THEN there will be poverty alleviation.

While this is a nice story, these are aspects of a complex environment where causality, and even contribution, cannot be assumed to be linear.

Figure 1

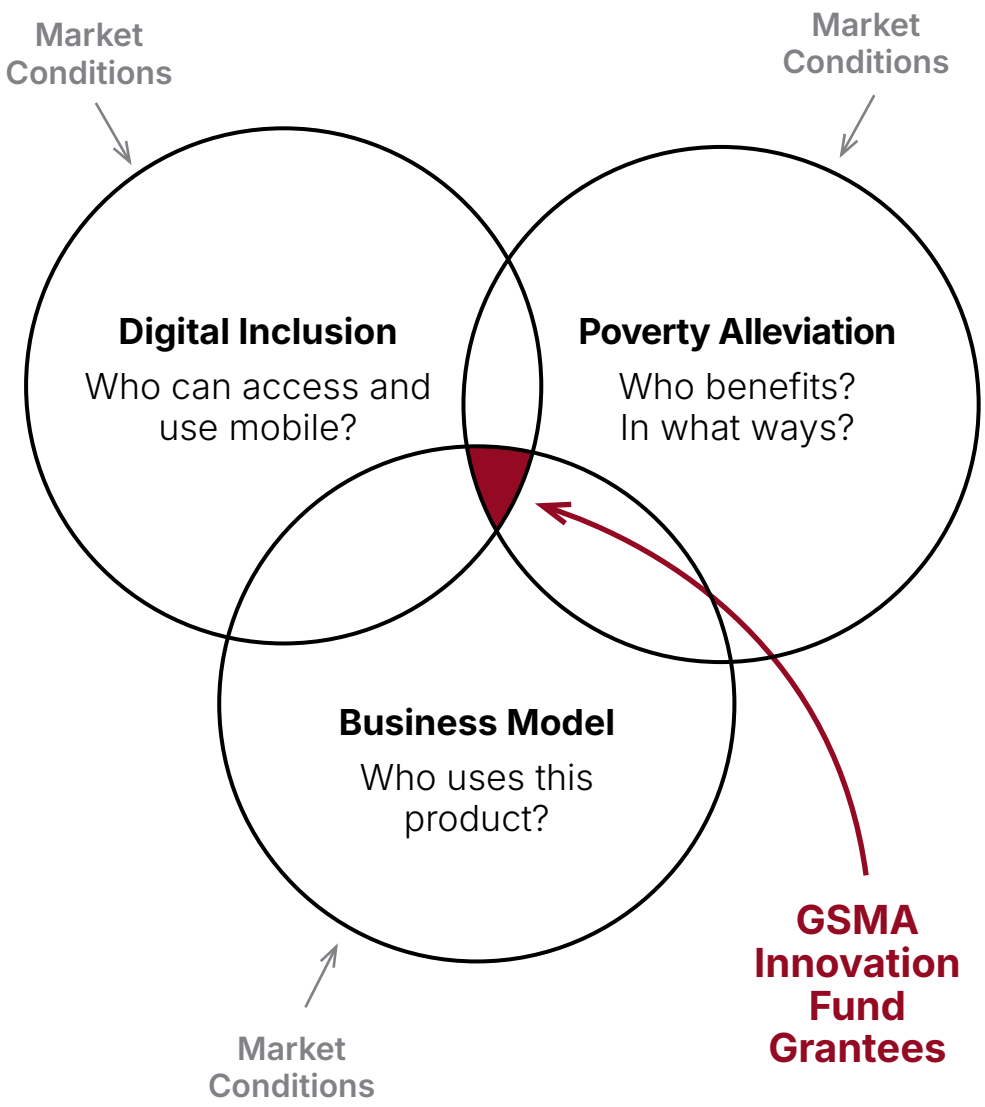


IMPACT STATEMENT:

Improved wellbeing, livelihoods and climate resilience, mitigation, and adaptation for low-income women and underserved groups through **improved access** to and **use of** mobile phones and digital service.

How are digital inclusion and poverty alleviation related?

Figure 2



Reality looks more like overlapping domains such as in Figure 2. A business product might rely on mobile without ever touching people in poverty, many businesses might support poverty alleviation, without really relying on digital inclusion, and services might increase access to mobile (services and information) that supports poverty alleviation without revolving around a specific product or business. Finding the 'sweet spot' of using a specific business model that includes digital inclusion as part of its main value proposition AND leads to poverty alleviation is not a given.

Yet, the GSMA Innovation Fund theory of change assumes that the funded innovations reside in this coveted middle spot. While it's true that **sometimes** mobile access provides access to business services which then **sometimes** creates jobs, reduces poverty and improves livelihoods, but the case studies demonstrate this is not **necessarily** the case. Digital inclusion, product use, and poverty alleviation are not dependent on one another, nor are they mutually exclusive. Additionally, all three domains are subject to influence from context-specific market conditions.

Starting with the specific product/business model of a given case helps to locate within these overlapping circles—identifying where/what the relationship is to mobile, potential benefit to those living in poverty, and how market conditions are impacting it all.

Case: TaskMoby (Africa 118)



Africa 118, also known as Eziti Technologies, is a technology company with 100 employees in Ethiopia, Kenya, Uganda, Tanzania, Ghana and Rwanda.

