Abstract

The digital global economy is increasingly becoming the economy. The current pandemic has accelerated the digitization of the economy as offline economic activities are suspended, and "going digital" is touted as a survival strategy for economic sectors worldwide. In this conceptual paper, I argue that this emerging economy is (re)producing social inequalities. Social workers need to be knowledgeable about the digital global economy and engage in economic justice initiatives to actualize social justice. I employ an intersectional feminist lens to critique the digital global economy's state and delineate two areas that social workers can engage in.

Keywords: digital economy, neoliberalism, intersectional feminism, platform cooperativism, universal basic income

Introduction

We see today's global wealth and income inequality are characteristic of the most unequal societies in human history (e.g., the feudal society, whereby wealth and power were concentrated on the feudal lords and aristocracy) (Parayil, 2005). The 1 percent of the world's wealthiest own twice as much wealth as 88 percent of the world's population (Oxfam, 2019). The wealth and income gap have exponentially widened in the last two decades. The richest 1 percent have seen their incomes increased by 60 percent, with the financial crisis further accelerating such increases (Morley and Ablett, 2016). Oxfam (2019) reported that the wealth of all the world's billionaires in just one year had increased to US$900 billion, which equates to US$2.5 billion a day.

In contrast, almost 50% of the world's population (3.4 billion) are living on less than US$5.50 a day. The richest man in the world, Jeff Bezos, who is the CEO of Amazon, had a net worth of US$112 billion in 2018. Just one percent of his fortune is almost equivalent to Ethiopia's entire

health budget, a country with a population of about 109 million people. In just two years, Bezos' net worth almost doubled to US$189.9 billion (Kelly, 2020). Other CEOs, executives, and large shareholders of "online giants" such as Apple, Facebook, Microsoft, Zoom, and Netflix, also have seen their net worth rapidly rise in the pandemic context (p. 1). Importantly, there is a gendered dimension to global inequality and wealth, in which men own more than twice as much of the world's wealth as women, and most of the worlds richest are men (Oxfam). For example, in 2018, out of 2208 billionaires, only 256 were women (Forbes, 2018). Further, 22 of the richest men have more wealth than all the women in Africa (Oxfam 2019).

The extreme income and wealth inequality we witness today is not a natural phenomenon and is a result of a neoliberal agenda. Neoliberal policies (re)produce unequal social, economic, and political systems (Goldberg, 2012). They further redistribute economic gains from labour to capital to extreme lengths to become a "winner-takes-all" economy. Neoliberalism also promotes a plutocracy rather than a democracy. Policies that have enabled the under-taxation of the wealthiest are a significant mechanism that widens the gap both within and between countries (Glennerster, 2012; Oxfam, 2019). Globally, wealth taxes make up only 4 percent of the total tax revenue, and corporate taxes make up only 11 percent.

In contrast, personal income taxes make up 21 percent, and payroll taxes make up 22 percent. A 0.5 percent increase in wealth tax for the global top 1 percent of the worlds richest can pay for the healthcare of 3.3 million people and education of 262 million children who are currently out of school (Oxfam, 2019). Policies that allow election spending by large donors and corporations enable the rise of plutocracy and the decline of democracy (Goldberg, 2012). The Global Commission on Elections, Democracy, and Security (2012) has identified that a significant challenge for emerging and mature democracies is to regulate uncontrolled and disproportionate

political financing. For example, in the United States, there has been a rapid rise in super PACs, which are expenditure-only political committees that can collect unlimited amounts of funds from individual and corporations. This rise resulted from the 2010 Supreme Court ruling that the government cannot ban electrion spending by corporations. However, they cannot coordinate those efforts with a specific political campaign (Hieta, 2017). However, Super PACs, while banned in Canada (International Institute for Democracy and Electoral Assistance [IDEA], 2014), are now a major campaign financier and the wealthiest individuals, special interest groups, and corporations have increasing power in American politics (Mazo and Kuhner, 2018).

Neoliberal policies regarding globalization and trade, which largely ignore the worker's rights and environmental protection, increased the capital gains of the few and exploited the labour and land of developing countries (Goldberg, 2012). For instance, the development of special economic zones (SEZs) has been hotspots for exploiting local lands, poor labour conditions, and the loss of tax revenue for public spending (Polack 2004). SEZs have grown since the 1990s and 2000s, primarily by low and middle-income countries to attract foreing investment and development. The SEZ workforce is disproportionately women (International Labour Organization [ILO] 2008). In a survey conducted by the ILO (2008), they found that on average, 60 to 80 percent of the total workforce in SEZs were women, and in some countries, the percentage reached 90 percent. Lastly, within this neoliberal system, (re)producing unequal social relations and institutions within a society is necessary for the capital gains to be realized by and concentrated within the few (Fraser, 2013). As an exemplar, economic prosperity in the neoliberal capitalist system relies on women's unpaid care work (McCarthy, 2018). To put this in perspective, Oxfam (2019, p.10) reported that "if all the unpaid care work done by women across the globe was carried out by a single company, it would have an annual turnover of $10 trillion – 43 times that of Apple."

