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Remote (dis)engagement: Shifting Corporate Risk to the 'Bottom of the Pyramid'

Kate Roll, Catherine Dolan and Dinah Rajak

Abstract

Untapped markets are often deemed institutional voids, *terra incognita* ripe with economic possibility. The conversion of institutional voids into viable markets has become the ambition of many corporations today, who view marginal and underserved areas such as urban slums as opportunities to achieve the dual aims of market growth and poverty reduction, particularly through 'bottom of the pyramid' (BoP) programmes. This paper examines how firms manage institutional voids and the consequences of these approaches for workers through a case study of Project Insansa, a BoP route to market (RTM) programme designed by the global food manufacturer Food Co., in Kibera, Africa's largest slum, located in Nairobi.

When entering Kibera, Food Co. did not seek to bridge institutional voids or design strategies to understand the dynamics of informal markets in greater detail. Instead, the company pursued a different approach: outsourcing the management of risk and knowledge of these areas to others, specifically to existing organisations, social networks, and individuals within these spaces, a strategy we term 'remote (dis)engagement.' The paper describes the logics and outcome of this approach, concluding that Project Insansa's business model depends on 'gig practices' of flexibility, irregular work and insecurity to realise the much-heralded 'fortune at the bottom of the pyramid' (Prahalad 2005).

Introduction

In the vernacular of multinational business, untapped markets are often deemed institutional voids, *terra incognita* ripe with economic possibility. The conversion of institutional voids – spaces marked by the absence of the formal institutions, intermediaries and infrastructures needed to bring goods to market (Khanna and Palepu 2010) – into viable markets has become the ambition of many corporations today, who view marginal and underserved areas such as urban slums and off-the-grid rural areas as opportunities to achieve the dual aims of market growth and poverty reduction, particularly through 'bottom of the pyramid' (BoP) programmes. It is precisely corporations' perceptions of these 'unchartered' spaces as impenetrable and obscure to corporate distribution networks (see Johnson 2010, Hamal and Prahalad 1994) that provides the rationale for

employment practices – namely shifting responsibility and risk to precarious workers – that are deemed unacceptable or unlawful outside these spaces.

In examining these practices, this paper brings attention to the interaction of the private sector and extant social infrastructures in BoP programmes (Elyachar 2012, Dolan and Rajak 2018, Paek 2017). It poses two questions. Firstly, how do corporations draw on social infrastructures to close the gap between western-style markets and the on-the-ground realities of BoP environments? Secondly, what are the consequences of this approach for the workers (hereafter also referred to as sellers) involved, i.e., how are the risks and rewards of working at the bottom of the pyramid distributed?

To pursue these questions the paper draws on an in-depth case study of Project Insansa, a BoP route to market (RTM) programme designed by the fast-moving consumer goods company and global food manufacturer, Food Co[1], which seeks to reorient the purpose and processes of capitalism through its organisational principle of 'mutuality'. The paper traces Food Co.'s efforts to operate in Kibera, Nairobi, Kenya – a paradigmatic 'institutional void' — through Project Insansa's RTN programme, which provides the under- and unemployed poor with opportunities to sell Food Co. products.

Food Co. does not gain entry into the BoP by extending its existing distribution routes or by understanding the dynamics of underserved markets in greater detail. Nor does the company invest in physical infrastructure to build its global business or extend the institutional protections associated with formal employment. Instead, the company shifts risks and the responsibility to manage them, and the knowledge of these areas to others, specifically to existing organisations and individuals within these spaces, thereby using 'people as infrastructure' (Simone 2004: 407). Food Co. co-opts the informal institutional infrastructure of 'remote' areas — social networks, longstanding systems of trust and reciprocity, and existing informal market relations — to gain access. While leveraging the social infrastructures of the poor has become a common strategy of participatory development (Beall 2001, Bebbington 2002, Fine 2002), and especially of microfinance (MacClean 2010, Mader 2015, Schuster 2015), Food Co.'s sellers' networks constitute the RTM infrastructure itself. These networks contribute invisible labour to the distribution process, as well as compensate for the absence of formal employment provisions, including insurance, credit support, sick leave, and licensure.

[1] As required by our funding agreement, we have replaced the names of the company, its programs and its employees with pseudonyms.

We call this strategy 'remote (dis)engagement', a term that reflects Food Co.'s conception of its BoP consumers as 'the "remote" populations in the slums' (Food Co. Presentation 2015) and the firm's deliberate detachment from direct management of the programme. The strategy of remote (dis)engagement involves deflecting key corporate functions to Insansa workers, cast as 'uplifters' in corporate nomenclature, and, to a lesser degree, to local non-governmental organization (NGO) partners. As Dolan and Rajak (2016a) and Meagher (2016) have shown, Africa's vast reservoir of 'under-utilized' labour is perceived as a limitless resource base, valued as a low-cost asset for new entrepreneurial ventures (see also Vachani and Smith 2008:76), and as discussed here, embraced as an informal institutional resource and fix for institutional voids. Drawing on workers' own connections and relationships or 'social capital' enables Food Co. to minimise the direct social, managerial and legal costs associated with the programme,[2] which, the company suggests, would otherwise make operating in these areas prohibitive. Yet while harnessing the social infrastructure of workers enables the company to defray costs of operating in Kibera, it also circumvents state-mandated regulations and protections that govern companies' obligations to labour.

Shifting both physical and financial risks to these workers echoes the practices of platform companies that perform regulatory slight-of-hand by reclassifying workers as independent contractors. While not yet connected via smartphones, Project Insansa workers perform low-tech 'gig' work (see Roll 2020); they lack contracts and have no official status as employees within the company. They are paid on a commission basis, are excluded from the benefits and protections formal employees enjoy, and assume the responsibilities for other corporate functions such as recruitment and skills acquisition. Remote (dis)engagement does not address the lack of formal institutions and infrastructures that define the BoP from the corporate perspective; indeed, the strategy's reported success is intrinsically tied to existing adaptations to the status quo. Nor does it reduce the distance between conventional and BoP markets, and it may even reinforce the boundary between informal and formal employment that characterises African economies (Ferguson 2007).