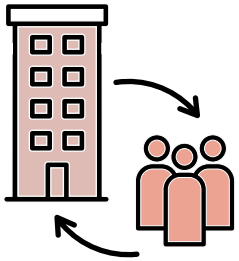
In Ethiopia, Africa 118 has a suite of products:

- Infomoby (2013)—creating a digital presence for Micro-, Small-, and Medium-sized Enterprises (MSMEs)
- **TaskMoby (2018)—a digital marketplace connecting service providers and contractors to businesses**
- TaskCenter (2024)—an e-commerce site for service providers to purchase supplies
- TaskCredit (2024)—mobile payment and access to credit for service providers. fund

Africa 118 has been GSMA Innovation Fund funded three times, TaskMoby has benefited from two of these investments:

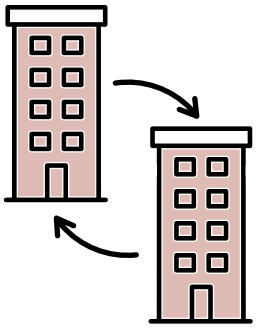
- Ecosystem Accelerator Innovation Fund (2018) Round 3: To launch TaskMoby and reach customers in Addis Ababa
- Innovation Fund Accelerator Growth (2023): Expanded TaskMoby beyond Addis Ababa into three new cities—Adama, Dire Dawa, and Hawassa.

TaskMoby began by taking the B2C (business-to-consumer) model and launched it in 2018 as a **digital marketplace that connects people with home service professionals** such as cleaners, plumbers, and electricians. Due to marketplace conditions, this did not scale as quickly as needed to generate adequate revenue.



Business-to-Consumer

In 2022, TaskMoby pivoted their business model to B2B (business to business) **serving as the connector to and subcontractor for larger businesses to meet their service provider needs**. TaskMoby directly employs young service providers in various industries—acting as an intermediary for larger businesses, ensuring timely and trusted service.

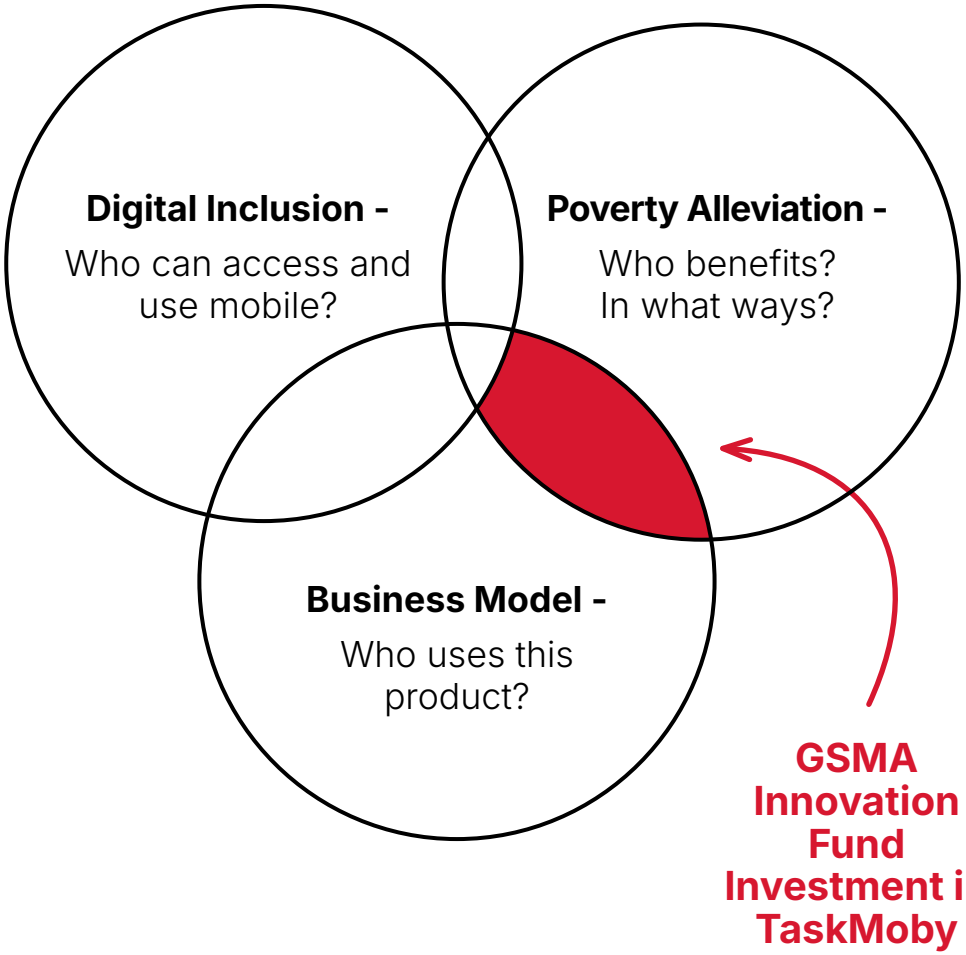


Business-to-Business

How is TaskMoby related to digital inclusion and poverty alleviation?

While TaskMoby's product is directly related to benefits associated with job creation, poverty reduction, livelihood improvement, and increased resilience, this business model pivot has de-emphasised the role of digital in its value proposition and functioning. The GSMA Innovation Fund's investment in TaskMoby is mostly located in the overlap between business product use and poverty alleviation, without a strong digital inclusion component (see Figure 3).

Figure 3



TaskMoby Market Analysis

This market analysis, as a companion to the GSMA Innovation Fund impact study, helps us understand how GSMA's efforts to de-risk digital innovation for businesses has connected to broader social and economic outcomes. These impacts do not occur in isolation. Grantees are both shaped by and have an influence on the markets they operate in.

By analyzing these market dynamics, we can better understand how they influence the depth, sustainability, and scalability of grantees' impact in local communities, such as job creation, poverty reduction, improved livelihoods, and increased resilience to challenges like climate events. It also considers factors that may affect the replication of solutions in different contexts.