Despite these alarming trends in the last two decades of rapidly growing disparities, there has been little critical analysis of modern wealth and income inequality in political discourse due to being pegged as unfashionable socialism (De Zwart, 2019). However, recently inequality has taken a greater spotlight. For instance, Barak Obama, the former President of the United States, stated that "Income inequality is the defining challenge of our times" (The White House, Office of the Press Secretary, 2013, p. 1). Professor Sir Angus Deaton, a Nobel Laureate in Economic Sciences, argues that the rising inequality shows that democratic capitalism is failing (Deaton 2019). Thomas Piketty's (2013) popular book *Capital in the 21st Century* is the prime example of promoting critical analysis of these trends and has been the number one bestseller in the New York Times and sold over 2.5 million copies in 40 languages since its publication (De Zwart, 2019). Unfortunately, within mainstream social work discourse, income and wealth inequality has not been a focal point despite the direct connections with social work practice. Albeit notable social work scholars are highlighting the importance of focusing on the social problems of income and wealth inequality and the possibilities to address it (Morley, 2016; Morley and Ablett, 2017). Economic insecurity (e.g., unemployment, under-employment, and insecure work) is deeply intertwined with social problems experienced by individuals, families, and communities that social workers directly work with. Research (in diverse international contexts) has shown the connections between unemployment and poorer mental health (Paul and Moser, 2009; Pharr et al., 2012), intimate partner violence (IPV) (Kimerling et al., 2009; Sanz-Barbero et al., 2015), substance abuse (Henkel, 2011; Thornton and Deitz-Allyn, 2010), and parenting and family stress (Nomaguchi and Johnson, 2016; Teng et al., 2018).

Further, at the macro level, economic structures, ideologies, and conditions directly implicate social work practice. The neoliberal economic doctrine, characterized by privatization,

deregulation, retrenchment of the welfare state, and lower taxes, has been adopted by governments globally in the last three decades (Stark 2018). As a result, social care services are being subjected to market principles of risk, liabilities, efficiency, and performance (Spolander et al., 2014; Stark, 2018). Further, austerity measures lead to the reduction of funds and resources to social service programs and policies that protect vulnerable and marginalized service-users who are at risk of poverty or falling deeper into poverty. In turn, this leaves social work practitioners with fewer resources but with more challenges and service users to work with.

Macroeconomic conditions, such as economic recessions, directly impact our profession. Evidence suggests that economic downturns further exacerbate the social issues identified above, and those who experience the most significant impacts (both during and after) are from disadvantaged groups; thus, increasing their marginalization (Evans-Lacko et al., 2013; Farre et al., 2018; Kokkevi et al., 2014; Nilsson and Estrada, 2003). The current context of the economic recession (which is brought about by the global pandemic in a global neoliberal capitalist society) will further widen the income and wealth inequality gap and pose significant challenges for social work practice during and well-after the pandemic ends. There is an increased need for macro-level practice (e.g., advocacy, activism, and policy analysis). There is also a need to understand how micro and mezzo practice such as psycho-social and trauma support because of job loss, displacement, and/or homelessness, connecting people to social protection systems, and funding challenges for service providers is implicated bymacro forces, (International Federation of Social Workers [IFSW], 2020; Petruzzi et al., 2020).

Economics at the micro and macro levels are intertwined with social issues and social justice, which are the core function and value of social work. Thus, an essential area of competency within our profession is knowledge about economic structures, processes, conditions, ideologies,

and social and political action through economic justice initiatives (Simmons, 2017). Indeed, within various social work associations, there is the explicit acknowledgment of this practice foci. The IFSW and the International Association of Schools of Social Work (IASSW) (2014, p. 5) espoused that "social change initiatives recognize the place of human agency in advancing human rights and *economic* [emphasis added], environmental, and social justice." In IASSW's (2019, p. 2) report on the global agenda for social work and social development, one of the key guidelines includes "what is the evidence that social work and social development interventions are having a social, *economic* [emphasis added] and/or political impact?" Another example is the American Academy of Social Work and Social Welfare [AASWSW] (2019, p. 2) who has recently called upon our profession, through the *Grand Challenges of Social Work Initiative*, to "reduce extreme economic inequality," and "build financial capability and assets for all."

Social work has a long history of participating in economic justice initiatives. While our profession's pioneers, such as Jane Addams, Lilian Wald, and Florence Kelly, were noted for their work on settlement houses and developing social services, they were also key advocates in reforming children and women's labour rights and organizing labour unions (Scanlon and Harding, 2005). In the United States, during the New Deal era, social workers actively worked with and joined labour unions that led to the development of key social protection programs such as the Social Security Act and the National Labor Relations Act to be passed (Scanlon and Harding, 2005). As the economy increasingly became interconnected and globalized, international social work emerged and has concerned itself with the global economy's inequities and exploitations (Polack, 2004). Workers' cooperatives have been purported within international social work discourse as a vehicle for social protection and contributing to economic justice (Choi and Choi, 2005; Lyons et al., 2012).

The global economic structure is going through a transformation – the digitization of economic activities, work, and sectors (Schneider, 2016). In this conceptual paper, I argue that this emerging economy is an extension of the neoliberalist system that redistributes the economic gains from labour to capital, (re)produces wealth and income inequality and is dependent on the continuation of social inequalities to thrive. Thus, there is a need to revitalize social work's practice foci toward economic justice initiatives. Specifically, I employ an intersectional feminist lens to critique the current state of the digital global economy and delineate two areas that social workers can engage in to address such implications.

