Remote (dis)engagement: shifting corporate risk to the 'Bottom of the pyramid'

Article (Published Version)

Development and Change

Published on behalf of the Institute of Social Studies, The Hague

Debate

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

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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, which view marginal and under-served 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 article examines how firms manage institutional voids and the consequences of these approaches for workers through a case study of a BoP 'route to market' programme designed by a global food manufacturer in Kibera, Africa's largest slum, located in Nairobi. Instead of engaging with Kibera by upgrading informal markets or generating formal employment, the corporation focused on harnessing existing informal systems through composite arrangements of NGOs, social networks and informal enterprises, a strategy the authors term 'remote (dis)engagement'. The article describes the logics and outcome of this strategy of formal engagement with informal markets, concluding that the BoP business model depends on 'gig practices' of flexibility, irregular work and insecurity to realize the much-heralded 'fortune at the bottom of the pyramid'.

INTRODUCTION

In the vernacular of multinational business, untapped markets are often described as institutional voids — spaces marked by the absence of the formal institutions, intermediaries and infrastructures needed to bring goods to market (Khanna and Palepu, 2010), a terra incognita of under-served

The authors would like to acknowledge the editors and reviewers for their valuable input; in particular, we would like to thank Dr Kate Meagher for her guidance and support. We would also like to acknowledge Elizabeth Gatwiri, who skilfully coordinated and provided advice on our fieldwork in Kenya.

Development and Change 0(0): 1–24. DOI: 10.1111/dech.12669

consumers ripe with economic possibility. The conversion of institutional voids into viable markets has become central to the new mission of inclusive business, which frames marginal and under-served areas such as urban slums and off-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 frontier spaces (Hamel and Prahalad, 1994; Johnson, 2010) that frames the rationale for the kind of corporate engagement with precarious workers that would be deemed unacceptable or unlawful in the formal economy.

In examining these practices, this article draws attention to the interaction of the private sector with extant social infrastructures in BoP programmes (Dolan and Rajak, 2018; Elyachar, 2012; 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 informal economies in BoP environments? Secondly, what are the consequences of this approach for the workers (hereafter also referred to as sellers) involved; in other words, how are the risks and rewards of working at the bottom of the pyramid distributed?

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

Food Co. does not engage with the BoP by extending its own formal distribution systems or by upgrading informal systems in under-served markets. Nor does the company invest in physical infrastructure within Kibera to build its global business or upgrade the conditions associated with precarious employment. Instead, the company draws on existing organizations and individuals within these spaces, tapping into informal systems of 'people as infrastructure' (Simone, 2004: 407). Food Co. co-opts the informal institutional infrastructure of 'remote' areas — social networks, long-standing systems of trust and reciprocity and existing informal market relations — harnessing informal labour markets as part of the value proposition for viable access to informal consumer markets. Leveraging the social infrastructures of the poor, a common strategy of participatory development (Beall, 2001; Bebbington, 2002; Fine, 2002) especially in the context of microfinance (Maclean, 2010; Mader, 2015; Schuster, 2015), is also central to the

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

employment generation and consumer provisioning of the BoP, with varying objectives (Dolan and Roll, 2013; Elyachar, 2005; Meagher, 2018).

From the perspective of BoP initiatives, 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 (Dolan and Roll, 2013; Meagher, 2016; Vachani and Smith, 2008: 76) and, as discussed here, is embraced as a pool of informal institutional resources for penetrating institutional voids. Drawing on workers' own connections and relationships or 'social capital', spliced together with partnering local NGOs, enables Food Co. to minimize the direct social, managerial and legal costs associated with the programme,[2] which, the company suggests, would otherwise make operating in these areas prohibitive. While harnessing the social infrastructure of informal actors enables the company to defray the costs of operating in Kibera, it also circumvents state-mandated regulations and protections, converting employment by formal sector firms into informal work.

In contrast to the ideal of market inclusion that BoP programmes such as Insansa claim to deliver, and the valorization 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 that BoP initiatives claim to ameliorate. Framed as independent 'entrepreneurs', Project Insansa workers 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 responsibilities for corporate functions such as recruitment and skills acquisition. Glossed over as entrepreneurs despite their economic vulnerability, BoP sellers in Project Insansa face a regulatory sleight of hand similar to that affecting digital platform workers; although embedded in informal enterprise networks rather than digital connections, sellers for Project Insansa are turned into a kind of low-tech gig worker doing informal work for formal sector firms. While Insansa sellers may experience a form of market inclusion, 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 and du Toit, 2007; Wood, 2003).

