# PLATFORM LABOUR, DEBT PRECARITY, AND WORKER WELL-BEING IN LAGRIDE'S DRIVE-TO-OWN SCHEME

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**ABSTRACT**

This study investigates how debt-based asset financing, algorithmic labour control, and state endorsement intersect to produce a distinctive form of platform labour precarity among ride-hailing drivers enrolled in Lagos State's LAGRIDE Drive-to-Own scheme. Employing qualitative content analysis and critical discourse analysis of a Nigeria Info 99.3 FM broadcast and over forty public Facebook comments, the study examines how escalating remittance targets, opaque financial deductions, and constrained exit options reshape drivers' labour conditions. The concept of state-enabled debt precarity is developed to describe a labour regime where ownership is promised, but insecurity is institutionalised. The analysis interprets the frequent public use of "modern-day slavery" as a vernacular moral diagnosis of extreme asymmetry, coercive dependence, and blocked exit, rather than a legal classification. Findings reveal that remittance escalation intensifies working hours of up to sixteen hours daily, deepens indebtedness, erodes earnings, and generates significant occupational health risks. State backing legitimises the scheme while reducing accountability and complicating governance by blurring public and private interests. Worker resistance emerges through strikes, union mobilisation, and social media counter-publics, contesting the official empowerment narrative. The study contributes to platform capitalism, labour process theory, and governance-gap scholarship by demonstrating how public authority can enable, rather than regulate, digitally mediated exploitation in the Global South. The study recommendations include regulating asset-financing schemes as labour governance arrangements and separating labour dispute resolution from coercive enforcement. The study highlights the value of mediated public discourse as an empirical site for analysing labour exploitation where direct worker interviews are limited.

**Keywords:** Drivers, exploitation, precarity, ride-hailing, well-being

## INTRODUCTION

Digital labour platforms have reshaped how work is organised, managed, and paid in this contemporary world of work. Platforms do more than connect drivers with users. They reorganise labour markets through data extraction, algorithmic control, and uneven power relations that shift risk and cost onto workers while concentrating value in the hands of platform firms (Srnicek, 2017a). These working dynamics are especially visible in urban transport. Ride-hailing workers may be classified as independent operators, but in practice, they work under unclear pricing systems, performance ratings, repayment schedules, and platform rules that they have little power to question (Lefcoe et al., 2024; Rosenblat & Stark, 2016). In African cities, these platform dynamics intersect with high unemployment, entrenched informality, weak labour protections, and debt-financed entry into work. The result is a form of precarity that cannot be explained by employment classification alone (Niebler et al., 2023; Srnicek, 2017b). But precarity does not take the same form everywhere. One underexplored case is the platform scheme in which the state is not simply a distant regulator but is built into the labour model itself. When governments publicly endorse, co-brand, or support platforms, they do not just add legitimacy. They reshape how exploitation works and how it is perceived. LAGRIDE is one such case. Launched with Lagos State backing as a safer, technologically advanced, and more equitable alternative to informal transport, its Drive-to-Own scheme promised drivers a structured route to vehicle ownership through regular remittance payments. That promise fits a familiar developmental narrative around platform mobility, which is formalisation, opportunity, and asset-based advancement. Yet research on platform work shows repeatedly that promises of flexibility and entrepreneurship often coexist with tighter labour control, greater risk transfer, and weak accountability (Coletto & Dimitriadis, 2026; Cutolo & Kenney, 2021; Woodcock, 2021). LAGRIDE makes this contradiction especially visible because the scheme is tied to the state. This study examines that contradiction through qualitative discourse analysis. Specifically, this study is guided by three research questions, and they are: (1) What drives the strong public moral condemnation of LAGRIDE driver conditions online? (2) What does that condemnation reveal about coercion and forced work? (3) How does the state‘s backing shape the governance of platform labour?

The study makes three contributions. First, it brings platform capitalism, labour process theory, and governance-gap scholarship into one conversation in order to analyse debt-based platform labour in the Global South, and in doing so, it develops the concept of state-enabled debt precarity. Second, it extends work on African ride-hailing by treating the state not as an absent regulator but as a possible enabler of precarity. Third, it shows how mediated public discourse can serve as an empirical site where labour exploitation is named, moralised, and politicised, especially where survey data and direct worker interviews are difficult to obtain.