In contrast to the ideal of market inclusion BoP programmes like Insansa claim to deliver, and the contemporary valorisation of informal institutions as a potential remedy for state and market failures (Ferguson 2007), Project Insansa's business model depends on 'gig practices' of flexibility, irregular work and insecurity that reinforce the conditions of vulnerability and marginality BoP initiatives claim to ameliorate. While Insansa sellers may experience a form of market inclusion,

[2] This was reinforced in discussions with managers and in a presentation we attended in 2014 that stated that this model, through its use of partners, provided 'Lower costs, strong social networks, and deep insights into customers and communities'.

the nature of this inclusion is better understood as a process of adverse incorporation, in which the possibilities for security and accumulation are circumscribed by the terms on which workers are incorporated into the BoP market (Hickey & du Toit 2007, Wood 2003).

The paper begins by examining how management discourses frame BoP RTM programmes as a solution to both the inaccessibility and inscrutability of BoP spaces and the under-and unemployment of informal workers. The paper then describes how Food Co. shifts financial and security risks to workers by engaging in partnerships with local NGOs and by bringing local social networks and their knowledge into the core of business strategy. In particular, we examine three key functions that workers assume, enabling the firm to operate in this new space remotely while deflecting risks away from the corporate bottom line: security and access; income and credit risk; and social protection. We show how the discourse of entrepreneurial autonomy and efficiency, championed by the Insansa model of mutual capitalism legitimates this transfer of risk, yet is belied by workers who seek an enduring, 'formal' employment relationship with Food Co. The paper concludes by interrogating what an inclusive market built on a social infrastructure of informal, precarious, gig work suggests for private sector pursuits of ethical capitalism.

Institutional Voids and Social Infrastructure at the Bottom of the Pyramid

In the late 20th century, as global supply chains extended across the world, subsuming territories and workers in vast (often exploitative) webs of production and trade, the corporate social responsibility (CSR) movement emerged to champion a model of humane capitalism that was moral as well as profitable (Blowfield and Murray 2008, Rajak 2011, Dolan and Rajak 2016b). Coinciding with this shift was CK Prahalad's, *The Fortune at the Bottom of the Pyramid: Eradicating Poverty through Profits* (2005), which placed poverty reduction at 'the heart of strategic business thinking' (Sharmin et al. 2014: 42). Prahalad argued that multinational corporations (MNCs), facing saturated markets in industrialized nations, could offset sluggish growth rates, earn profits, and reduce poverty firstly, by marketing goods and services to the four billion people excluded from the reach of global markets, and secondly, by providing the (largely informal) unemployed with income-earning opportunities as entrepreneurs to sell them.

This proposition, dubbed BoP 1.0, quickly gained favour in business circles and spawned several high profile MNC RTM programmes.[3] Yet a schism soon emerged between business' financial objectives and the social improvements they sought to realize in BoP communities. Scholars began

[3] These include Unilever's Project Shakti in India, JITA in Bangladesh, BP in India, Nestlé's 'My Own Business' programme in Central and West Africa, SC Johnson & Community Cleaning Services in Kenya and P&G's PUR in Uganda, among others.

to deride BoP 1.0 programmes as a 'form of corporate imperialism', well-intentioned but misguided plots to sell unnecessary consumer goods to the poor (Simanis and Hart 2008: 2, see also: Arora and Romijn 2012, Borchardt et al. 2020, Chliova and Ringov 2017, Faria and Hemais 2017, Karnani 2007).

As a result, subsequent generations of BoP strategies have moved beyond selling to the poor to: co-creation and business co-venturing (BoP 2.0) (Simanis and Hart 2008); an emphasis on well-being and sustainable development that conceptualises BoP ventures as part of broader innovation ecosystems (BoP 3.0) (Caneque and Hart 2015, Chmielewski et al. 2020, Mason et al. 2017); and integration of MNEs and local enterprises, often through ICT-enabled innovations (BoP 4.0) (Borchardt et al. 2020, Ilyas et al. 2020). Project Insansa reflects the ambitions of BoP 2.0, seeking to achieve 'social embededdness' through cross sector partnerships and 'contextualized solutions' that emphasise co-production and unlocking 'native capability' (Hart and London 2005: 33).

An array of studies examine the affordances of different generations of the BoP model (Chmielewski et al. 2020, Kolk et al. 2014, Mason et al. 2017, Simanis and Hart 2008, Hart and London 2005, Seelos and Mair 2007), however, they largely overlook how corporations navigate the risks of developing new markets in areas where deficits in infrastructure (roads and electricity), weak regulatory systems, and a lack of intermediaries render distribution strategies honed in higher-income, information-rich, Western-style markets ineffective and costly (Khanna and Palepu 2010, Mair et al. 2012). These infrastructural failures, which generate risk and uncertainty for the firm, are framed in the language of institutional voids (Khanna and Palepu 2010, Schuster and Holtbrugge 2012).

Yet what business characterizes as institutional voids are not, in fact, spaces marked by an absence of institutions; rather, they lack recognized *formal* institutional arrangements. As Mair et al. (2012: 820) observe: '[W]hereas many studies view institutional voids as "empty" of specific institutions… voids occur amidst institutional plurality and are the intermediate outcome of conflict and contradiction among local political, community, and religious spheres.' Voids, Meagher (2015: 828) argues, 'occur in the midst of institutional abundance'. BoP markets, for example, boast vibrant market economies constituted through myriad informal institutions, including trade networks, manufacturing clusters, community associations, service user groups, religious organisations, and so forth (Meagher 2007), which belie the corporate conceptualisation of the BoP as an institutional vacuum.