This article 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 article then describes how Food Co. engages with various local enterprise networks and partnerships with local NGOs to cut costs and shift financial

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'.

and security risks onto workers. 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 belies the understanding of workers seeking an enduring, 'formal' employment relationship with Food Co. The article concludes by interrogating what an inclusive market built on a social infrastructure of informal, precarious, low-tech 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; Dolan and Rajak, 2016b; Rajak, 2011). Coinciding with this shift was C.K. 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 4 billion people excluded from the reach of global markets, and secondly by providing the (largely informal) unemployed with income-earning opportunities as workers and entrepreneurs.

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 businesses' financial objectives and the social improvements they sought to realize in BoP communities. Scholars began to deride BoP 1.0 programmes as a 'form of corporate imperialism', a well-intentioned but misguided plot 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, known as BoP 2.0 (Simanis and Hart, 2008); an emphasis on well-being and sustainable development that conceptualizes BoP ventures as

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.

part of broader innovation ecosystems, presented as BoP 3.0 (Caneque and Hart, 2015; Chmielewski et al., 2020; Mason et al., 2017); and ICT-enabled innovations linking informal enterprises with MNCs, framed as BoP 4.0 (Borchardt et al., 2020; Ilyas et al., 2020). Project Insansa reflects the ambitions of BoP 2.0, selling conventional branded goods and using non-digital connections to achieve 'social embededdness' through cross-sector partnerships and 'contextualized solutions' that foster co-production and 'native capability' to unlock informal systems (Hart and London, 2005: 33).

An array of studies has examined the affordances of different generations of the BoP model (Chmielewski et al., 2020; Hart and London, 2005; Kolk et al., 2014; Mason et al., 2017; Seelos and Mair, 2007; Simanis and Hart, 2008); 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 formal 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 formal firms, are framed in the language of institutional voids (Khanna and Palepu, 2010; Schuster and Holtbrügge, 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'. As Bothello et al. (2019: 1505) argue: 'the term institutional voids occludes from analysis other obvious and rich institutions'. BoP markets, for example, boast vibrant market economies constituted through myriad informal institutions, including trade networks, manufacturing clusters, community associations, service user groups, religious organizations, and so forth (Meagher, 2007), which belie the corporate conceptualization of the BoP as an institutional vacuum.

This diverse informal institutional landscape constitutes a 'social infrastructure' at the bottom of the pyramid. Building on Simone's notion of 'people as infrastructure' (2004), ethnographic studies have highlighted the ways in which social networks come to plug the gaps left by the absence of formal material infrastructures, enabling the exchanges that support the perpetuation and reproduction of life in informal economies (De Boeck, 2012; Doherty, 2017; Xiao and Adebayo, 2020). 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 (Doherty and Brown, 2019; Fredericks, 2018) and water (Anand, 2017), to financial services (Kar, 2018; Kear, 2016; Tooker and Clarke, 2018). Appropriating the social networks of informal economies is also a strategy of corporate accumulation at the bottom of the pyramid (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 MNCs leverage social networks and other solidarities at the bottom of the pyramid as infrastructure for product development, sales and distribution (see also Cross and Street, 2009; Meagher, 2018) while Maurer (2012) and Meagher (2018) show how telecoms utilize informal social infrastructures of shops, customer trust networks and sub-agent networks as a system through which to distribute financial services to the '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 management 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 of costly labour regulations 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 depoliticizes the design of the programme and the instrumentalization of social infrastructure. What emerges is less a mechanism of inclusion than 'adverse incorporation', that is, 'inclusion on disadvantageous terms' (Du Toit, 2007: 2; see also 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 interdisciplinary study of Insansa over a three-year period (2014–17). 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 with a range of programme participants, participant observation of the selling process and briefings by local managers.[4] 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

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.

also sought from Food Co. members involved in the programme's inception. Phase II, in April 2015, involved 16 photo elicitation interviews, by which individuals were asked to take and discuss photos that illustrated aspects of their work lives. Respondents were evenly distributed by 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 undertaken by a prominent MNC.

