

5. Women Resellers in India's Gig Economy: From Access to Confidence*

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Abstract

Since the onset of the COVID-19 pandemic, conversations around the gig economy have explored its impact on how we view labour and the skilled workforce globally. In India, both the “gig economy” and gig workers have always existed and been pervasive, especially in the unorganized sectors. Many women in India, especially homemakers who want to work from home, have leveraged platforms like Meesho to enter the commercial realm. The research presented in this chapter shows how women have “negotiated” social permissions to try reselling, especially in rural and semi-urban areas, where digital or mobile access is restricted. It also focuses on what it means for them to use the internet for the Meesho app, or to try reselling or setting up their online business through the platform.

Keywords: gig economy, gig worker, reselling, reseller, Meesho, internet

Since the onset of the COVID-19 pandemic, there has been a lot of conversation around the gig economy that will impact how we view labour and the skilled workforce globally. In India, both the “gig economy” and gig workers have always existed and been pervasive, especially in the unorganized sectors. From a vegetable vendor, a tea shop server, an artisan, to an entrepreneur, or a reseller on our Meesho¹ platform, workers in the informal sector are at the heart of India's gig economy. Many women in India, especially

* A version of this chapter was previously published on the FemLab blog: <https://femlab.co/2020/08/07/women-resellers-in-indias-gig-economy-from-access-to-confidence/>

¹ <https://meesho.com/>

those who wish to work from home, have leveraged platforms like Meesho to enter the commercial realm.

A reseller is someone who sources a product from a supplier and sells to the end-customer without the parent company or supplier source involved. This is different from a seller (represents a brand/company) or dealer (wholesaler) who doesn't engage with customers directly.

As per the 2018 estimate,² India has approximately 300 million women in the age group of 20–49 years. If we make a conservative estimate that about five per cent of this population is literate to semi-literate women across urban, semi-urban, and rural areas with digital access via mobile phones, then we have a potential reseller who can become a Meesho entrepreneur.³ Meesho brings suppliers and resellers on a social e-commerce platform that manages the end-to-end process from product selection to end-customer delivery. From 2016 to 2021, Meesho has engaged over ten million women on the platform.

A reseller like Geetha,⁴ a thirty-five-year-old homemaker in semi-urban India, uses the Meesho app to select and order products, which she can then sell to end-customers in her area or anywhere in India. Meesho procures the product from the supplier and delivers to the customer on behalf of Geetha. The accumulated commission from all orders is transferred by Meesho to Geetha's account every fortnight. She continues to scale her business (under her brand name, Geetha Style Boutique) with more orders and earns a regular income from the platform. Many such resellers, over a period of time, have gone on to become Meesho entrepreneurs, earning a minimum of INR 20,000–40,000 per month (or \$250–500, equivalent to an urban middle-class individual income in India). Meesho, in some sense, is formalizing women and men “gig workers” from the informal sector by linking them to the formal financial system where the commission from the platform gets transferred to their registered bank accounts. Many of our women resellers never had their own bank account before building their business on Meesho. We encountered rich narratives of how these women felt when they opened a bank account, received their first income, had to make a PAN card (a Permanent Account Number allocated by the Indian Income Tax Department) or paid income tax for the first time. These women found reselling motivating because they were not only earning and contributing

2 <https://tradingeconomics.com/india/population-female-percent-of-total-wb-data.html>

3 Meesho, from 2021, has pivoted to a consumer-focused e-commerce platform, although it continues to allow Meesho entrepreneurs to operate their reselling business.

4 All names used in this chapter have been changed to protect identity.

to the household income but also contributing to the society (by helping other families living in rural or remote areas shopping for products they wouldn't have had access to before or be even aware of) and the economy (by paying taxes and running their own business).

In order to further the company's key objective of ensuring resellers' success, a user research function was set up to study their motivations and behaviours and dig deeper into problems they may face on the platform or in the course of conducting their business. This involved conducting qualitative, generative research along with UX (user experience) evaluative research, and usability testing of the Meesho platform across product features and user experiences. The results from this study have been insightful for me, to say the least, while leading the user research function at this late growth stage of the business. We have been able to produce actionable insights about our resellers for our product and design teams and build frameworks and models on reseller behaviours, in addition to sharing these insights across functions in the company. I share two such case studies below.