This diverse informal institutional landscape constitutes the 'social infrastructure' at the bottom of the pyramid. Building on Simone's notion of 'people of infrastructure' (2004), ethnographic studies

have highlighted the ways in which social networks come to plug the gaps left in the absence of formal material infrastructures, enabling the exchanges that support the perpetuation and reproduction of life in informal economies (Anand et al. 2018: 11; De Boeck 2012; Doherty 2017; Xiao and Adebayo 2018). Through the lens of social infrastructure, scholars have examined how cash-strapped post-colonial states with poorly functioning public systems 'devolve "infrastructure onto labor"' (Doherty and Brown 2019: 8), enrolling the labouring bodies of informal workers to close the gaps in public services, from waste (ibid., Fredericks 2018) and water (Anand 2017), to financial services (Kear 2016, Kar 2018, Tooker and Clarke 2018). Appropriating the social networks of informal economies is also a strategy of corporate accumulation at the bottom of the pyrmaind (Dolan and Roll 2013, Huang 2017), observed in industries from consumer goods and financial services, to food and energy. Dolan and Roll (2013), for example, describe how multinational corporations leverage social networks and other sodalities at the bottom of the pyramid as infrastructure for product development, sales and distribution (see also Cross and Street 2009, Dolan et al. 2019, Meagher 2018) while Maurer (2012) and Meagher (2017) show how telecoms utilise informal social infrastructures as a system through which to distribute financial services to the previously 'unbanked'.

As social networks fill gaps in market and distribution infrastructure, they enable companies to 'govern at a distance' (Rose and Miller 1992: 181), obviating the onus of direct governing and offsetting institutional risks by outsourcing 'liabilities for failure' to technologies, institutions and/or other actors in the business ecosystem (Huber and Rothstein 2013: 654). As the following sections highlight, Food Co. shifts responsibility and risk to workers who are neither employees nor independent contractors, absolving the company from state-mandated regulations and protections and reducing labour and monitoring costs through governing by proxy. This strategy of market (dis)engagement ensures that Food Co. will capture the gains of market entry while masking untoward labour practices through the BoP discourse of market inclusion and entrepreneurial autonomy. This discursive emphasis depoliticises how the design of the programme and the instrumentalization of social infrastructure serves less as a mechanism of inclusion than adverse incorporation, that is, ' inclusion on disadvantageous terms' (du Toit 2007: 2, Meagher and Lindell 2013).

Methodology

To understand how an RTM programme enters and operates within perceived institutional voids at the bottom of the pyramid, we undertook an inter-disciplinary study of Insansa over a three-year period (2014-2017). Over the course of the research, we conducted seven site visits, interacted

with local programme managers and participants, and observed changes to the programme as it has matured and evolved under various managers. Methods included interviews[4] with a range of programme participants, participant observation of the selling process and briefings by local managers. Interviews were conducted in two phases. Phase I consisted of semi-structured interviews with 73 sellers (42 male and 31 female), field officers, programme managers in Kenya, and NGO partners; additional information was also sought from Food Co. members involved in the programme's inception.

A further 16 photo elicitation interviews, by which individuals were asked to take and discuss photos that illustrated aspects of their work lives were carried out in April 2015. Respondents were evenly distributed by both gender and between rural and urban sites. Additional interviews were carried out with key managers at a sister BoP programme established by Food Co. in a different country, to identify shared corporate assumptions and expectations of how the RTM business model would work in informal settlements and why. Taken together, these diverse perspectives and methods allowed for a well-rounded understanding of the programme in practice, and form the basis of one of the few case studies to closely examine an RTM programme by a prominent MNC.

Case: Project Insansa

Project Insansa is Food Co.'s first route to market programme, launched under the corporate banner of mutuality in business as a small experimental pilot programme in the slums of Nairobi in 2013. As an 'uplift-and-empower' approach to market-led development (Rajak 2011: 178) the programme aims to develop a new market for Food Co. products while delivering social benefits to the un- and under-employed poor in Kenya's slums and rural areas.

There are currently over 700 sellers involved in Insansa, which is responsible for approximately a tenth of Food Co.'s regional sales. Workers are supplied products by small wholesalers, which are serviced by a Food Co. distributor, and then distribute these products to micro-retailers, for example roadside kiosks, which then sell them on to the consumer; others in the programme work as hawkers and sell directly to consumers, often at bus and *matatus* stations or on street corners. Workers receive a modest discount from the wholesaler and capture the narrow margin that comes from their sales. This margin remains small, reflecting the lack of scope to either push down the wholesale price or raise the market price. To address this, workers also receive an end-of-the-

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[4] Interviews with micro-entrepreneurs were conducted in Kiswahili or a local language, while interviews with employees and associates at Insansa and Food Co. were conducted in English.

month commission payment via mobile money. While framed by managers as a savings mechanism, the commission serves to incentivise continued enrolment while sustaining the wholesale price. Paying a separate commission has also enabled Project Insansa to control how much is earned by each sale, as the commission can be increased without affecting either wholesaler or market prices (i.e. the margin). When the margin and commission are taken together, sellers earn approximately $.15 per sale; in the period of 2015-2017, sellers earned on average $55 per month or $1.90 per day from the programme, significantly lower than the lowest urban national minimum wage of 13,572.90 Kenya shillings or $126.40 per month (Kenya 2018).

Beyond these direct financial benefits, participants are supported by a field officer and are invited to regular sessions that often feature motivational support from the company and guest speakers such as micro-finance institutions and successful entrepreneurs. These meetings, which are orchestrated to increase sales and prevent drop-out, emphasise entrepreneurial self-reliance, and interweave stories of financial success with Christian faith and perseverance. In 2017, Insansa implemented a business skills and mind-set training programme. Overall, while some within Food Co. characterise the purpose of the programme as 'building human and social capital,' this arises through the 'enabling' environment of the programme and reflects the company's discursive emphasis on fostering economic autonomy. The trainings may be contrasted with specific investment in workers, support groups, or healthcare provision, for example.