CASE STUDY: PROJECT INSANSA

Project Insansa is Food Co.'s first RTM 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 one-tenth of Food Co.'s regional sales. Workers are supplied with products by small wholesalers, which are serviced by a Food Co. distributor; they 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 *matatu* 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-month commission payment via mobile money. While framed by managers as a savings mechanism, the commission serves as an incentive to stay in the programme and accept very low margins on sales. 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 (that is, the margin). When the margin and commission are taken together, sellers earn approximately US$ 0.15 per sale. In the period 2015–17, sellers earned on average US$ 55 per month or US$ 1.90 per day from the programme, significantly lower than the lowest urban national minimum wage of 13,572.90 Kenya shillings or US$ 126.40 per month (Government of 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 representatives of microfinance institutions and successful entrepreneurs. These meetings, which are orchestrated to increase sales and prevent drop-out, instil an ethic of entrepreneurial self-reliance, and interweave stories of financial success with Christian faith and perseverance. In 2017, Insansa implemented a business skills and mindset training programme. Overall, while some within Food Co. characterize 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 rather than investing in commercial skills training, collective organization, healthcare provision or other forms of social protection.

Over the period of the study, we observed the increased formalization and professionalization of the programme, as its leaders sought to make a place for it within a commercial, sales-driven company, and to 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', who make up 25 per cent of participants, generate 66 per cent of sales.[5] The programme, which started with a focus on female empowerment, no longer focuses on gender. Amidst these changes, Food Co. has continued to mobilize 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 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 is a large, densely populated slum, just southwest of central Nairobi, consisting of a labyrinth of narrow lanes crowded with low-quality and makeshift housing. Population estimates range from dramatic claims of over 1 million people to more modest figures in the range of 200,000 inhabitants (Desgroppes and Taupin, 2011; Karanja, 2010; Warah, 2010). While Kibera

5. As sellers become more professionalized and higher-earning, the programme has been pushed 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.

pulsates with urban energy, it has been designated 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. More recent efforts at mapping Kibera have been citizen rather than state led.[6] Food Co. promoted these outdated images of uncharted, untamed territory, portraying Kibera as both a terra incognita and a Hobbesian cipher: the inscrutable disorder of poverty and informality. Indeed, a Food Co. presentation that 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] thus maximizing views of the slum as dysfunctional and fundamentally inaccessible.

According to the 2019 Kenya Population and Housing Census, the overall unemployment rate in Kibera is 50 per cent, rising to 80 per cent among youth (Owino, 2020). Only one in five households has at least one stable income earner (WFP and UN-Habitat, 2020). Of those in employment, nearly half are casual employees, often working in Nairobi's industrial or service sectors outside of the slum. The other half find work in the informal sector, engaging in small-scale trading or activities in the 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).

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 sellers who would fit the desired entrepreneurial profile. NGOs familiar with Kibera are plentiful; 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 to (Amuhaya, 2020); there are 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 Hahn and Gold,

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6. In 2009, a group of young people in Kibera began to map Kibera using an online mapping system, launching the movement, 'Map Kibera' (Hagen, 2017).
7. This article was published in a number of outlets; a full version can be found on: www.sandiegouniontribune.com/sdut-from-a-manila-slum-emerges-an-unlikely-ballerina-2012dec25-story.html

2014; Reficco and Márquez, 2009). Graesholm's (2012) study of mobile phone networks in Kibera, for example, describes how mobile phone operators collaborated with NGOs 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 NGO, specifically to empower and provide economic opportunities to youth or women — 'targets' frequently prioritized in BoP development initiatives (Dolan and Rajak, 2016a). The partner NGO brought extensive experience of 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 100 young women. The organization 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 minimize 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 utilizing or 'leveraging' pre-existing social networks to facilitate the programme and address the institutional voids that confound standard practice. For formal corporations, 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 prohibitive conditions 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 absorbing the insecurity and risk that made the area unworkable for the firm and its formal employees. Furthermore, recast 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 — partially, 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 this section, 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 1 pm, 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'.[8] 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 should concern the company.

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, inhospitable to global business. As one field officer described, 'we work in the slum areas …

8. Manila, Philippines, August 2017.

where there is a lot of insecurity and the [Food Co.'s] marketing team is not able to reach'.[9] This view was echoed by a manager at a sister programme for Food Co. operating in informal settlements, 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 know 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.[10]

The local knowledge, networks and informal institutions possessed by individuals within the community enable corporate engagement with areas perceived as 'extremely dangerous', obviating the need for 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, larger 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. 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'.[11]

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'.[12] Men also experienced security risks, and those who sold high volumes (as the worker quoted below 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.

> 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

9. Nairobi, Kenya, December 2014.
10. Manila, Philippines, August 2017.
11. Nyeri, Kenya, December 2014.
12. Dandora, Nairobi, Kenya, April 2015.

> 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'.[13]

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 workers thus not only bore the risk of bodily harm from crime and insecurity but also shouldered the associated financial costs.