Activation of Resellers

Many women who intend to enter the gig economy and earn an income (however small) don't understand how to proceed after they have downloaded the Meesho app. Many of these new resellers rely on their social network or friends who are already resellers on Meesho to help them understand how the app works and how they can sell products and earn a margin. Meesho wanted to help new users who didn't have their own network to rely on or were unable to learn from video tutorials on the app. This required us to gain an in-depth understanding of their challenges and barriers in relation to using the app. By conducting user-experience studies, we were able to design solutions that simplified their on-boarding experience, creating simple steps to make their first "trial order" to experience the product themselves before selling to others. This led to a ten per cent improvement in activation through simplification steps and trial order solutions.

Referral Programme

We discovered a community of Meesho referrers who started as resellers but discovered early that they preferred referring and supporting other resellers to grow on the platform. These referrers were in majority men

(approximately seventy per cent) that preferred to earn a lower commission of referral through Meesho rather than a higher margin from reselling. These men's preference for referral was because they don't have a lot of time in managing reselling businesses, targeting potential customers (especially women who primarily shop) to sell products. However, referring on an ad-hoc basis or for a specific time in a week was convenient, required lesser effort, and was viewed as a part-time income. Active referrers who earned a regular income from referrals were called "power referrers" that in a majority of cases (approximately sixty-to-sixty-five per cent) turned out to be men. These men started by referring to their wives or women from their family and expanding further in their social network. They also acted as Meesho "ambassadors" who would convince husbands or male members of the family to allow their women to try the app and earn an income. They gave assurances of no investment, no potential fraud or loss to the family, and emphasized that women could run their business and earn an income while managing the household and without leaving the home. We carried out deeper research to understand how power referrers operate, the challenges they face, and their barriers to onboard more women resellers, and how we could expand opportunities under the referral programme. This research also led to fascinating learnings about the gig worker "mindset" amongst men and women in rural and semi-urban regions of India from an anthropological and psychological lens to the applicability in a product-tech industry, which can be scalable. Our insights led to an overhaul of the power referral programme, allowing these power referrers to access the Meesho network of new resellers whom they can mentor/guide to becoming successful entrepreneurs.

Until 2021, before Meesho pivoted towards consumers as an e-commerce platform, we had over two million women actively reselling on our platform. These women are part of the gig economy, a unique case of women resellers on an entrepreneurial journey. I share some of my key learnings below about women as gig workers and how they navigate this journey.

A Woman Reseller's Success is Her Family's Success

Women resellers in our research are not just users; we found evidence of their roles as contributors, influencers, movers, and makers of family and community. For instance, Radha was able to admit her children to a better private school after they had been forced to drop out for a year from a low-budget school when she lost her job. Sunitha, who never had a job or

managed money, started contributing to the household savings after paying some of the family expenses—this was within three months of reselling, which augmented her savings to INR 150,000 (approximately \$2,000) within a year. Pushpa, a housewife who had fallen into depression due to a lack of opportunities and self-doubt, gained self-confidence through Meesho's reselling platform. Our qualitative research uncovered that the motivations and ideas of success for women resellers went beyond earning an income to acquiring new skills, building self-identity, confidence, and personal development. Women entrepreneurs in the reselling context as “gig workers” have found success in terms of earned income and self-confidence, translating this to hope and inspiration within the family or household. These women have included their husbands or male family members in their reselling business as men are often primary decision-makers in India, and are also considered primary contributors to the family/household finances. Hence, women find it imperative in such an inequitable social construct, to carefully navigate these socio-cultural norms and include these primary decision-makers as part of the reselling business to ensure their success.