The Digital Economy

The digital economy (also known as the online, Internet, or web economy) is increasingly the dominant economy (Schneider, 2016). Put simply; this new economy comprises all economic activities that result from online interactions between people, businesses, organizations, and data; It is an economy based on access and use of the Internet (Lemoine et al., 2017). It currently accounts for almost a quarter of the world's economy (Guo et al., 2017). Its boundaries are not limited to the (more commonly recognized) tech companies in Silicon Valley such as Google, Facebook, and Apple, but have expanded to intertwine with traditional economic sectors (e.g., manufacturing, services, transportation, mining, and telecommunications) in such a way that distinctions between the two are becoming less clear (Srnicek, 2017). Further, in the current context of the pandemic, COVID-19, the digitization of the economy has accelerated as offline (face-to-face) economic activities are suspended, and "going digital" is touted as a survival strategy for economic sectors (Lundin, 2020). While such offline economic activities will resume once the pandemic ends, economic sectors recognize the necessity of digital adoption.

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The digital economy has been touted as bringing back the sharing economy, an economic model based on peer-to-peer exchanges of services and goods that redistribute economic gains from capital to labor (Pasquale, 2016). Before the industrial revolution, this economic model was 'business as usual' (Rushkoff, 2016). However, industrialism had introduced mass production and low-cost and low-skilled labour (vis-a-vi the assembly line model) and replaced this economic model. Albeit, with the emergence of the digital economy, common online marketplaces (which are also called digital platforms, such as Airbnb, Uber, Grab Taxi, Task Rabbit, Food Panda, Deliveroo, Taobao, and Amazon) have been created for the direct exchange of services, goods, and assets between individuals.

The digital economy promises that: the entrepreneur in all of us resonates with our need for flexibility, creates new jobs, promotes labour competition, and improves quality in products and services (Srnicek, 2017). The dominant narratives are that we are going through a fourth industrial revolution, returning to a sharing economy, whereby individuals have more ownership of their labour, and the current digitization of the global economy is a movement toward the democratization of the global economy; thus, enhancing income and wealth equality (Pasquale, 2016). However, when examining the digital economy through a critical lens, and in particular intersectional feminism, the digital economy promises are yet to be fulfilled.

Intersectional Feminism

Intersectional feminism emerged in the 1960s and 1970s, during the civil and women's rights movements in the United States and more formally introduced by Black Feminists (e.g., Bell Hooks and her seminal piece: *Ain't I A Woman: Black Women and Feminism*) in the 1980s and 1990s as a critique to the essentialism of women's identity that excluded the experiences of black women in both the civil and women's rights movement (Mehrotra, 2010).

Intersectional feminism is now a dominant theoretical lens in feminist scholarship. It is useful in social work as it can inform all aspects of practice, including the way we perceive our professional role and responsibilities, the way we engage with service users and systems, the interventions we use and prioritize, and the way we reflect and evaluate on our practice (Wendt, 2016). Intersectional feminism can be conceptualized in various ways, but key tenets undergird this perspective. Firstly, such a perspective invites a practitioner to bring gender at the forefront of analysis and consider how this identity intersects with others, including ability, sexual orientation, age, religion/spirituality, nationality, ethnicity/race, culture, education, and class, to influence and shape one's experiences of barriers, opportunities, power, privilege, oppression, and equity (Wendt, 2016). Secondly, this perspective invites us to consider oppressive narratives within our society and invites us to reject dominant stories (externally enforced and internalized) that are unhelpful or oppressive (Brown, 2016). Thirdly, this practice perspective has a transformative orientation, whereby practice is geared towards i) uprooting systemic oppression and injustices, ii) affirming people's strengths, agency, and empowerment, and iii) fostering spaces for counter-stories to be told and created (Dominelli and Campling, 2002). Overall, this perspective commits the social worker to both the individual and the societal and political environment, encouraging us to "ask diverse macro-level questions about culture, gender, and geographic differences, while still maintaining a micro-level focus on the woman and her individual experience" (Mollard 2015, p. 390).

Intersectional Feminist discourse has mostly focused on analyzing how gender, race, and class intersect to understand the diversity of women's identities and experiences (Hulko 2009). Mehrotra (2010) and Hulko (2009) propose the need for more diverse conceptualizations and scholarship of intersectional feminism to include other interlocking identities (e.g., age,

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disability, religion, sexual orientation, immigration status) and political ideology and systems (e.g., globalization and colonialism that implicate power, privilege, and oppression). Importantly, Hulko (2009) espouses that identities, oppression, power, and privilege are dynamic concepts that are contingent across time and contexts. As the global economy is going through a transformation, an intersectional feminist lens can offer critical insights into the multiplicity of women's experiences in the context of the digital economy.

An Intersectional Feminist Critique of the Current Digital Economy

An intersectional feminist lens invites a critical analysis of the digital economy. Adopting such a lens encourages the social worker to consider the following questions: Whom does the current digital economy prioritize, and whom does it exclude?; How do access, use, and benefit of the digital economy differ not only between women and men, but women and men of different age, sexual orientation, ethnicity/race, social class, educational background, religion/spirituality, and immigration status?; How does the current digital economy sustain and perpetuate existing systems of inequalities, oppression, and discrimination? Consideration of these questions raises three counter-narratives of the digital economy: i) rather than a return to a sharing economy, the digital economy is currently an extension of the neoliberal capitalist system (Pasquale, 2016; Sundararajan, 2016; Srnicek, 2017), ii) rather than democratization, the digitization of the economy exacerbates systemic inequalities including a (digital) gender divide (Pujol and Montenegro, 2015; Schor, 2016), and iii) while the digital economy is creating new and flexible jobs for some, it is automating the jobs of low-wage workers, whereby women and men from seemingly underserving groups (e.g., racialized groups) are disproportionately represented (Baker, 2018; Institute for Women's Policy Research [IWPR], 2019). I now unpack each of these critiques in detail.