In structuring the employment relationship, Food Co. places these workers beyond its concern; the company remains detached from the security risks workers must confront. At the same time, 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, 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', 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 margins, 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'[14] — 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'.[15] Another echoed this point: 'Today you might sell this, tomorrow you might not sell'.[16] Thus, though Food Co. provides opportunities to work in an area of pervasive unemployment, 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.

13. Nairobi, Kenya, April 2015.
14. Dandora, Nairobi, Kenya, April 2015.
15. Dandora, Nairobi, Kenya, April 2015.
16. Dandora, Nairobi, Kenya, April 2015.

As Bear (2013: 383) points out in another context, outsourcing to informal workers can devolve 'financial risks and costs away from capitalists', rendering 'workers the bearers of the greatest physical and monetary insecurity' (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. Yet, nearly all workers had to provide their customers with 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'.[17] Another echoed this point: 'Most of them, in fact like 75 per cent 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'.[18] 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 US$ 100 of stock to earn US$ 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 formalize employment. As a result, the gains made by workers remain low, despite their economic 'incorporation' or 'inclusion' by an MNC.

17. Kagio, Kenya, December 2014.
18. Kagio, Kenya, December 2014.

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 protection. Yet social networks of precarious workers are themselves somewhat precarious, providing limited protection amid constant livelihood pressures. 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'.[19] 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'.[20] 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 threaten sellers' ability to purchase provisions and repay debts they have incurred, but also have 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 one 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'.[21]

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.

19. Nyeri, Kenya, December 2014.
20. Karatina, Nairobi, Kenya, December 2014.
21. Nairobi, Kenya, December 2014.

To ward off the development of such 'habits' among undisciplined sellers, Project Insansa sought to inculcate them with an entrepreneurial rationality where risk-taking, productivity and accountability were individualized. 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.[22] These sorts of moral injunctions lay the failure to sell products at the feet of sellers who were deemed not sufficiently 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's bottom line. Yet Food Co.'s abdication of responsibility, its unwillingness to extend sick leave or labour protections to Insansa's sellers, exacerbates 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 this entailed.

RISK OF DEPENDENCE: ENTREPRENEURIALISM, OBLIGATION AND ABDICATION[23]

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 Rajak, 2016a; Dolan and Roll, 2013; Kaplinsky, 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 CSR and charity, the company's investment comes not in the form of material or infrastructural benefit, but rather in the intangible promise of individual transformation by galvanizing an ethic of entrepreneurial self-sufficiency and extending opportunity to 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

22. Nairobi, Kenya, April 2015.
23. This section draws from Dolan, Huang and Gordon (2021).

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 200 sitting allowance'.[24]

Yet while responsibilizing 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 the company. 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, raincoats, umbrellas and bags to protect 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 recognized corporation; however, these requests raised issues amongst the management regarding their implications for liability, a pressing concern as sellers in Nairobi lacked licences and were regularly hassled by the City Council during the early years of the programme.[25]

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.[26] 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'.[27] Yet while sellers understand their commitment to Food Co. in reciprocal, and arguably 'mutual' terms, anticipating that their loyalty will result in permanent employment and their 'rightful share' (Ferguson, 2015) of company profits, Food Co. remains wedded to the conceptual opposite: a relationship devoid of obligation and enduring ties.

24. Nairobi, Kenya, December 2014.
25. 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.
26. Nairobi, Kenya, December 2014.
27. Nairobi, Kenya, December 2014.

While Insansa sellers seek the social recognition and material benefits a formalized, dependent relationship with the company would confer, none of Food Co.'s RTM projects are designed to incorporate sellers within the company as workers with rights, benefits and responsibilities. Rather, the company sees its contribution as the cultivation of resourceful and self-sufficient sellers, who could drive forward development under their own steam. Indeed, Food Co.'s anticipatory claims of prosperity, opportunity and material gains are 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). 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 bottom of the pyramid ventures to access hard to reach markets while positioning themselves as empowerers of those who live in poverty. This article 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 characterized by economic uncertainty. The case highlights how corporations use sellers to solve the problems 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 take advantage of 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 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, such as 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 by (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 sellers are essential to these programmes both with regard to the value their networks generate for the firm, and in the way the discourse of entrepreneurship and the enterprising subject legitimizes this shifting of risk. The neoliberal and depoliticizing trope of the 'entrepreneur' celebrates not only their hard work and resourcefulness but also their appetite for risk and uncertainty, the latter written into the experience of entrepreneurship itself. Like other 'gig' work models, Insansa performs regulatory arbitrage, recasting workers as entrepreneurs to evade obligations to labour. 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 social protections in order 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. 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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