Managing the Household and Scaling Their Business

Based on our marketing insights, the popular search terms among women and men for “gigs” across regions in India are: “earn from home,” “working from home,” or “earning extra income.” Meesho used these terms to target potential resellers through marketing and digital ads, especially focusing on women. Our qualitative research also confirms that women resellers who are looking to work from home or earn extra income had discovered the Meesho platform through social media or an online search. These “acquired” (new/recently onboarded on Meesho) women resellers on our platform are very clear about their intent in balancing household responsibilities with running their reselling business. They are not willing to compromise either, especially if they have found reselling personally fulfilling, beyond earning an income. Their idea of managing time is not based on specific hours of reselling work, but rather multi-tasking between household responsibilities and scaling or managing their reselling business. Many women have actively found support from their spouse and other family members to manage household chores, their business orders, and customers.

Digital Access to Digital Confidence

Often, women, no matter their background, have lacked exposure or opportunity to run a business. Our research highlighted that women have “negotiated” social permissions to try reselling, especially in rural and semi-urban areas where digital or mobile access for them is restricted. They negotiate permissions with their husbands or family decision-makers (father/mother) to get their own mobile device, using the internet for the Meesho app, or to try reselling or setting up their online business through the platform. The family agrees with the intent that women would try this business while staying at home and managing household responsibilities at the same time. Thus, the women and their families are both building trust with Meesho and the reselling business to see if this way of earning is legitimate.

This digital access leads to women using the Meesho app on a daily basis and over a period of time, gaining a measure of “digital confidence.” This finding was backed up during our evaluative research and usability testing where women demonstrated greater confidence in their use of the app and were able to complete tasks in a shorter time than expected. This also depended on what stage of reselling they were at and their app usage frequency—whether they were new, intermediate, or experienced resellers. Many women who gained access to their own mobile devices had only Meesho, WhatsApp, and YouTube apps to begin their journey of digital proficiency.

Our approach to designing a quality user experience is closely aligned with the women resellers’ journey of learning and using the app to gain confidence, both in the process of reselling and with the platform.

An example would be the activation solution mentioned earlier in this chapter, to help women with simplified steps of trial order before reselling. The goal of our research outputs being integrated in product and design solutions had three main directions:

Depth-focused research: Interaction with users, agile or “quick and dirty” research can only surface the obvious problems and may not exclude user and stakeholder biases. It is critical to do more foundational, deeper, and longitudinal (continuous) research applying an anthropological, sociological, and psychological lens to build depth in understanding our users. This has helped us unearth problems and turned these findings into clear, actionable insights that made the solution obvious across teams/among stakeholders.

Maintaining user centricity: Probably the most difficult part when multiple teams are involved over a period of time across iterations of solution to

execution. The end-result may not reflect the original user problem that needed to be solved or may reveal that the product/feature is not intuitive for target users. However, as researchers within an organizational context, while we continue to “consult” business, product, and design teams across the product development lifecycle, we strive to maintain user centrality for sustainable impact.

Designing a seamless core experience: In a product-tech industry, post-growth stage companies have several product and design teams working in specific charters within a business vertical. These teams are focused on solving charter-based problems, leading to a tunnel vision which restricts stakeholders to comprehend problems holistically. Researchers actively think and work cross-charter and cross-vertical to comprehend and evaluate a seamless experience from the user's point of view. We need to consider how a reseller would login, discover products, select and checkout/order the products, while also including their post-order experience (product delivery and experience), which is the reseller's core seamless experience.

Our research found women resellers to be highly motivated users who gave us inputs, ideas, and insights towards their challenges, barriers, and intent. They have a participatory approach and unintentionally influence us about better user experience on the Meesho platform.

Some of our learnings while observing their behaviours and actions on the Meesho app are:

The association of outside-app behaviour/activities with in-app behaviour and actions: Women resellers have to manage the household and family responsibilities while running their reselling business, which can become hectic and stressful. Optimizing their time is thereby critical. Hence, managing their time, organizing business activities during specific slots of time, and in-app explorations and actions reserved for another time slot helped these women to maintain the balance of family and business. Understanding their off-app business activities was equally important to interpret or correlate them with their in-app comprehension, behaviours, decisions, and actions.