## LITERATURE REVIEW

### Platform Capitalism and Labour Control

The literature on platform capitalism has shown that digital platforms are not neutral technological intermediaries but infrastructural business arrangements that derive power from intermediation, data capture, and network effects (Srnicek, 2017). Platforms restructure market

and govern labour while positioning themselves as efficient, socially beneficial, and innovative (Van Doorn et al., 2023). In labour terms, this means that platforms routinely externalise costs and uncertainty onto workers while retaining control over pricing, access, performance evaluation, and disciplinary sanctions. Also, research on algorithmic management demonstrates that worker autonomy in platform settings is typically more formal than substantive. Algorithmic pricing, ratings systems, route allocation, and deactivation threats create conditions of tight managerial control without the visibility of conventional supervision (Rosenblat & Stark, 2016). As Woodcock (2021) noted, algorithmic management should not be treated as a purely technical phenomenon; it constitutes a labour process in which discipline, contestation, and worker resistance remain central dynamics. Wood et al. (2019) similarly find that apparent flexibility in gig work frequently coexists with high algorithmic control, producing what they describe as autonomy without security. Information asymmetry is a recurrent feature of such arrangements because platforms possess detailed operational data that workers cannot independently access or verify, creating conditions in which unclear deductions, unexplained penalties, and shifting remittance targets can be imposed without effective worker challenge (Rosenblat & Stark, 2016).

**Platform Labour in the Global South and Africa**

Research on ride-hailing in the global south reveals that digital labour intersects with persistent patterns of informality and structural insecurity. In Lagos, Cieslik et al. (2022) find that platform driving can improve income matching relative to some informal transport alternatives, but involves long hours, weak protections, and substantial vulnerability to platform instability. Arubayi (2021, 2022) shows that Lagos drivers engage in everyday forms of resistance to algorithmic control, revealing that platform labour is characterised by continuous negotiation rather than passive compliance. Comparable findings emerge across Africa. For instance, Ekdale and Aidoo (2024) document how Nairobi drivers navigate unstable platform conditions through solidarity networks and hustling strategies, while Omolo (2025) shows that formal labour rights for Kenyan e-hailing workers remain elusive despite the sector‘s expansion.

Fairwork reports from Nigeria and Kenya (Fairwork, 2023a, 2023b) document recurring concerns around fair pay, safety, transparency, and representation, suggesting that African platform economies systematically fail workers across multiple dimensions of decent work. Al Mahdar et al. (2025) extend this analysis by demonstrating that gendered inequalities compound platform precarity, with women facing additional structural barriers in access, safety, and earnings. Van Doorn et al. (2021) contribute a crucial analytical move by showing that platform expansion in urban settings typically occurs through partnerships with local governments and urban development agencies, creating what they term _actually existing platformization‘. This insight is particularly relevant for understanding LAGRIDE and the scheme‘s legitimacy as the platform‘s reach depends substantially on its public-sector associations, which transform an asset-financing labour arrangement into an urban development narrative.

**Debt, Constrained Exit, and Severe Exploitation**

In the ride-hailing industry, asset-financing schemes present themselves as pathways to ownership and economic self-advancement, but they may bind workers to repayment schedules that intensify working time, reduce residual earnings, and constrain the practical capacity to exit. In such arrangements, debt functions not merely as a source of capital but as a mechanism of labour control. That is, workers who have invested financially in a scheme, and who depend on the scheme‘s income to service ongoing obligations, face structurally diminished agency. This insight connects with governance-gap scholarship on severe exploitation. Crane (2013) argues that modern slavery should be understood not only as a criminal aberration but as a management and organisational phenomenon enabled by weak oversight and exploitative business capabilities. Crane et al. (2019) extend this argument by showing how governance gaps permit highly extractive labour models to persist even where formal regulation nominally exists. Crane et al. (2022) further demonstrate that business models of modern slavery are characterised by four core elements (debt bondage, deception, coercive control, and blocked exit). For the present study, this literature is valuable not because it supports a legal classification of LAGRIDE as slavery, but because it provides a conceptual terminology for analysing how certain labour regimes come to be experienced as structurally coercive. That is, it systematically constrains workers‘ capacity to exit or resist without severe material consequences.

**Gap in the Literature**

Existing scholarship has produced valuable insights into algorithmic management, ride-hailing precarity, debt discipline, and African platform labour. However, there is limited analytical attention to state-linked platform arrangements in which public authority lends legitimacy to debt-based labour models while simultaneously reducing accountability. Most studies of platform labour governance examine state institutions as absent regulators, failing to keep pace with platform expansion. Fewer examine cases in which the state is an active participant in the platform‘s labour model from the outset, shaping both entry decisions and subsequent working conditions. The LAGRIDE case provides a theoretically significant opportunity to address this gap, with implications for how platform labour precarity is studied and governed in the Global South.