Critique 1: The Digital Economy and Platform Capitalism

Intersectional feminist scholars have focused on identifying how the neoliberal model has directed the globalizing process (Naples, 2013; Zhang, 2014). Importantly, such scholars have opposed neoliberalism as they purport that actualizing the key tenants of such a model (e.g., minimal government regulation and prioritization of economic gains over social and ecological ones) necessarily leads to the subordination of women and people of color (Zhang, 2014). In this way, an intersectional feminist lens helps identify a counter-narrative of the digital economy; that is, the digital economy is sustaining and reinforcing the global control of neoliberal single world order (Zhang, 2014).

There is a lack of governance, regulation, and democratic discussion concerning the digital economy's growth and development (Srnicek, 2017). This 'space' has become an extension of the current neoliberal model (Stark, 2018). Several examples highlight this problem. An example of this is the rise of a few global corporations controlling digital platforms (Kwet, 2019). These digital monopolies that dominate the global digital economy are primarily US-based (e.g., Amazon, eBay, Uber, Airbnb, TaskRabbit, Facebook, Google, Twitter, WhatsApp, Instagram). The concentration of economic power among these monopolistic corporations has adverse macroeconomic implications, including economic stagnation, undermining fair competition, widening income inequality, and stunting of innovation (Pasquale, 2016; Schor, 2017; Sundararajan, 2016). The expansion of the US-based digital monopolies into the global economic market has been identified as a form of digital colonialism. The US represents the "new imperialism in the Global South" (Kwet 2019, 3). Rather than the conquest of the land, digital colonialism is the conquest of digital technology that enables a small number of global digital monopolies to have significant economic power and create technological dependencies

among the Global South countries who are seeking to catch-up with its global north counterparts. Kwet (2019) contends that with the ownership and control of software, hardware, and the Internet these digital corporations yield political, social, and cultural power. He purports that this counter-narrative is neglected from public discourse and uses South Africa as a case example of digital colonialism's implications. Google and Facebook control 70 and 12 percent of online advertising in South Africa, respectively, and the remaining 8 percent comprises local media groups. These US-based monopolies extract the majority of revenue from their local counterparts and significantly influence media in South Africa. These digital monopolies also represent a form of digital colonialism within the Global North countries. For example, Wolfgramm (2014, p. 4), a scholar from the Maori Pacific Indigenous communities in Australia, argues that "the deliberate replacement of local technologies with Eurocentric values-laden, profit-driven technologies has been part of the colonizing agenda for many centuries."

Additionally, labor exploitation, the rise of precarious work, and the weakening of a safety net are perpetuated (Pasquale, 2016). There lacks an opportunity in the current digital economy for a fair negotiation of one's labor and for such negotiations to be peer-to-peer because these monopolistic corporations set the rules of the digital platforms, and not the users of the platform which put the most value into them (DePillis, 2015). An exemplar highlighting these issues is the structure of Uber. It does not need to employ any of its drivers as they can be legally defined as 'independent contract workers'; consequently, the security of full-time employment benefits (e.g., health insurance) and the right to unionize are not available. Another example is workers who rely on micro-task digital platforms, such as TaskRabbit or Amazon Mechanical Turk, as a primary source of their livelihood. These workers are often from the global south offering their labour at less than a living wage (and sometimes less than their local

minimum wage) and performing a repetitive task (e.g., photo-tagging, rating, review-writing, and poll-taking) for businesses in the global north (International Labour Organization [ILO], 2018). This, in turn, further redistributes the economic gains from labour to capital and widens the income and wealth gap, both within and between countries.

The extension of the neoliberalist model within the global digital economy is evident as platform corporations maximize their profits while externalizing risks and costs to individuals, families, and local communities (Sundararajan, 2016). For instance, several scholars highlight that increases in Airbnb rentals within a neighbourhood is associated with increases in local housing prices and rent, amongst other issues that adversely impact residents (Binzer, 2017; Ferreri and Sanyal, 2018; Wegmann, 2017). Airbnb has been criticized as a digital platform that perpetuates cultural appropriation and drives gentrification (which is argued as another form of colonialism) (Tornberg and Chiappini, 2020). For example, Tornberg and Chiappini (2020, p. 553) examined how white and black hosts market black-majority neighborhoods in New York City on Airbnb through computational critical discourse analysis and found that "white entrepreneurs attempt to attract guest through a form of colonial discourse: exoticizing difference, emphasizing foreignness and treating communities as consumable experiences for an outside group."

Further, while these main players are extracting the most benefit out of the digital economy, their contributions back to the public (e.g., supporting public infrastructure and social protection schemes) vis-a-vis taxes have been disproportionate due to various tax codes/laws that enable such behavior to occur. As an exemplar, in 2018, Amazon made a profit of US$11.2 billion (nearly doubling their profits) yet paid no federal tax (the second year in a row) (Rushe, 2019). These global digital monopolies are also extracting significant resources and value from

the international contexts in which they operate and not paying their fair share of taxes (European Union, 2018). Consequently, this has prompted discussion in the European Union on addressing this issue. The French government has been a leading advocate in promoting digital service taxes, whereby a 3 percent levy is placed on "gross revenue derived from digital activities of which French 'users' are deemed to play a major role in value creation" (KPMG 2019, p. 5). The rise of US-based global digital monopolies, the exploitation of labour, the extraction of wealth and externalization of risks to the local communities and economies, and the lack of contribution back to the societal infrastructures of these platforms are all examples that help to amplify a counter-narrative of the digital economy specifically, that the digital economy in its current form is simply an extension of the neoliberal agenda.