Who is using TaskMoby?

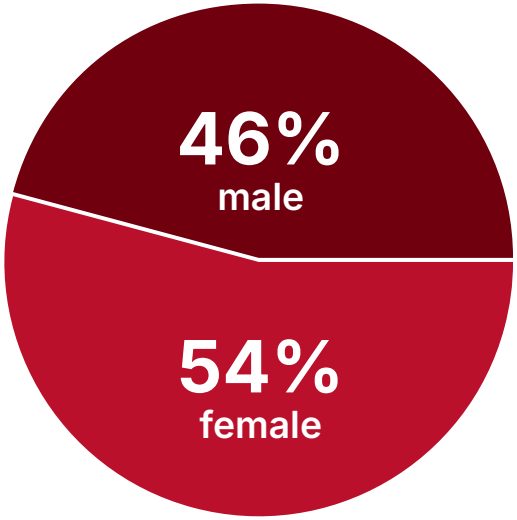
TaskMoby has two distinct users—Businesses and Service Providers. Going forward, to explore poverty alleviation, we will focus on only the individual users—**the service providers**.

	Urban/ rural	Below the national poverty line	Below 200% of the poverty line	Average age of service providers	% reaching secondary education	Formal bank account	Internet use	Mobile phones usage
Ethiopia National Averages	Urban: 22.5% Rural: 77.5%[1]	Urban: 11.3% Rural: 39.7%[2]	Urban: 35.9% Rural: 73.6%[3]	19 years[4]	33.1%[5]	45%[6]	21.3%[7]	60.4%[8]
TaskMoby Survey Respondents (180 service providers)	Urban: 98% Rural: 2%	Urban Addis Ababa: 1% Non-Addis cities: 23%	Urban Addis Ababa: 10% Non-Addis cities: 37%	25 years	71%	97%	96%	100%
TaskMoby compared to Ethiopia averages	↑ More urban	↓ Less poor	↓ Less poor	= Same	↑ More educated	↑ More banked	↑ More digital	↑ More digital

The average TaskMoby service provider is an urban, young (age 25) professional—often a recent Technical and Vocational Training (TVET) graduate with little to no experience in the job market.

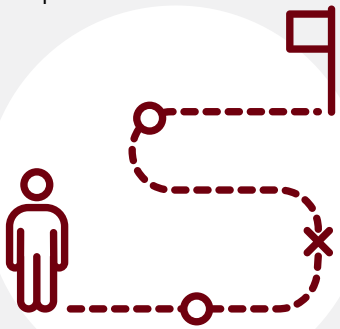
For many service providers (45% of 130 surveyed), securing an opportunity with TaskMoby is their first income-generating opportunity. Most have their own mobile devices and/or smartphones, despite the relatively high cost. The average service provider stays with TaskMoby for around 10 months before moving on.

Notably, TaskMoby service providers are equally male (46%) and female (54%). This does not mirror the gender norms of tech usage or women in the industries they serve.

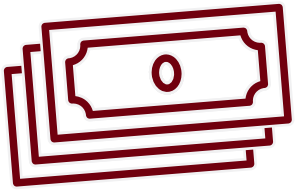


Why are they using TaskMoby?

TaskMoby service providers reported the following reasons for using the product:



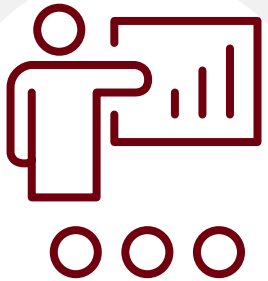
Gain practical, hands-on experience without prior work history



Earn money while building skills and resume



Have work opportunities in a gig economy when employment in more traditional arrangements is not as readily available



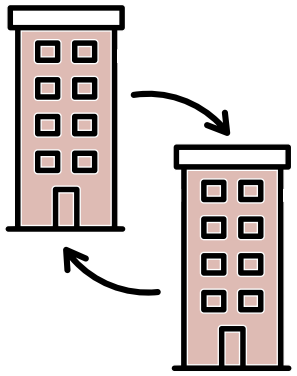
Receive additional light training and development

Is TaskMoby use related to poverty alleviation? If so, in what ways?

Job Creation

While TaskMoby is offering gig work, it is not creating jobs.

TaskMoby's shift to a B2B model means they are matching people with existing work, not acting as job creators for small business builders—which might have been the case with the original B2C model. Additionally, they are not matching service providers with formal employment opportunities that include social benefits and protections, but instead are offering gig work that can remain inconsistent and relatively low paid.



Business-to-Business model

Poverty Reduction

TaskMoby is connecting service providers to paid gigs—more so for women and more so for those outside of Addis Ababa. Because many service providers are young adults who are transitioning from school to the workforce, 44% were not earning money at all prior to TaskMoby.

However, **nearly half of service providers surveyed also reported needing additional sources of income**. Focus group participants said other income was required to meet expenses, respond to inflation, or be able to afford things other than basic necessities. These participants pointed out that the wages would not be enough to support additional family members.

Pros

- Of 180 service providers surveyed, 76% had improved living standards
- 65% saw an increase in income

"I mentioned I used to work at Kaliti for 8 months, during that time I used to live with my parents but ever since I transferred to Debre Zeit, I have become independent. I'm currently living off the salary I get from Eziti."