Over the period of the study, we observed the increased formalisation and professionalization of the programme, as its leaders sought to find its place within a commercial, sales-driven company, and manage the challenges of engaging with workers in the informal economy. This was marked discursively in 2016, through the decision to call the programme the Insansa Business (rather than Project). The maturation of the programme has included the introduction of training, its expansion to more regions, the reduction of impact measurement and the use of codes of conduct. These changes have resulted in a shift towards higher-earning male workers; according to local managers, these 'super sellers', which make up 25% of participants, generate 66% of sales.[5] The programme, which started with a focus on female empowerment, no longer focusses on gender. Amidst these changes, Food Co. has continued to mobilise support around the social purpose of the programme, particularly as a reflection of corporate values, which has enhanced its recognition both within and beyond the company. Its reputation for putting 'social objectives at the heart of

[5] As sellers become more professionalized and higher-earning, it has pushed the programme to navigate the boundaries of the formal and informal sector; for example, Food Co. is obligated to withhold tax above a certain income threshold – one which top sellers are now reaching.

business', coupled with financial success has led to the decision to replicate the programme both in Africa and elsewhere.

Working in Kibera: Brokering Access

Kibera occupies a large area, just southwest of central Nairobi. The slum is densely populated, consisting of a labyrinth of narrow lanes and makeshift shacks, which over close to one million people call home (Warah 2010). While Kibera pulsates with the energy of urban life, it has been designated as one the most insecure, unsanitary and dense slums of Africa (Skilling and Rogers 2017), represented more by what it lacks than what it possesses (Ekdale 2014): 'no infrastructure, no roads, no sewers, no toilets ... no running water, no maps, no rubbish collections, no jobs' (Parsons 2010: 28). Until 2009, Kibera was a blank spot on maps of Nairobi, devoid of roads or features that depict the social and economic geography of the place.[6]

Food Co. echoed such renderings, portraying Kibera as both a *terra incognita* and a Hobbesian cipher: the inscrutable disorder of poverty and informality. Indeed, a Food Co. presentation we attended introducing a sister RTM programme in another slum area quoted a neo-Dickensian 2012 Associated Press article: '[the area] reeks of putrefying trash collected by its residents for recycling. Half-naked children with grimy faces play on muddy dirt roads lined by crumbling shanties of tarpaulin walls, cracked tin roofs.'[7] Portraying the slum as dysfunctional, as well as fundamentally inaccessible, recall Ekade's (2014: 93) critique of such discourses as 'hyperbolic and totalising' and out of step with residents' own views.

These determinations also belie the slum's physical location in the heart of Nairobi and the array of economic activities, both formal and informal, that constitute the social and economic life in the area. While recent employment statistics are scarce, according to the 2019 Kenya Population and Housing Census, the overall unemployment rate in Kibera is 50 percent and 80 percent among youth (Owino 2020). Only one in every five households has at least one stable income earner (WFP and UN-Habitat 2020). Of those represented in employment statistics, nearly half are casual employees, often working in Nairobi's industrial area or service sectors outside of the slum. The other half find work in the informal sector, engaged in activities from small-scale trading to the

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[6] In 2009, a group of young people in Kibera began to map Kibera using an online mapping, launching the movement, 'Map Kibera' (Hagen 2017).

[7] This article was published in a number of outlets; a full version can be found on: http://www.sandiegouniontribune.com/sdut-from-a-manila-slum-emerges-an-unlikely-ballerina-2012dec25-story.html.

gig economy, or are unemployed (Gulyani and Talukdar 2010), making them particularly vulnerable to economic and social risks. Earnings are low and most slum dwellers earn less than £1.70 a day (Jones 2020).

The social infrastructure and economic life of Kibera is central to Project Insansa's business model, which shifts and externalises market-building efforts to constellations of NGO partners and the informal networks that wholesalers, company field officers and sellers rely on. Outsourcing last mile distribution in this way guarantees access to 'abundant low-qualified manpower' (Vanchani and Smith 2008: 77), while ensuring that informal institutions and actors absorb the risks and costs associated with market building for low returns.

Food Co.'s effort to gain entry to Kibera began with finding an NGO partner who could serve as a bridge between the formal and informal sectors. The NGO partner needed to have the knowledge and expertise to navigate the slum and, importantly, to recruit individual participants who would fit the desired, entrepreneurial profile. It was not difficult to find them. Since the 1990s, there has been explosive growth in the number of NGOs in Kenya, extending the territorial reach of services into areas the government is unable and/or unwilling to go (Amuhaya 2020); there are an over 6,000 NGOs operating in Kibera alone (Clouette and Wise 2017).

Partnerships between companies and NGOs are seen to overcome the barriers to implementing BoP models by reducing the uncertainty of institutional and infrastructural voids (Webb et al. 2010; see also Reficco and Márquez 2009, Hahn and Gold 2014). As Mair et al.'s analysis of BRAC in rural Bangladesh shows, the experience of institutional voids can be mediated by local actors, who shape the nature of markets and market-based activities (2012: 819). Graesholm's (2012) study of mobile phone networks in Kibera, for example, describes how mobile phone operators collaborated with NGO's as sources of local knowledge to make what was 'invisible' to traditional governance techniques 'visible'. Of primary importance for Food Co. was securing partnerships with NGOs that could facilitate access to individuals who could operate in and navigate Kibera.

At the onset of the programme, a prominent international NGO was selected to broker the corporate-NGO interface and to align Food Co.'s needs for sellers with the missions of the partners, specifically to empower and provide economic opportunities to youth or women, 'targets' frequently prioritised in BoP development initiatives (Dolan and Rajak 2016a). The partner NGO brought extensive experience training female sellers to distribute and sell Coca-Cola products in Kenya, and had established networks of young women interested in business. Contracted by Food Co. for six months, the NGO initially recruited and, in partnership with Food Co., trained over

one hundred young women. The organisation also provided supervisory support to the participants and monitored their sales, as they embarked upon their new roles as 'uplifters'.