Critique 2: The Gender Digital Divide

The digital divide refers to the distinction between those who have access and use of ICTs to reap the digital economy's benefits and those who do not (Pujol and Montenegro, 2015). A helpful critique offered by an intersectional feminist lens is viewing the digital economy and digital labor as gendered. Particularly, the problem of a gender digital divide, whereby women have less access and use of the digital economy; thus, they reap less of the benefits. For example, in 2015, in the United States, while women represented just over half (57%) of all professional occupations, they only comprised a quarter of all computing occupations, and women of color made up only 4% of these jobs (Ashcraft et al., 2016). There are even fewer women being represented regarding key positions in software development, technology leadership, and innovation. As an exemplar, between 1980 to 2010, 88 percent of all information technology patents were invented by male-only teams while only 2 percent were by female-only teams (Ashcraft et al., 2016). The consequences of a gender divide include a persistent (and

widening of a) gender gap between women and men within the digital economy, technology development, and innovation to be led by (and thus largely developed for) a homogenous group (e.g., younger, higher SES, white males living in high-income economies). Within the digital economy context, the ICTs have become the new form of capital, and such capital is primarily owned, accessed, and used by men (Parayil, 2005; Dimond and Galusca, 2017).

Yu and Cui's (2019) qualitative study exploring the impacts of rural women's participation in the digital economy through Taobao villages represents an example of how failure to address existing gender inequalities can be perpetuated despite intentions to bridge the gender digital divide. Taobao is a digital e-commerce platform in China (it is like Amazon or eBay) owned by Alibaba, which has a monopoly over e-commerce in China. In 2014, Alibaba expanded its reach into rural areas committing over 10 billion yuan (approx. 1.4 billion USD) to build the infrastructure necessary for rural citizens to connect with China's e-commerce economy. Part of the expansion included the creation of Taobao villages, which are "those with at least ten percent of their residents operating online stores, or with at least 100 active online stores opened by villagers and generating annual sales of at least ten million yuan (US$1.5 million), at Taobao or Tmall", both digital platforms owned by Alibaba (p. 418). Yu and Cui (2019) suggest that the rural women's socio-economic participation in the digital economy has not fully translated into cultural and political empowerment. For instance, most women entrepreneurs in their study still had internalized beliefs about the public and political arena to be left to men.

Further, the rural women faced a triple burden of participation in formal, informal, and immaterial labour. The development of these Taobao villages is fueled by the reproduction of unequal social relations – specifically the existing gender inequalities that explicitly ignore the

contribution of care and informal work of women's labour and the "digital capitalist exploitation of [women's] cheap, flexible and docile labour" (p. 419). The authors provide a case of an older adult woman who is a casual worker in a Taobao horticulture business sorting twigs, which is characterized by low pay and job precarity. The older woman notes that after fulfilling her care duties of being a wife, mother, and grandmother, her surplus labour is devoted to her casual work. Albeit, she mentions that she does not mind the low pay and treats it as a bonus after fulfilling her care duties towards her family and also offers an opportunity for her to socialize and have time away from her husband.

Another example is a 14-year old girl who works as a customer service staff in a Taobao business creating costume/performance attire. She had quit school after eighth grade to work at this Taobao business and works seven days per week (with only one day free per month), earning 2,000 yuan (US$300) per month that includes free boarding as her family lives in a neighboring village. The money she earns is sent back to her family, and her younger brother is expected to attend university while her path is marriage and "following the footsteps of her mother and grandmother" (p. 430). Yu and Cui's examples highlight how women's experiences can be implicated differently by the digital economy based on the urban/rural context. Further, it reveals how without addressing the traditional roles of and obligations on women, the Taobao villages can become spaces for neoliberal capitalist exploitation of women's labour.

A driver of the gender digital divide can be attributed to the gender, and racial disparities in education and the socio-cultural norms that create female (e.g., social work and nursing) and male (e.g., engineering and computer sciences) dominated disciplines and economic sectors (Ashcraft et al., 2016; United Nations University Institute on Computing and Society [UNU-CS] EQUALS, 2019). For instance, in Canada, women make up only 23 to 25 percent of ICT

professions, lower than the United States and EU Countries (Hadziristic, 2017). Indigenous groups are even more disproportionately represented in the digital economy, representing only 1.2 percent of the ICT professions. Further, Canada has a rural-urban digital divide, whereby the access and connection speed are most limited in indigenous communities in rural and remote Northern communities. Even if connected to the Internet, the download speeds within these communities are 1.5Mbps compared to 66 Mbps in Canadian urban areas. This low speed limits the full capacity of using the Internet and especially for indigenous businesses to compete against their domestic and international counterparts.

What is promising is that international and national organizations and government agencies are recognizing the need to bridge the gender divide, and policies and programs are being developed to build the digital competencies of women from various marginalized groups (e.g., Government of Canada, 2018; ILO 2018; Organization for Economic Co-operation and Development [OECD], 2018). Such programs and policies aimed at building a future generation of women in technology and development are part of the solution to address the gender gap. However, they may not be enough for some marginalized groups, particularly low-wage workers, who face multiple barriers and challenges to participate in the digital economy and are at risk of being displaced due to automation.