- FGD Respondent

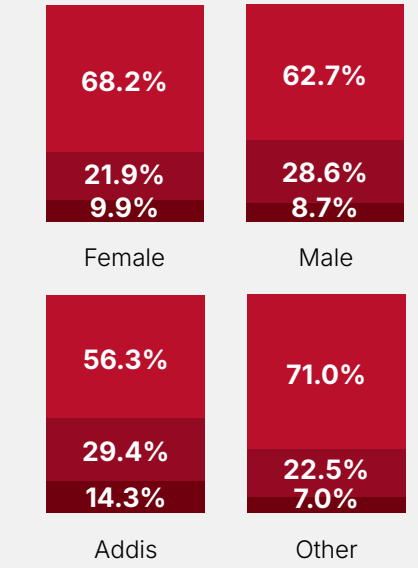
Cons

- Wages are low
- Work is inconsistent
- 44% of those surveyed had zero income prior to TaskMoby

"The pay is very little at TaskMoby, so in order for me to pay rent [I] look for other side jobs that we can do on the side."

- FGD Respondent

Income change since use.



Livelihood Improvement

In some respects, **TaskMoby contributes to young people's development and increases their income**. However, as gig work, the quality of opportunities offered **lacks the protections and benefits** of more formal employment. This is common in Ethiopia, with as many as 90% of workers in similar, precarious position in the informal sector. Still, service providers noted the downsides.

Pros

- 80% surveyed say they have improved employment opportunities
- 74% say they have stable work through TaskMoby (more so outside of Addis Ababa)
- 78.5% report TaskMoby meets "decent work" measures
- Seen as a stepping stone to other work

"It is giving me experience and an income as I had nothing to do after failing the grade 12 examination. That said, I see this only as a springboard—I won't stay a day longer once a better opportunity comes my way."

- FGD Respondent

"TaskMoby 'gave me an opportunity where most of the women were not given a chance. It was a men-dominated world but after my graduation from Lideta TVET, Taskmoby gave me the skills and experience to work with them and I landed the supervision work."

- Plumbing supervisor

Cons

- TaskMoby is often late in providing contracts and in payment of wages.
- TaskMoby does not provide healthcare, workers' compensation, maternity leave, or other benefits of a more formal employment type.
- Unequal benefits by gender: men surveyed reported stronger employment gains with 30% stating they had experienced a "large positive impact", compared to just 20% of women.

"I started working with TaskMoby but when I joined, there wasn't any formal contract I had to sign; it came about 6 months after I joined."

- FGD Respondent

"My biggest worry is not just for the next year but even for the coming month; it is whether I'm going to get the salary on time or not."

- FGD Respondent

"We don't have any safety [equipment], we have to be careful of ourselves so as not to be harmed. When accidents do happen, we're the ones who cover for our medical bills."

- FGD Respondent

Increased Resilience

Service providers are building skills and using formal banking.

Two features of working with TaskMoby set up service providers for greater resilience in the future. The first is the expansion of their skill sets, including building new capabilities. This was particularly noted among plumber service providers who may have been learning a different system.

The second is the ability to be paid directly into their bank accounts. Many service providers (41%) cited electronic/ automated payment as valuable because it simplified their financial management. It also contributed to the security of their earnings and increased the ease of savings.



What role do market conditions play?

The overall economy of Ethiopia is marked by negative economic shocks, including droughts, floods, locusts, and conflict.[9] Recently...

High inflation
17% [10]

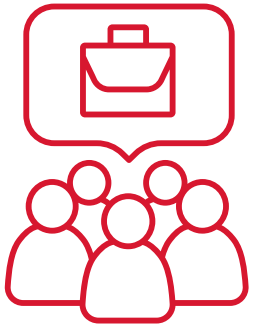
High unemployment
18.9% [11]

Informal economy
69% [12]
of non-agricultural jobs offering low pay and instability.

Within this context, TaskMoby is building a business specific to the gig economy, starting from a digital platform concept. Their target service providers are educated, urban youth and they operate in specific geographic locations and within specific service industries.

These characteristics drive which market conditions are influencing both TaskMoby's ability to grow (getting more people to use their product) and who can benefit from using TaskMoby, by how much, and in what ways.

Youth Unemployment



The majority of the population (71%) is under age 30 and two million youth enter the job market annually.[13] Since the COVID-19 pandemic unemployment has been especially high for youth at 27%. The unemployment rate for young women is 1.8 times higher than for young men.[14]

Ethiopia has a robust TVET (Technical and Vocational Training) system of over 2,000 geographically dispersed providers issuing nationally recognised certifications.[15]

Influence

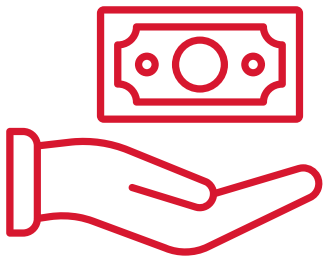
TaskMoby growth and product use

With high youth unemployment, strong TVET training, and a growing industry sector, **TaskMoby is positioned for growth**.

Potential impact for TaskMoby users

Young service providers have few options; even low-paying gig work is useful and a piece of the puzzle for building a career and adequate income.

Affordability of Mobile Connectivity and Devices



Affordability is cited as the top barrier to mobile internet adoption and further mobile internet use.[16] Internet costs have recently gone up due to overall inflation. While entry-level smartphones can be purchased for as low as 5,000 ETB (~30 GBP), a new model Samsung or Apple iPhone will run as much as 100,000 ETB (~615 GBP).[17] For reference, an estimated annual salary for a plumber in Ethiopia is 35,300 ETB[18] (~209 GBP), and 37,800 ETB[19] (~224 GBP) for a customer service agent.