However, the promise of the NGO partner did not pan out. According to an Insansa programme manager, the NGO struggled to recruit participants that met the needs of the programme, attracting people who expected 'hand outs' and 'sitting allowances' (Bobkoff 2016) rather than access to a labour-intensive selling programme. As a result, the NGO was dropped and Project Insansa Field Officers began to work with wholesalers (the small businesses at which sellers collected Food Co. products to distribute) instead, going against the conventional wisdom that such MNC-NGO partnerships are necessary for commercial success at the bottom of the pyramid (Hahn and Gold, 2014: 1329).

Without the NGO partner, the focus of recruitment became, in the parlance of business, 'leveraging' the social networks of the wholesalers and field officers. This shifted the focus away from young women, as the wholesalers and field officers brought in more men with established distribution businesses. In addition, the devolution of this responsibility to the wholesalers and field officers reduced the need of the firm to identify and vet potential participants, allowing the management team to remain small and thereby minimise programme costs. As will be discussed below, this shift appeared to be essential for the operation of the programme, extending beyond recruitment.

Setting the Terms: Shifting physical, financial and social risk

The technique of remote (dis)engagement depends upon utilising or 'leveraging', pre-existing social networks to facilitate the programme and address the institutional voids that confound standard practice. Like the New Institutionalists, who view social networks 'as popular mechanisms that reduce transaction costs by filling gaps in formal institutional arrangements, particularly in contexts of underdevelopment or institutional collapse' (Meagher 2005: 220), harnessing the social fabric of informal economies is a compensatory strategy for Food Co. Yet in the case of Insansa, social networks are not simply 'filling gaps' but are a key component of the institutional architecture through which the entire route to market programme operates.

For companies operating through such networks, the networks' appeal lies in their embeddedness. For Food Co., the wholesaler and seller are viewed as 'of' the market that the firm is seeking to enter, and thus able to operate in areas inaccessible to the firm due to poor infrastructure or that deemed prohibitive for 'business as usual' distribution models. The role of the seller, in particular, goes beyond that of a benevolent cultural insider, who offers valuable insights into 'consumer tastes' and 'can identify and interpret local business norms' (Chelekis and Mudambi 2009: 413).

Instead, the self-reliant and resourceful seller and the wholesaler were responsible for compensating for the very factors, including insecurity and risk, that made the area unworkable for the firm and its employees. Furthermore, re-cast as 'micro-entrepreneurs' the workers, like contemporary gig workers, do not receive employment protections. Recalling du Toit (2007), these are the terms by which sellers are incorporated – partiality, contingently – into the formal economy and institutions. Indeed, precarity was written into the infrastructure of the RTM programme itself, which required that workers assume responsibility for bankrolling all aspects of the business from leveraging capital to purchasing goods to bearing the costs of their failure to sell them. In the following, we examine three key functions that workers performed that allowed the firm to operate in this new space remotely while deflecting risks away from the corporate bottom line: security and access; income and credit risk; and social protection.

Physical risk

Project Insansa workers assume a range of risks that in other circumstances would be taken care of by 'formal' institutions – including both the state and the firm (Dolan and Johnstone-Louis 2011). One of the primary risks concerns the insecurity of the area. As a manager in a sister programme explained, safety concerns keep conventional distributors from going into the areas serviced by the RTM programme. Of these areas he said: 'Some distributors will not go there because some say that after 1pm, you better get out of this place because you will already see people drinking along the road, and you don't want to be caught there at night time.' Food Co. does not collect data on security incidents experienced by sellers, viewing security as an issue that workers manage as 'independent' contractors, not one that the company should be compelled to bear.

Kibera is widely perceived as a site of disorder and 'security threats', with reports of mugging, robbery, murder and extortion not uncommon. State media depicts Kibera as a violent and hostile environment, a powder keg of inter-communal violence that is inhospitable to global business. As one Field Officer described, 'we work in the slum areas … where there is a lot of insecurity and the [Food Co.'s] marketing team is not able to reach.' This view was echoed by a manager at a sister programme for Food Co. operating in informal settlements in a different location, who described insecurity as a main concern and the use of local sellers as core to the strategy for obtaining entry:

> …we target the people in that place already. If you have a [wholesaler] outside that danger zone, like just in the periphery, you can get one [wholesaler], and this [wholesaler] of course definitely have connections inside, or they have friends or relatives inside that zone, so we asked them. Maybe you can

> encourage them to sell for them inside because the people inside knows that person in the community. The danger level is low. That's how we are able to penetrate those areas, especially those extremely dangerous areas.

Here the compensatory behaviours, networks, and informal institutions possessed by the individual within the community enable corporate entry into areas perceived as 'extremely dangerous', obviating additional investment in security.

Another manager stated that it is simply 'cost effective' to have sellers bring products into these areas that are too risky for a conventional distributor, who does not know or reside in the area, and typically possesses assets (truck, higher quantities of stock) that render them vulnerable to theft. Similarly, sellers, who typically hail from surrounding slums, are deemed accustomed to facing the hazards Kibera poses, drawing protection from their established networks, a dynamic with resonance in many parts of Africa (Simone 2004, Meagher 2010). As one seller told us, 'I have lived here for many years and so many people know me. I don't worry of security because most people know me.' Indeed, the informal networks within Kibera are often forced to provide security and services that are seen to fall within the purview of the state; left to their own devices it is residents rather than the police or government authorities who handle water shortages, fires, sanitation issues and theft (Colona 2020, Graesholm 2012, Sverdlik 2017).

It should not be assumed, however, that Project Insansa workers are immune to risk (Roever 2019). In some cases, being known had its disadvantages. A female seller explained:

> As you walk by the road on your sales route, most of the idle men by the roads know that you are a seller and the goods that you are selling are worth some money. So sometimes they might plan to wait for you while coming back from selling and rob you the money.