Critique 3: Automation and Displacement of Low-wage Workers

While the digital economy brings about new opportunities and jobs, it also contributes to other jobs' automation (and displacement) (Baker, 2018). Occupations at the bottom of the income labor market related to administrative support, waste management, remediation services, call centres, security services, janitorial services, processing services, retail services, and the manufacturing sector are at the most risk of automation. An intersectional feminist lens is

important in analyzing the impacts of automation on the future of work. The Institute for Women's Policy Research (IWPR) (2019), in their report *Women, Automation, and the Future of Work*, found that while women represented 47 percent of the workforce, they represent 58 percent of the high-risk (of automation) jobs. There are only seven men who occupy a high-risk job for every ten women who occupy a high-risk job. Further, the IWPR adopts an intersectional lens within their gender analysis and includes findings based on race/ethnicity, highlighting a more nuanced projection of how automation impacts both women and men of racialized groups. They found that regardless of the racial/ethnic groups (identified in the report as white, black, Hispanic, Asian, and other) that women were more likely than men to be occupying jobs at high risk of automation, with Hispanic women (32.2%) being the most likely to be occupying such jobs and white men the least (16.5%).

Inversely, when looking at the low-risk (of automation) jobs, Hispanic women (19%), Hispanic Men (13%), and Black men (18%) are least likely to occupy such jobs. While intersectional feminism was initially conceptualized to understand the challenges and experiences of women of colour, the framework can be (and has been) utilized to highlight the challenges and experiences of men from marginalized groups because of its focus on intersectionality (e.g., Bowleg, 2013; Watkins et al., 2016). This aspect of the framework is important to identify the groups who will be most impacted by automation and be cognizant not to exclude men from racialized groups disproportionately represented in high-risk (of automation) jobs.

More specifically, in a Canadian context, whereby the labour market is "colour coded," racialized women fall at the bottom of the labour market, whereby they are more likely to earn less, be unemployed, and be precariously employed than both non-racialized women and

racialized men (Block and Galabuzi, 2011, p. 6). Based on the most recent Census data (as the Canadian government had canceled its mandatory long-form Census after 2006), Block and Galabuzi (2011) study examined the work and income patterns of racialized and non-racialized Canadians. They found that while racialized Canadians had a higher labour force participation, they were more likely to be in "insecure, temporary and low-paying jobs" (p. 3) than their counterparts. Further, they found that these jobs were in traditionally low-paid business services, such as call centres, security services, and janitorial services, all of which are more at risk of automation.

An intersectional feminist lens offers the three counter-narratives of the digital economy shared above. The critiques highlight how the current systems perpetuate income and wealth and inequality, and consequently social issues. The critiques' value is to invite us to prioritize and develop policies and programs that work towards building an equitable economy for all. In the next section, I identify two practice areas for social workers to engage in and the role of social work education based on the challenges discussed.

Focal Areas for Social Work Practice: Platform Cooperativism and Universal Basic Income

Platform cooperativism is a new movement in the digital economy (Scholz and Schneider, 2016). However, it can be seen as an extension of the traditional cooperativism movement that emerged during the Industrial Revolution as a response to the neoliberalist assumption that competition and corporatism are the only approaches to foster successful economies (Williams and Crowther, 2007). In the 21st Century, the cooperative movement continues. The International Cooperative Alliance (ICA) (2017, p. 2), the global steward for the cooperative movement, defines cooperatives as "an autonomous association of persons united

voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owner and democratically-controlled enterprise." The ICA outlines seven essential principles of cooperatives aligned with social work values such as equality, democracy, cooperation, capacity building, social responsibility to and care for the community. The cooperativism movement is a longstanding economic justice initiative and has a global reach; however, it is not without its challenges. For instance, research has shown that while women working in cooperatives fare better (in terms of income/wages, occupational attainment, and leadership roles) than their capitalist firm counterparts, gender inequalities persist as women are more likely in lower-skilled jobs, receive lower pay and have fewer leadership opportunities than men in these cooperatives (Mayoux, 1995; Miller, 2011; Sobering, 2016). In many ways, an intersectional feminist perspective has been (and still is key) in illuminating the issues, challenges, and opportunities within the cooperative movement to ensure that the exclusionary and discriminatory behaviours and practices of traditional economies based on gender, race, class, sexual orientation, age, immigrant status, and other social identities are not replicated within the construct of cooperatives (Schor, 2016).

Cooperatives can be a vehicle for promoting social and economic justice (Scallion 2015). Albeit cooperatives are not discussed extensively within social work discourse and practice. Scallion (2015) found in a review of social work literature that while cooperatives are identified positively, the literature falls short in explaining how social workers and social work institutions can collaborate and engage with the cooperative movement and community. In this section, I propose several ways social workers can participate in the platform cooperativism movement and argue that an intersectional feminist lens is necessary for engagement. First, however, I will

provide a brief review of the platform cooperativism movement's evolution and explain relevant terms.

Platform cooperativism is a movement that emerged in direct response to the rise of platform capitalism and monopolies that characterize the current state of the digital economy (Scholz and Schneider, 2016). It is a counter-narrative (aligned with an intersectional feminist lens) that points to the failure of the current digital economic structures and calls for a re-envisioning of an alternative model. The term platform cooperativism was coined by Trebor Scholz, an American academic at the New School in New York. Scholz (2016, p. 24) articulated:

> The term 'platform' refers to places where we hang out, work, tinker, and generate value after switching on our phones or computers. The 'cooperativism' part is about an ownership model for labor and logistics platforms or online marketplaces that replaces the likes of Uber with cooperatives, communities, cities, or inventive unions. These new structures embrace technology to creatively shape it, embed their values, and then operate it to support local economies.