There is also a strong gender-based component to phone ownership, with cultural norms that prioritise male access to technology and educational opportunities. In general, 75% of men own a mobile phone, while just 55% of women do. 14% of men use the internet on their mobile device while just 6% of women do.[20]

Influence

TaskMoby growth and product use

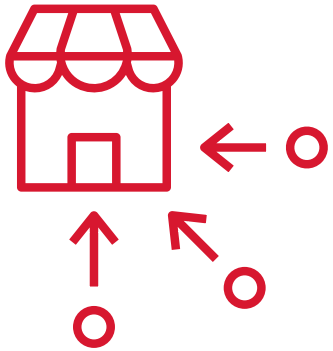
Early on, TaskMoby found that **a call centre was needed because of the high cost of mobile**—even if their service providers have it, the customers did not necessarily. **The ability to grow through just a digital platform is not feasible at this time**.

Potential impact for TaskMoby users

All TaskMoby service providers own devices, indicating their overall economic status has a certain level of stability and that **service providers unable to afford devices are not being reached by TaskMoby—especially women**.

If notification of potential jobs and payment shift exclusively to the mobile application, **the ability to afford connection may prove a larger barrier**, rather than a convenience. Now, just 40% of service providers surveyed said they access TAskMoby online through the app.

Competition and Marketplace



The gig economy is considered in its infancy but is gaining traction quickly. In 2023, a private and civic partnership between Mastercard Foundation and Gebeya, Inc. launched Mesirat, a project intended to create 100 new gig economy platforms and to facilitate the inclusion of 1 million new gig workers in 5 years.[21]

TaskMoby is a part of this project and was among the first to enter the market. Since their start, 5,461 service providers have found work through their platform.[22] Their main competitor, also a generic gig platform (not specialised in rides or electricians, for example) is a company called Gooday.io which has over 100,000 app downloads.[23] Mesirat features 16 other platforms offering professional services—though many are not direct competitors as services vary widely: nanny, sales, electrical, personal trainer, housekeeping, laundry, graphic design, etc.

Influence

TaskMoby growth and product use

Early success and geographic diversification **positions TaskMoby to continue to take advantage of a growing gig economy marketplace**. And there remains little direct competition.

Potential impact for TaskMoby users

With a large and growing gig economy, multiple platforms provide various spaces for gig workers to piecemeal together different employment opportunities.

Regulations Impacting the Gig Economy



Gig work is taxed to the worker as an independent consultancy, with a high deduction, pushing many freelancers into informal work instead of toward formal platforms.

Additionally, in the absence of regulation specific to gig work, companies have to balance consumer protection needs with their ability to attract workers. This leads to barriers in participation such as:[24]

- Passing a background check prior to employment
- Worker provides a financial guarantor to protect customer against theft
- If working direct to customer, worker is responsible for billing the customer and collecting fee, then paying TaskMoby (due to lack of license for specific service on behalf of TaskMoby).

Influence

TaskMoby growth and product use

Until regulation and policy specific to a gig economy become clear, **TaskMoby faces an uphill battle** to formalise work that is traditionally performed in the informal sector.

Potential impact for TaskMoby users

Service providers **realise significantly less value** when they have to reduce risk in ways that are usually held by the company.

Additionally, the **barriers to even participating will keep many in poverty from being able to benefit at all.**

Licensing



There are a lot of licensing regulations without clear guidance on how they are to be applied to digital gig platforms. This creates the risk of non-compliance and lots of grey zones for businesses.

For example, licenses are needed per type of service your business provides. Gig platforms may need separate licenses to act as a marketplace and/or to be able to collect money directly from customers. Additionally, for each type of service (electrical, plumbing, cleaning, nanny, etc.) they would need a separate license as a different type of business. There is also a question about needing an HR license and attendant HR personnel.[25]

Influence

TaskMoby growth and product use

Licensing requirements make **taking advantage of new market opportunities difficult and slow**.

It also puts the **business at risk of noncompliance** and fines, depending on local officials and interpretation of current regulations.

Potential impact for TaskMoby users

N/A

Worker Protection



There is no legislation specific to gig workers or even anything clarifying their classification. There are no requirements for health benefits, paid sick leave, pensions, or even minimum wages in the gig economy.[26]

Influence

TaskMoby growth and product use

In many respects the lack of regulation makes operating in this space easier at the moment. However, in the longer term, **it puts companies at risk of building a business model that is easily upended by future regulation** and puts them in jeopardy of non-compliance should an official choose to interpret existing labour laws in a unique way.

Potential impact for TaskMoby users

The work being offered through TaskMoby is well below standards and the benefit of non-gig work. Without commonplace worker protections, the **service providers are less likely to find TaskMoby as the sole solution** to meet income needs.

Gender Norms



There are substantial gender participation gaps in the workforce depending on the field.

Technicians and associates:
men—61% | women—39%

Crafts and Trades:
men—68% | women—32%

Managers:
men—71% | women—29%

There is also a significant wage gap across the board. On average women earn 32.8% less than men.[27]

The overall culture operates with relatively rigid gender norms that support male dominance and sexual entitlement; expectations are for females to be submissive. There are no national statistics on gender-based violence, but studies in secondary and higher education institutions have found that 51% of women will experience gender-based violence in her lifetime.[28]

Influence

TaskMoby growth and product use

TaskMoby has been able to achieve **gender parity in its initial user base**, proving that using a strategy to try and correct for inequity is making this market condition work in its favor—younger women are hungry for **inclusion in the labour market** and are able to **gain meaningful experience in what can be male-dominated fields**.

Potential impact for TaskMoby users

To the extent that TaskMoby works toward gender equity, **young women in male-dominated fields stand to benefit** from a structure that gives them experience and opportunities for growth.