Men too, experienced risk, and those who sold high volumes (as this worker did) often move outside of familiar areas in which they are known and comfortable. This challenges the assumption that workers are fully insulated from security concerns. He described:

> I did not really know during that time that that's a very dangerous place, but I had just this you know, fate that I want to go in and look around the place. When I go in, people were looking at me like they wanted to eat me. Even the mothers, like it's shocking, a mother would like to… What are you doing here? They're asking what are you doing here? Oh I'm just selling some products… Then after some time when I got out from that place, thank God. My friend said, you came to that place thank God you're not dead. And he said never go back to that place.

Other workers described how they avoided distributing goods via bicycle or motorbike to minimize the risk of hijacking; 'someone who is just walking' is less conspicuous. Doing so,

however, reduced how much ground they could cover and the earnings they accrued. The worker thus not only bore the risk of bodily harm from crime and insecurity but also shouldered the associated financial costs.

Food Co., in structuring the employment relationship, places these workers beyond its concern; the company remains detached from the security risks workers must confront. At the same time, by being denied the status of employees, sellers' precarious working arrangements fall outside the purview of state regulation (Lindell 2010). Their vulnerability is exacerbated by the punitive measures of state and local authorities against informal workers in the form of crackdowns, evictions and harassment. While protecting informal workers from violence and harassment is now recognised in ILO Convention 190, adopted in 2019 (Roevver 2019), Kenya has yet to ratify it and even if it does, there are no guarantees the convention will be implemented, leaving sellers held at the boundary of the firm with no institutional buffers, public or private, against the risks of daily work.

Financial risk

In addition to shifting responsibility for security risks by positioning workers as independent 'entrepreneurs' rather than employees, Food Co. also makes the sellers responsible for the financial risks associated with assuming and extending credit, both essential practices, and for generating a stable wage. Working on margin, sellers' incomes are neither guaranteed nor consistent, and fluctuated considerably depending on both market demand and their capacity to reach customers. While the sellers described enjoying the flexibility and autonomy that came with the work – as one noted 'I can go the time that I want to go as long as I manage to sell. Like if I was on permanent employment I wouldn't have managed to come and meet you here today' – concerns with irregular and unpredictable earnings came up repeatedly in our interviews.

As one worker noted: 'Sometimes you will find that the work has become difficult. [You] will go out there to sell but [you] end up not selling anything and maybe you want to eat and you do not have money for food.' Another echoed this point: 'Today you might sell this, tomorrow you might not sell.' Thus, though Food Co. provides opportunities to work in an area of pervasive employment, the financial risks of selling a fast-moving consumer good in Kibera were assumed by individual workers, whose precarity was reinforced, rather than alleviated by the unpredictability of the business. As Bear's ethnography of a shipyard in India demonstrates, outsourcing to the informal sector can devolve 'financial risks and costs away from capitalists' rendering 'workers the bearers of the greatest physical and monetary insecurity' (Bear 2013: 383; see also Cant 2020, Friedman 2014, Prentice 2017).

Furthermore, liquidity constraints and access to capital emerged as a perennial challenge for workers, who were unable to maintain sufficient levels of stock to ensure a consistent cash flow. Food Co. does not provide credit to workers to purchase stock, nor to the wholesalers that supply them. However, nearly all workers provided their customers stock on credit, collecting payment at the end of the day. This is risky; should a customer fail to pay it is the workers who will be left empty handed. As one worker explained: 'I wouldn't say there is a way you manage risk because, like, if for example you gave a customer products on credit, and the following day when you go to collect the money and find the shop is closed, you are the one who will bear the loss. I am the one who will go at a loss.' Another echoed this point: 'Most of them, in fact like 75% of my suppliers [wholesalers], I give them cash…but my customers, half of them buy on credit, half of them buy on cash so you see it's challenging. I am giving more credit than I am receiving.' Sellers also sought to manage the pressure to reduce the price of the product by offering credit to buyers instead, a strategy that has become key to maintaining customers, despite the risks.

As relationships between sellers and wholesalers matured over time, the latter felt more comfortable extending credit. This extension of credit quickly became essential for the smooth functioning of the programme, even while wholesalers, like sellers, were entirely detached from the company. As the margin captured on each sale accounts for just over 5 per cent of the product cost, a seller would need to be able to purchase $100 of stock to earn $5 at the end of the day; without credit, this would need to be paid upfront. However, the reliance on credit from wholesalers places sellers in a more precarious position, as illustrated in the case of one seller who was moved to an unknown wholesaler following the closure of her initial wholesaler, whom she knew well. Without the trust needed to facilitate credit, the seller lacked the capital to purchase the volume of goods necessary to make selling viable, pointing to the fragility of an 'inclusive market' based on personal ties. Yet because Insansa keeps programme costs low by depending on workers' social ties and access to the informal institutions that enable markets to function in Kibera, there is little incentive for the programme to change selling practices or formalise employment. As a result, the gains made by workers remain low, despite their economic 'incorporation' or 'inclusion' by an MNC.

Social risk and protection

Just as sellers rely on their social networks to manage the physical and financial risks that would be shared with employers in standard employment relationships, many sellers are similarly dependent on social ties of reciprocity for social protections. Yet for some sellers network connections are absent, fragile or exhausted, leaving them compelled to continue working, even

when to their detriment, in order to ensure a daily flow of goods and cash. As one Insansa seller described, 'When I am sick it is difficult because when I come back I will find my customer has asked someone else to bring [the product] for them…I am at risk of losing my customers.' In other cases, economic circumstances compelled workers to continue selling despite poor health: 'I rest a lot nowadays because I had to go through an operation. My doctors have been telling me I shouldn't be doing what I am doing but now you can see the situation.' Though friends and family members or other sellers sometimes stepped in to assist in cases of illness or absence, this was not always possible, leaving sellers who live day-to-day exposed to significant financial and health risks.