For example, when we were building an engagement product roadmap for women users, we did a deep dive into their daily, weekly, and monthly routines to understand their time optimization behaviours. We uncovered how these women explored the Meesho app for engagement and entertainment activities, which they found relevant and valuable between their chores and business tasks. We also discovered how family members of women resellers participated in sharing product images to convince end-customers or tracking and coordinating orders with our delivery partners, which were

off-app activities. We then built solutions and redesigned a few features for ease in product sharing and shareable formats for order tracking that was accessible in devices other than the women resellers'.

Being heard helps women overcome socio-cultural conditioning: Often in research and in designing solutions, we assume that users would be able to comprehend their problems and clearly articulate them. The ground reality is quite different, where users usually communicate their challenges with inherent biases, lacking context in problem definition, and little realization or comprehension with their own actions. This becomes a larger problem among Global South users and Indian users from rural or semi-urban regions where English language proficiency is low and reading comprehension in local languages is also limited.

Hence, it is critical to build rigour in research, where we incorporate and consider biases or constraints of users through a robust discussion guide. The line of probing in research needs to be observant, perceptive, and adaptive. Many women resellers were shy, hesitant, or lacked confidence due to socio-cultural conditioning and/or low language proficiency during our early interviews. However, women resellers compensate or overcome these constraints with high motivation and a willingness to engage, making their voice heard with regard to their business challenges using Meesho. They surmount their challenges by trusting the researchers' approach but also, more importantly, through their own motivation to contribute to the Meesho platform.

We often talk about user empathy loosely without understanding the nuances or actions that we need to adopt. Our ability to unearth deeper and actionable insights that can create meaningful solutions, accommodating several socio-cultural constraints faced by our women resellers in hinterland across India, is only possible if we can go deep enough to understand and interpret their inputs carefully.

Leveraging existing product constructs that lead to discovery of new opportunities: The nature of social commerce and reselling business makes women resellers engage with the Meesho app on a daily basis, ranging from three to eight hours in a day. This deeper engagement led to many women resellers exploring the app features or "real estates" (e.g., digital properties and spaces like banners, category pages, offer sections) with two main intents. First, how to comprehend and proficiently use features that allow them to save time and discover real estates which lead to new trending products for their end-customers. Second, over time, they move from engaging to leveraging the Meesho app which helps them become not just discoverers but also curators of products for their end-customers.

Women resellers, on almost a daily basis, are trying to curate a range of relevant and “trendy” products for their end-customers, many of whom are from rural and remote regions in India. When these women leverage product constructs that have a specific use, they sometimes present a different purpose that we had anticipated. Our research led us to pivot and improve or introduce features that catered to the resellers’ new purpose and discard the original intent of the construct. For example, the Meesho app had a community construct (a dedicated real estate and on the main menu) which was meant for resellers to have individual “business” profiles to connect with each other, engage informally on starting reselling, and growing their business. These resellers started sharing more of their grievances related to their respective product orders, the responses to which we incorporated into the “help” section, and included informal chats such as quizzes, entertainment-focused images, jokes, or reselling-focused queries, especially for top resellers. Over time, they started sharing their curated catalogues with each other with a new intent to discover better, relevant, high-quality, top-selling, or trending products through other resellers. This led to a pivot in the community construct as a social shopping (or curated) behaviour and we improved and introduced a few features to enable them in discovery of other resellers’ curation of products.

Women resellers, especially from rural and semi-urban regions in the country, represent a unique case of India’s gig economy. Our data and research have generated evidence that women resellers stand to gain considerably from platforms that are responsively designed. Their success is based on their ability to influence a potentially large base of customers and continually engage them in building a sustainable business. This is because women in India not only have strong relationships, or influence with their relatives or close friends, but when supported by responsive tools, can acquire the ability to negotiate better with family on existing patriarchal norms and structures, and forge new relationships with strangers, among communities, social networks, or circles across regions.

About the Author

Achyutha Sharma (achyuthasharma@gmail.com) has over seventeen years of experience in Research, Brand, and Design, and is currently leading user research at Meesho. He has worked across themes in the social sector, understanding the billion people of India (BoP) demographic, in addition to commercial retail experience gaining depth of insights on Indian consumers.