Gender-based violence and general treatment of women can make gig work—**without more formal protections from a direct employer—much riskier for women than men**.

"We are women, and we have to go to different types of places to sell the decoder. We got to places where people drink, places they chew 'Khat' because of work. When speaking with people who are drinking alcohol, it is very challenging. They think you are there for something else while we are just there to sell the decoders."

- FGD Respondent

Security and Political Stability



Political and economic instability can make travel between urban areas tenuous and unsafe.

Not all regions have been impacted equally by recent civil conflict. The rural areas and Tigray region, in particular, have been hit hard with economic systems that are not functioning well and low security for any kind of travel.

Influence

TaskMoby growth and product use

Networks of people and skills tend to stay local, there is not a lot of travel between cities that is not absolutely necessary. For a business, **accessing new markets geographically is more difficult**.

Potential impact for TaskMoby users

Outside of Addis Ababa service providers are realizing significantly **greater job stability than those in the main urban area as there are fewer opportunities comparatively**.

Traveling between and **working in periurban areas can be challenging and dangerous**:

"Sometimes when we go to other towns or regions, we meet people we don't know, languages we don't know how to speak, and we encounter a lot of dangerous things."

- FGD Respondent

Financial Inclusion and Digital Finance



There has been a rapid expansion of mobile money penetration in Ethiopia due to the launch of M-Pesa by Safaricom in August 2023, after having only been Telebirr (a section of state-owned Ethio Telecom).[29] Mobile money penetration reached 70% in late 2024.[30] However, the service remains nascent and there is a substantive gender divide when it comes to digital financial inclusion where 78% of men use digital financial services versus just 22% of women.[31]

Additionally, there are governmental and national bank restrictions and regulations that do not allow international payment systems (such as PayPal and Stripe) to operate within Ethiopia.[32] This limits the entry of global market players, particularly for a gig economy where individual payment is key.

Influence

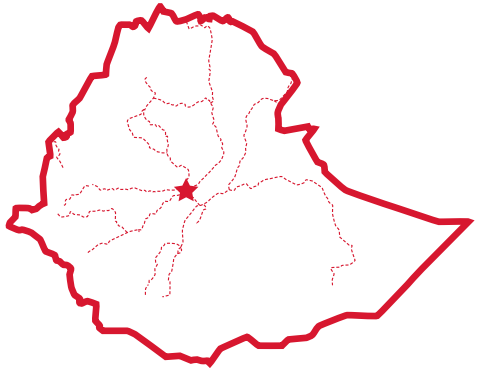
TaskMoby growth and product use

It is **less intuitive for product users**—businesses and service providers alike—to turn to a mobile solution for conducting business. However, this is rapidly changing and TaskMoby is ready at the beginning to ride a wave toward greater financial digital transactions. It mostly represents **an opportunity for adding greater mobile payment integration into its model**.

Potential impact for TaskMoby users

The upcoming changes to mobile money will hopefully make it **more likely they will be paid on time**.

Regional Diversity



Ethiopia's strong federalism, marked by ethnic divisions and language diversity, hinders the scaling of digital technologies. Regional autonomy creates fragmented regulations, while over 80 languages complicate standardization.

Influence

TaskMoby growth and product use

While it is more difficult to operate in different geographies, TaskMoby has already found that relatively simple strategies, like using local language marketing materials—helped them stand out and build credibility with staff and potential customers. Any business partner that is **able to provide service in multiple urban areas is sought after**.[33]

Potential impact for TaskMoby users

The farther from the urban cores, **the less likely a service provider is to use TaskMoby**—demographically they are likely to encounter language, literacy, and digital skill barriers. Yet, poverty measures are highest in rural areas.

Transportation



Traveling in certain areas (depending on political situations, gender, and time of day) can be dangerous. Transportation costs needed to complete work can also be prohibitive for gig/low-income workers.

"When the customer bargains too much. We don't have any commission. When that happens, we have to then walk back a long distance to our homes because we don't have any money."

- FGD Respondent

Influence

TaskMoby growth and product use

While it is more difficult to operate in Unless service providers are able to reliably, safely, and affordably get to assigned jobs **they will be unable to use TaskMoby**. This is **a limiting factor** for TaskMoby's scaling to other geographies or from covering larger areas.

Potential impact for TaskMoby users

Many current TaskMoby service providers report walking long distances, being unable to afford transportation, and being concerned for their safety when traveling for a job. **It makes the value of TaskMoby significantly less**.

"One of the reasons I quit was I lived far away."

- FGD Respondent

Digital Infrastructure and Quality of Service



Rural regions and even some areas within Addis Ababa experience lower satisfaction with network consistency and quality—most are accessing 3G networks (only 33% of the country has 4G access[34]).

Despite efforts to introduce 5G networks and enhance fixed broadband, the capital city and a few other key cities are the only places with widespread internet access, which remains elusive for rural and economically disadvantaged populations.

Influence

TaskMoby growth and product use

Because TaskMoby is almost exclusively urban in its focus, this is less of a concern, but not having the ease of 5G networks makes the **cultural shift toward using the mobile application to conduct business a longer proposition**. Currently, the vast majority of TaskMoby users (90%) are **not regularly using the mobile application**, but opt for the customer service line instead.[35]

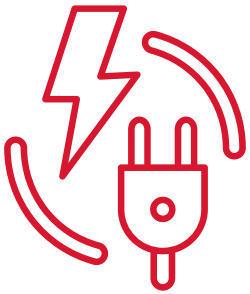
Potential impact for TaskMoby users

Not having reliable broadband can **act as a barrier to performing the job** service providers are hired to do. For example, DSTV installers run into challenges activating the installation and are dependent on a call centre.