Often the main breadwinners, the loss of daily income, coupled with the lack of employer or legal safety nets, not only threatened a seller's ability to purchase food and water, and repay debts they had incurred, but also had knock on effects on the welfare of their families. COVID 19 has intensified these vulnerabilities, as sellers have been forced to either navigate the densely populated neighbourhoods and congested streets of Kibera to earn an income, or bear the economic costs of staying at home and remaining safe (Owino 2020). While Food Co., has continued to enjoy buoyant global sales, the sellers have no cushion — social protection, savings, employment benefits — to weather the risks COVID poses to their livelihoods.

The view that sellers are external to the firm absolves the firm from the responsibility to engage these issues despite the implications for the welfare of sellers. For example, when sellers experienced misfortune (such as illness, product damage, or theft), Food Co. asserted that what they needed was encouragement rather than help with cash flow to overcome the immediate crisis. As national sales manager reasoned:

> Sometimes some of them get mugged, their products stolen, some fall sick for months on end because their bag is heavy, they are being rained on. If they're sick, we might not give them money, but even giving them a call and telling them 'you'll get well soon' is quite enough to keep them going.

If sellers would be supported fully by the company, 'they'd make it a habit,' and thus the company resisted taking on responsibilities for workers that resemble employment relations, or arguably a 'mutual' relationship with the sellers.

To ward off the development of such 'habits' among undisciplined sellers, Project Insansa sought to inculcate them into an entrepreneurial rationality where risk-taking, productivity and accountability were individualised. If sellers failed to succeed in the Insansa programme, they argued, it was because they had not seized the opportunity given to them: 'You're going to work

hard and you're going to benefit and you're going to grow and we're going to give you opportunities, and it's your choice whether you take those opportunities or not, fine', said one Food Co. manager. These sorts of moral injunctions lay the failure to sell products at the feet of sellers who were deemed not entrepreneurial to succeed, their generative power hobbled by a lack of commitment, verve and perseverance (Banerjee and Duflo 2011, Chang 2010).

This 'sink or swim' narrative lies at the crux of an entrepreneurial logic that marks human frailties such as illness and misfortune as character traits rather than events, a failure to overcome adversity that posed a risk to business' bottom line. Yet Food Co.'s abdication of responsibility, their unwillingness to extend sick leave or labour protections to Insansa's sellers exacerbated this risk: 'micro-entrepreneurs' who couldn't cut the mustard inevitably dropped out, requiring Insansa to seek disciplined and 'enterprising' subjects to replace them with all the financial costs thus entailed.

Risk of Dependence: Entrepreneurialism, Obligation and Abdication[8]

An essential feature of BoP interventions is the celebration and prioritization of 'entrepreneurialism' and 'self-reliance' as both catalyst and product of market expansion in institutional voids (Dolan and Roll 2013, Dolan and Rajak 2016a, Kaplinski 2011). Insansa typifies this, establishing Food Co's role as one of enabler rather than provider, mirroring the gig worker in the platform economy. In stark contrast to corporate social responsibility and charity (relegated to a concept of corporate citizenship from a decade or more ago), the company's investment comes not in the form of material or infrastructural benefit, but rather in the intangible promise of individual transformation by galvanising an ethic of entrepreneurial self-sufficiency and opening opportunity for sellers ready to act on it.

Accordingly, programme managers in Kenya debated whether to demand a fee for training aspirant sellers, a first step towards the individual ownership and autonomy required of an entrepreneur. Ridding recruits of the expectation of hand-outs remains important in this cultivation of self-reliance and the concomitant rejection of corporate responsibility. 'When we went to launch [the programme], everybody wanted a sitting allowance', one sales manager noted, dismissing the expectation among Insansa trainees that they would be compensated for income lost from their current work for attendance; 'no, if I give you a job which is selling this product, where you keep the money for you, and I give you this much at the end of the month, I'll make you a better person than you getting two hundred sitting allowance.'

[8] This section draws from Dolan, Huang and Gordon (2021).

Yet while responsibilising the individual sharpens the boundaries between Food Co. and its sellers, liberating the company from the obligation to invest in their welfare, it does little to defray the expectations workers placed upon them. Food Co.'s invocation of entrepreneurial self-reliance sits uneasily with sellers who seek durable connections with the company, in which Food Co. has an obligation to help them overcome the daily challenges of their work. Sellers routinely request items like gumboots for the mud, rain coats, umbrellas, and bags that protected their products from the rain; more efficient forms of transportation such as bicycles and motorcycles; and branded ware that would better advertise the product and lend the appearance of professionalism to their work. Even branded ID cards are sought in an effort to assert their connection to a recognised corporation; however, these raised concern amongst the management regarding their implications for liability, a pressing concern as sellers in Nairobi lacked licenses and were regularly hassled by the City Council during the early years of the programme.[9]

Requests for items that would facilitate their work – and the underlying patronage model sellers drew on – are partly based on established precedent. 'Because we have been given enough gifts like T-shirts and bags to carry our products, maybe now they can help us in transport because we cover a large area, and the existing profit we get has to be used for transport, and we are left with nothing,' a seller explained. Sellers also hope that their loyalty would eventually lead to permanent employment with the company, enabling them to benefit from the security of income and benefits Food Co. provided to in-house employees. As one worker asserted: 'They are good people. They told us that we put effort in the work and they can employ us; when an opportunity comes, they will give us. That is why we are working hard because we know they will not just leave us like that.' Yet while sellers understand their commitment to Food Co. in reciprocal, and arguably 'mutual' terms, as a way their loyalty will result in permanent employment and their 'rightful share' (Ferguson 2015) of company profits, Food Co. remains wedded to its conceptual opposite: a relationship unbound by obligation and enduring ties.