Building from the seven principles of the traditional cooperative, Scholz espoused ten principles for digital cooperatives: 1) collective ownership of platforms; 2) "decent pay and income security"; 3) "transparency and data portability"; 4) "appreciation and acknowledgment"' 5) "co-determined work" (enabling workers to participate in the design of platforms); 6) "a protective legal framework" (enabling equitable competition); 7) "portable worker protections and benefits"; 8) "protection against arbitrary behaviour"; 9) "rejection of excessive workplace surveillance"; and 10) "the right to log off" (Scholz, 2016, p. 20). Details of each principle can be found in Scholz's (2016) *Platform Cooperativism: Challenging the Corporate Sharing Economy*.

There are various ways that social workers can engage in the movement. Engagement can include, for example, exposure to seminal and emerging scholarship (e.g., Scholz, 2016; Scholz and Schneider, 2016); conferences (e.g., The New School in New York has begun organizing annual conferences, the first held in 2017 in New York and 2018 in Hong Kong), existing platform cooperatives (e.g., Stocksy United, Farimondo, Coopify, Gratipay, FairCoop, Green Taxi, and FairBnB), and online forums/websites (e.g., https://p2pfoundation.net/ and http://platform.coop). Exposure to the platform cooperativism movement will contribute to a basic understanding of this practice space's lexicon (e.g., open-source data, blockchain, digital sovereignty, crowdfunding, digital commons). This, in turn, enables opportunities to connect and collaborate with those in the platform cooperativism movement, who have similar values towards social and economic justice albeit with a different set of competencies (e.g., in ICT, data analytics, computer programming, and app development) that can add value to our professional development and towards achieving social and economic justice.

On the other hand, social work has much to contribute to the platform cooperativsim movement. For instance, community organizing, community development, group work, facilitation, and capacity building are all core mezzo-level competencies of social work practice that help create and develop platform cooperatives. The platform cooperativism movement can benefit from an intersectional feminist social work practice framework. This framework has been instrumental in drawing attention to and addressing gender inequalities within traditional worker cooperatives (Dimond and Galusca, 2017).

A critique of the platform cooperativism movement is that the same inequalities that can persist in traditional cooperatives can (and do) exist in platform cooperatives (Schor, 2016). For example, Schor (2016, p. 40) found in three case studies of non-profit platform cooperatives that

"race, class and gender inequalities were pervasive," whereby members were predominately white and distributed power and influence was skewed by gender and social status. She contended that for platform cooperatives to actualize their stated principles and mission of an alternative and democratic economic model, organizers need to be hyper-sensitive to not (re)produce discrimination and oppression based on intersecting identities. Sassafras Tech Cooperative, is an example of a cooperative that explicitly and intentionally facilitates an intersectional feminist workplace, and some of its ideas can be applied to platform cooperatives (Dimond and Galusca, 2017). One idea is the explicit recognition and fair distribution of "emotional labour" in the workplace, which include all work that is "often unaccounted unpaid labor that goes into maintaining relationships, navigating conflict, sustaining workplace culture, and attending to practical needs such as coffee, snacks, cleaning, and note-taking" (Dimond and Galusca 2017, p. 3). Such tasks are often relegated to women, and women of colour, within traditional hierarchical workplaces. Further, at Sassafras, a monthly social justice reading group is held (in which the time is compensated) that helps its members to continually learn and understand oppression.

Platform cooperatives are emerging as the 2.0 version of traditional analog cooperatives (Chandra, 2018). As such scholarship and practice regarding these cooperatives are still in their infancy, it is timely and necessary for an intersectional feminist social work perspective to influence the discussions, development, debate, activities, and evolution of this economic model to be truly transformative and inclusive to all.

Universal Basic Income

As technology develops and the economy moves towards digitization, automation will increase the likelihood of workers' displacement at the bottom of the labor market (Baker, 2018).

Our profession will be impacted by this shift as well, as social workers predominantly work with low-income individuals, families, and communities who are more likely to occupy these positions. Further, unemployment is associated with many social issues, including adverse mental health and well-being, addictions, intimate partner violence, and criminal activity, that our profession is called to address. UBI is an intervention aligned with an intersectional feminist social work perspective because of its focus on empowerment and macro-structures. It complements the micro and mezzo level interventions needed to address the complex and dynamic challenges the emerging digital economy is bringing about.

In brief, UBI is a form of social protection whereby all citizens are provided with an unconditional cash transfer (Kwan and Drolet, 2016). UBI is a macro-level policy intervention that responds to neoliberal welfare states. It challenges welfare programs that are means-tested schemes that are paternalistic and punitive. For instance, policies that place conditions on eligibility (e.g., the need to continuously look for work and/or enrolling in educational/training programs) and/or policies that clawback benefits as income increases, even though income amounts remain relatively close to poverty thresholds. UBI is an alternative approach that recognizes social protection is a human right, and universal access is an empowering and dignifying approach to actualize this idea (Wehner, 2019). The topic of UBI is often heated and debated (e.g., affordability of UBI, the amount of a UBI, and who will finance the UBI?), but there is evidence to suggest that such interventions have positive impacts (Ferdosi and McDowell, 2020; Jones and Marinescu, 2020). Universal pensions are an exemplar, as studies in various countries have shown that such pensions have contributed to poverty alleviation amongst the older adult population (Kwan and Walsh, 2018).