"There is a number you have to input to activate it, sometimes it is hard to do it via phone. . . We call the call centre to help us with it and they will assist as in the installation process....even in Addis Ababa sometimes the network is an issue."

- FGD Respondent

Energy Infrastructure



Just over half of Ethiopia is connected (largely by hydropower) to the grid. The number of those connected has risen dramatically over the past decade, though disparities remain between urban and rural areas.

Influence

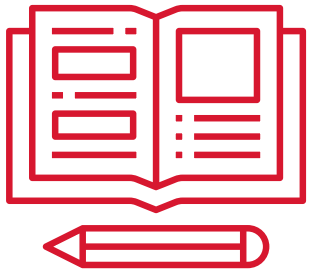
TaskMoby growth and product use

The growth of the energy industry along with abundant renewable energy resources are **positive scaling factors for TaskMoby** that both rely on electricity and support budding electricians.

Potential impact for TaskMoby users

NA.

Basic and Digital Literacy



Literacy rates increase according to age, with youth literacy rates being substantially higher than the rest of the population at 72.8% (2021). The literacy rate for ages 25-64 drops to only 42.1%.[36]

While digital literacy overall is not measured in the population, it is widely recognised as being relatively low. Ethiopia currently ranks 112 out of 149 countries on the World Economic Forum's digital skills index.[37] The government of Ethiopia has identified a digital literacy gap as a priority area in the Digital Ethiopia 2025 national strategy.[38] Not surprisingly, "literacy and skills" are pointed to as the second largest barrier to mobile internet uptake, nearly on par with issues of affordability.[39]

Influence

TaskMoby growth and product use

Due to TaskMoby's strategy of targeting primary urban youth as their service providers, **they have sidestepped what appears to be a barrier** in this context.

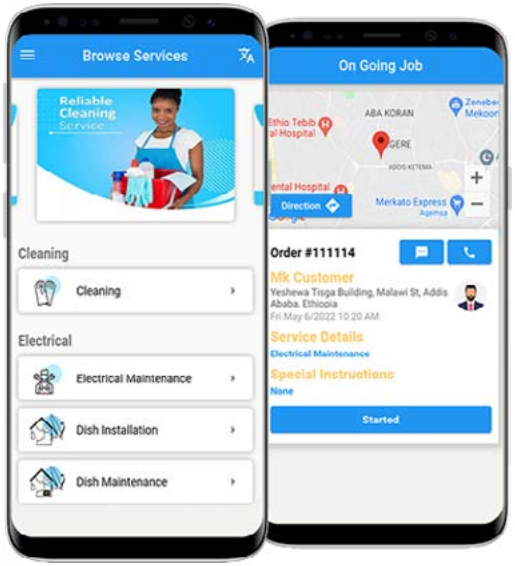
This mostly pulls weight culturally where **digital operations are not yet the norm**, but this shift will happen through the urban youth demographic that TaskMoby is focusing on.

Potential impact for TaskMoby users

Without digital literacy skills, a service provider is unlikely to use TaskMoby.

Conclusions

TaskMoby's role is not as a direct job creator, but as a facilitator of more efficient labor matching in Ethiopia's growing gig economy. While the platform successfully connects service providers to business clients, it is not overly reliant on mobile access and its impact depends on the extent to which it reaches those who can benefit most. TaskMoby primarily serves urban, digitally literate young adults who can offer on-demand services and sales, which may not fully align with the employment needs of the most economically vulnerable workers seeking stable work and benefits. While TaskMoby improves access to short-term income opportunities its ability to drive long-term economic mobility (i.e. reduce poverty) is limited.



taskmoby

What were the main benefits and for whom?

Who

TaskMoby is reaching educated, relatively financially secure urban youth - some previously unemployed.

Main Benefits

offering a viable first step in building careers and providing opportunities for gaining experience and income.

Not

offering secure, stable employment with robust employee protections or benefits.

What market conditions influenced these results?

While the gig economy is growing in Ethiopia it is still largely unregulated, posing equal opportunity and risk for early entrants like TaskMoby and its service providers.

Market conditions slowing the growth and utility of digital gig platforms in this context:

- high individual taxation
- responsibility for consumer protections
- licensing requirements specific to more traditional business models

Caution:

- **Gender inequities** need special attention if they are not to be repeated or exacerbated in a new gig economy business model.
- **Worker protections**, if not attended to, will significantly decrease the social benefit of the gig economy.

What does digital have to do with it?

The digital ecosystem and conducting business digitally is nascent but growing.

Digital Accelerators:

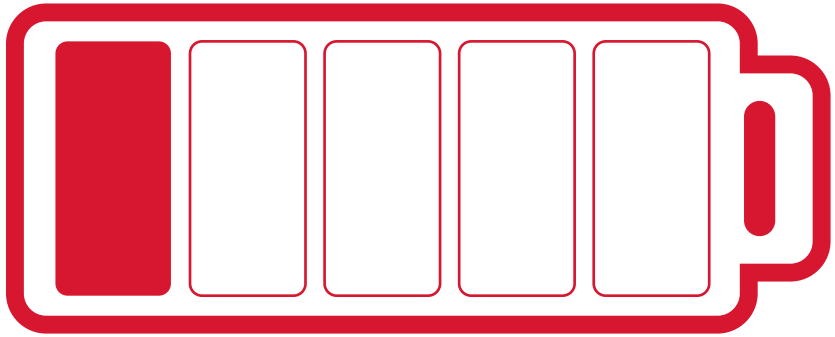
- Government planning and support
- Is **positioned to invest more heavily in their digital platform**, automating things like contracting, payment, and task/job opportunities—to **take advantage of their primary users' early adoption** of digital; urban youth.