The mutual dependence Insansa sellers sought and which Food Co. eschewed, lies at the heart of employment law. Dependence and control form the basis of legal tests for whether or not a worker should be classified as an independent contractor or employee in many common law and civil law countries; high profile disputes over the status of workers like Uber drivers are grounded in this question of classification and misclassification. The greater the dependence of the worker on the firm, the more important it is that the worker receives the protections associated with being an

[9] This issue has now been resolved by licensing sellers through their stockists. A broader challenge that has not been resolved is the prohibition on hawking; there are currently over 100 participants in the programme classified by managers as hawkers.

employee (Cherry and Aloisi 2017; Roll 2020); this is rooted in principles of non-exploitation. It is the language of independent entrepreneurialism and remoteness from the firm that legitimises the employment relationship, absolving Food Co. from its obligation to extend protections to sellers, while obscuring dependence. By operating through systems of remote (dis)engagement, these workers were simultaneously held at arm's length from the firm and alienated from statutory employment protections.

While Insansa sellers seek the social recognition and material benefits a formalised, dependent relationship with the company would confer, none of Food Co.'s RTM projects are designed to incorporate sellers within the company as employees with rights, benefits and responsibilities. Rather, the company's sees its contribution in the cultivation of resourceful and self-sufficient sellers, who could drive forward development under their own steam. This focus on self-reliance, a 'teach a man to fish' approach to poverty reduction, has been challenged by Ferguson (2005), who chronicles how development's preoccupation with production obscures questions of (re)distribution.

Indeed, Food Co.'s anticipatory claims of prosperity, opportunity and material gains is out of step with the earnings of workers, which barely meet their needs let alone the 'declarations of dependence' from kin (see also Dolan and Rajak 2016a, 2018). Hence, despite Food Co.'s discursive exhortations of mutuality, in practice we find that what is on offer for sellers is neither the transformative conditions of financial security nor empowerment, but an opportunity to take their chances in a rigged game; in exchange for the chance to activate their initiative, perseverance and self-reliance in pursuit of upward mobility sellers assume the risks of doing so themselves. These are the terms of incorporation.

Conclusion

In recent years, numerous businesses have spearheaded base of the pyramid ventures to access hard to reach markets while positioning themselves as empowerers of those who live in poverty. This paper analysed how a global food retailer attempted to forge a BoP route to market programme in Kibera, an area perceived as devoid of institutional and formal market infrastructure and characterised by economic uncertainty. The case highlights how corporations use sellers to solve the problem of access and risk that define these areas as beyond the reach of formal distribution channels. We asked, in what ways did this programme seek to address the company's perceived infrastructural vacuum at the bottom of the pyramid? And to what effect on sellers themselves?

In contrast to an earlier era of corporate investment typified by the classic 'company town' where the firm establishes its presence and power precisely through the provision of infrastructure and social welfare in the vacuum left by failures in public provision (Carstens 2001), Food Co. brokers access through a strategy of remote (dis)engagement, seeking 'collaborators' outside the boundaries of the firm and banking on the capabilities and networks of Kibera's informal economy to manage such voids and weather the risks that such uneven partnerships entail. These informal, local networks, with established forms of communal and reciprocal economic activity serve as compensatory institutions for the deficits in financial, governmental, and technical infrastructures the corporation faces in tapping frontier markets.

Remote (dis)engagement enables the firm to capitalize on social capital at the bottom of the pyramid while liberating the firm from the costs and risks of building the material, social and economic infrastructures of inclusion required for sustainable job markets and stable economic development. Crucial to this unequal relationship - confounding the corporate claims of mutuality - is the devolution of risk from the corporation to the individual subject. Animated by a logic of entrepreneurialism, with its emphasis on autonomy, resilience and resourcefulness, Project Insansa is unburdened from the obligation to extend formal or institutional protections, like a living wage, insurance, or social protections, which define working life at the core of the company. Food Co.'s performance of 'inclusive' capitalism thus contains an inherent contradiction: the firm engages with informal networks and institutions to fill gaps in market infrastructure at low cost but ring-fences the boundaries of its economic obligations, its moral stance toward the informal poor defined not by inclusion but (dis)engagement.

As the case of Insansa indicates, the possibility of success at the bottom of the pyramid is directly tethered to a seller's capacity to shoulder risks, whether of crime and insecurity or cash constraints and market fluctuations. Sellers often have little hedge against such risks beyond their networks of kin, friends, and co-workers, their success in the programme contingent upon the social infrastructure available to them. But social ties are a finite resource and the constant need to call upon them to cope with the demands of the programme puts stress on sellers and their networks, while doing little to foster access to 'resource-rich' networks that might enhance their opportunities (Ansari et al. 2012: 815).

The seller is essential to these programmes both in regard to the value their networks generate for the firm, as well as the way the discourse of entrepreneurship and the enterprising subject legitimizes this shifting of risk. The neoliberal and depoliticising trope of the 'entrepreneur' not only celebrates their hard work and resourcefulness but their appetite for risk and uncertainty, the

latter written into the experience of entrepreneurship itself. Like other 'gig' work models, Insansa performs regulatory arbitrage, re-casting worker as entrepreneurs to evade scrutiny.

And like other gig RTM programmes, Insansa can deliver a new and highly flexible economic opportunity. But these are compromised gains, where the poor bear the financial, legal and contractual risks associated with entering and working in institutional voids. As noted, these risks stem from the dynamic of remote (dis)engagement, as well as from the much-vaunted process of entrepreneurship itself, its core values of self-reliance and autonomy 'responsibilizing' informal workers to forge their own path out of poverty.

Despite their transformative claims, RTM programmes like Insansa cannot address conditions of exclusion and precarity because they fundamentally depend on informality and exclusion from institutional protections to function. There is no Project Insansa without precarity; there is no Project Insansa without the cost savings found by shifting core functions to workers. The programme's embrace of remote (dis)engagement and entrepreneurialism, which are premised on an 'ethic of detachment' (Cross 2011), do nothing to advance real market inclusion, where workers' rights and protections are upheld by labour regulations. Workers are kept at arm's distance. And the broader social, political and economic conditions of the informal economy, and the precarity therein, remain for the corporation, usefully unchanged.

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