Macro-oriented competencies, such as policy analysis and development, are part of social work education and training (Caputo, 2014). Such skills are necessary for social workers to become effective advocates of various public policies and engage in holistic practice (an orientation unique to our helping profession). At a minimum, social workers should develop a basic understanding of UBI's current policy discourse (e.g., empirical research on UBI and the strengths and challenges of UBI) and the implications to individuals, families, and communities that they work with. Advancing UBI should be included as part of economic justice initiatives that social workers engage in. Professional associations, such as the Canadian Association of Social Workers (2017), have recognized this and started to focus on UBI in their advocacy work.

Importantly, an intersectional feminist lens plays a significant role in building the case for UBI (McClean and McKay, 2015). Within feminist discourse, UBI concerns have been raised that such an intervention can further perpetuate gendered divisions of labour and reduce women's labour force participation. For instance, women who already have weak connections with the labour force might be incentivized to exit in favor of personal childcare at home. Such an argument that focuses on care and household labour exclusively is critiqued by an intersectional feminist lens as representing primarily white, middle-class women's interests and fails to acknowledge the potential of UBI's impact on reducing poverty, prostitution, incarceration, domestic violence, and the paternalistic control of the lives of those who receive targeted and/or means-tested social assistance, which are social issues that are gendered, classed and racialized. McLean and McKay (2015, p. 6) aptly argue that when advocating for UBI, there is a need for a "renewed feminist case" that the core benefits of such an intervention promote gender equality by contributing to "anti-poverty, anti-exploitation, income equality, leisure time equality, equality of respect, anti-marginalization and anti-androcentrism." UBI is a means of

social protection that recognizes and can address women's experiences' complexity and multiplicity.

The Role of Social Work Education

Social work education plays a critical role in building social workers' interest and competencies to address wealth and income inequality. More specifically, to address how these inequalities are expressed in the digital economy and engage in equality enhancing initiatives such as the platform cooperativism and UBI movement. Intersectional feminism needs to play a more prominent role within social work curricula. For instance, Morley and Ablett (2016) argue that managerial and individually therapeutic-based knowledge dominate current social work curricula, and there is a need to re-infuse the importance of subjects that address inequality such as sociology, political economy, social policy, and gender studies. Further, social work programs should actively seek to collaborate with organizations that intentionally embrace intersectional feminism in their workplace. Specifically, social work programs should promote and develop wealth and income equality enhancing programs; thus, enabling social work students to learn how to apply theory to practice. This, in turn, builds a cohort of competent field supervisors and mentors who can further help support the development of interest and competencies within this practice area with future students. A macro-level analysis and understanding is critical to the mezzo and micro-level understanding and analysis of inequalities. With a focus primarily on the latter, social work practice becomes more "band-aid" solutions than sustainable ones. Our profession's defining characteristic has been our focus on the micro, mezzo, and macro-level connections, yet this is being lost with the social work curricula being influenced by the neoliberal agenda. Social work courses and/or practicum opportunities that enhance competencies in mezzo and macro socioeconomic practice, specifically in developing

knowledge, skills, and experiences in two movements: platform cooperativism and UBI is a starting point to revitalize our professions unique focus on bringing together the micro, mezzo, and macro connections.

Conclusion

Our current global economic structure is a neoliberal capitalist system that emerged from policies enacted in the late 1970s and has developed over time to its current state (Morley and Ablett 2016), which includes the digital economy that reproduces social inequalities for the wealth and income to remain concentrated on the few. Such a system has produced more global wealth than any other time in history and, at the same time, the greatest wealth and income inequality. The 2008 Financial Crisis and the Great Recession that followed witnessed an acceleration of wealth and income concentrated amongst the richest. Consequently, this further widened the gap and triggered and/or deepened the poverty of individuals and families at risk or already living below the poverty line. The current global pandemic will bring (and already is bringing) about another economic recession, which will even further widen the income and wealth inequality and bring about multiple social issues and problems.

Social justice is a primary value and mission of social work, and it cannot be fully actualized without consideration of economic justice – the two are interlinked. Our code of ethics/practice mandate us to include economic justice initiatives as part of their practice; however, scholarly discourse and practice in this area remain relatively neglected in some parts of the world. In particular, discussions concerning the implications of the digital economy on seemingly underserving and marginalized individuals, families, and communities and what practitioners can do in response are limited in social work literature. This is concerning as the current pandemic has accelerated the digitization of the economy and triggered an economic

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recession (Lundin, 2020). This paper aimed to address this gap by identifying the social implications of the digital global economy (e.g., the rise of digital monopolies and digital colonialism, the digital divide, and displacement of low-wage workers) and proposing two social work practice areas related to pursuing social and economic justice within the digital economy: i) the platform cooperativism movement and ii) policy analysis, development, and advocacy regarding UBI. The role of social work education was identified in building the interest and competencies of social workers in this practice area. Importantly, social workers are encouraged to engage in such initiatives through an intersectional feminist lens as such a lens is necessary to ensure the multiplicity of women's experiences. Social work has much to gain from such engagement and much to contribute to intersectionality, empowerment, capacity building, and holistic approach to practice (micro, mezzo, and macro). Social work plays a critical role in shaping the development and realizing the potential of a digital economy for all.

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