Digital Decelerators:

- Low digital literacy
- Inconsistent quality of service
- Relatively expensive devices

As a result, **TaskMoby has circumvented reliance on digital**, and invested in call centre operations and traditional sales and customer management practices. What were the main benefits and for whom?

Importance of Digital to TaskMoby's impact



Endnotes

1 Worldometer (2025) Ethiopia Population.
2 Poverty Probability Index (2017) Ethiopia.
3 Ibid.
4 Worldometer (2025) Ethiopia Population.
5 UNICEF (2023) Ethiopia Learning and Development.
6 DFS Ethiopia Hub (30 Jan 2025) Financial Inclusion Goes Beyond Just Opening New Accounts.
7 DataReportal (3 Mar 2025) Digital 2025.
8 Ibid
9 World Bank (2024) Ethiopia Overview.
10 Trading Economics, Ethiopian Statistical Service, Ethiopia Inflation Rates.
11 Trading Economics (2025) Ethiopia Unemployment Rate.
12 Danish Trade Union Development Agency (2025) Labour market profile Ethiopia 2024/2025.
13 Danish Trade Union Development Agency (2025) Labour market profile Ethiopia 2024/2025.
14 World Bank Group (2023) Ratio of female to male youth unemployment rate (% ages 15-24).
15 International Labour Organization (7 December 2022) National TVET policies and systems in Ethiopia: Opportunities and issues in challenging times.
16 GSMA Consumer Survey (2023).
17 Prices seen online shopping (March, 2025).
18 World Salaries (2025) Average Plumber Salary in Ethiopia for 2025.
19 World Salaries (2025) Average Customer Support Agent Salary in Ethiopia for 2025.
20 GSMA (2024) Mobile Gender Gap.
21 https://mesirat.org/
22 GSMA Innovation Fund (Jan 2025) Africa118 Scalability Survey.
23 Shega (26 May 2023) The Rise of the Gig Economy in Ethiopia: A Pathway to Employment and Innovation.
24 Mercy Corps Youth Labs (June 2020) Operating Digital Gig Platforms in Different Regulatory Environments; A comparative assessment of Kenya, Tanzania, and Ethiopia.
25 Ibid.
26 Ibid.
27 Ethiopian Economics Association (2023) Female Labor Force Participation and Wage Gap in Urban Ethiopia.
28 G. Tadesse, et al. (22 Aug 2024) Magnitude and determinants of gender-based violence among female students in Ethiopian higher educational institutions: a systematic review and meta-analysis.
29 GSMA (31 Aug 2023) Mobile Money in Ethiopia: What we learnt from our expert roundtable.
30 GSMA (Oct 2024) Driving Digital Transformation of the Economy in Ethiopia: Opportunities, policy reforms and the role of mobile.
31 Ibid.
32 OneSafe (13 Feb 2025) Does PayPal work in Ethiopia?
33 GSMA Innovation Fund, Africa 118 TaskMoby Final Project Report.
34 Datareportal (2024) Digital 2024: Ethiopia.
35 Mercy Corps Youth Labs (June 2020) Operating Digital Gig Platforms in Different Regulatory Environments; A comparative assessment of Kenya, Tanzania, and Ethiopia.
36 UNESCO Ethiopia Country Profile.
37 UNCDF (8 August 2024) A Campaign to Enhance Youth's Digital Literacy in Ethiopia.
38 Federal Democratic Republic of Ethiopia (2025) Digital Ethiopia Strategy 2025, p. 7.
39 GSMA Consumer Survey 2023.

Acknowledgements

The GSMA is a global organisation unifying the mobile ecosystem to discover, develop and deliver innovation foundational to positive business environments and societal change. Our vision is to unlock the full power of connectivity so that people, industry, and society thrive. Representing MNOs and organisations across the mobile ecosystem and adjacent industries, the GSMA delivers for its members across three broad pillars: Connectivity for Good, Industry Services and Solutions, and Outreach. This activity includes advancing policy, tackling today's biggest societal challenges, underpinning the technology and interoperability that make mobile work, and providing the world's largest platform to convene the mobile ecosystem at the MWC and M360 series of events.

We invite you to find out more at www.gsma.com

GSMA

The GSMA Innovation Fund accelerates digital tech solutions that are addressing key global challenges. Through grant funding and tailored venture building support, we enable innovative organisations in LMICs to scale and amplify social and environmental impact.

For more information, please visit: www.gsma.com/innovationfund

UK International Development
Partnership | Progress | Prosperity

This initiative has been funded by UK International Development from the UK government and is supported by the GSMA and its members. The views expressed do not necessarily reflect the UK government's official policies.

Radicle DEVELOPMENT

Radicle Development

Radicle Development is a consultancy committed to supporting transformation within and for organizations seeking social change. Using evaluation, strategy, and design, we get to a root understanding of how systems work and what new learning, strategy, or action can help positive change grow.

Authors

Anna Martin, Co-founder, Radicle Development
Jennifer Compton, Co-founder, Radicle Development

Visual Design

Julie Visco

Contributors

We would like to thank the following experts and innovators for their valuable contributions to this research:

Ruth Orbach, Director of Monitoring, Evaluation, and Learning (MEL), M4D: Central Insights Unit

Caitlin Blaser Mapitsa, consultant to GSMA Innovation Fund

Jamie Robertson, consultant GSMA Innovation Fund

TripleLine Consulting

TRIPLELINE