**Theoretical Framework**

This study develops the concept of state-enabled debt precarity through the integration of three scholarly perspectives: platform capitalism, labour process theory, and governance-gap scholarship on severe exploitation. Platform capitalism clarifies LAGRIDE‘s structural position as an infrastructural intermediary that coordinates vehicles, drivers, demand, and payment flows while presenting itself as an innovation and development project (Srnicek, 2017; van Doorn, 2022). In platform capitalism, competitive advantage derives not from production efficiency alone but from data ownership, network effects, and the capacity to govern labour through information asymmetry. In LAGRIDE‘s case, the platform controls the remittance algorithm, the debt ledger, the enforcement mechanism, and the official framing of driver obligations, all of which are largely inaccessible to drivers themselves.

Labour process theory directs analytical attention to the mechanisms through which work is organised, monitored, and disciplined (Braverman, 1974). In platform settings, traditional supervisory control is replaced by algorithmic management. That is, performance metrics, ratings, deactivation thresholds, and remittance targets function as coercive instruments that shape behaviour without visible managerial instruction. Labour process theory also highlights resistance because worker responses to exploitation are not a by-product, but rather are constitutive of the labour regime itself. LAGRIDE drivers' strikes, union mobilisation, and media exposure represent precisely the forms of resistance that labour process theory would predict in conditions of intensified control.

Governance-gap scholarship helps explain how exploitative models become durable where accountability is fragmented, and institutions fail to protect vulnerable workers (Crane, 2013; Crane et al., 2019). This perspective is especially important for understanding LAGRIDE because it directs attention not only to what platforms do but to what regulatory and state institutions fail to prevent. In a context where the state is publicly associated with the platform, governance gaps take on additional significance because the state's endorsement may discourage worker complaints, reduce regulatory scrutiny, and extend the legitimacy horizon within which exploitative practices can operate. Taken together, these perspectives generate the concept of state-enabled debt precarity. This concept refers to a labour regime characterised by four interacting features: (1) workers are recruited through developmental and asset-building narratives that promise ownership and inclusion; (2) labour is subsequently governed through debt repayment pressure, escalating remittance targets, and information asymmetry that workers cannot effectively contest; (3) exit is formally possible but practically constrained by sunk costs, household financial dependence, and the absence of comparable alternative livelihoods; and (4) state association extends the scheme's public legitimacy, deters accountability claims, and obscures the distinction between public-interest infrastructure and private extraction. This concept is intended not only to describe LAGRIDE but to offer a generalisable analytic tool for studying similar platform-state configurations in other Global South urban contexts.

## METHODOLOGY

This study adopts a document-based case study research design, drawing on content and multimodal critical discourse analysis to examine how texts and public narratives construct meaning. This approach is appropriate because the study's central aim is not only to examine whether LAGRIDE drivers experience precarity, which is a question addressed in part by prior journalistic reporting and sector research, but also how that precarity is publicly narrated as injustice, governance failure, and, in many instances, as modern-day slavery. For that purpose, multimodal public discourse analysis offers a strong methodological fit that enables the researchers to examine both the substantive content of public claims and the moral and political frameworks through which those claims are organised. The empirical data used for this study comprises two linked forms of publicly accessible digital media content. The primary framing text is a Nigeria Info 99.3 FM video clip addressing LAGRIDE drivers' working conditions. The clip's visible editorial caption, "LAGRIDE Drivers Lament Working Conditions, Demand Transparency", is important because it frames the issue not merely as worker dissatisfaction but

as a dispute over opaqueness, accountability, and labour governance, thereby establishing the interpretive context within which public commentary subsequently occurs. The secondary dataset consists of more than forty public Facebook comments responding to that broadcast. The data were assembled through purposive sampling. The focal broadcast was selected because it directly addresses remittance targets, working conditions, and transparency, all of which are central to this study's research questions.

The analysis proceeded in three stages. In the first stage, the broadcast was watched, and comments read iteratively to identify descriptive claims about working conditions such as long working hours, sleeping in vehicles overnight, absence of basic maintenance equipment, unexplained deductions, escalating daily targets, and practical inability to exit due to household financial obligations. In the second stage, these descriptive claims were coded into broader analytic categories, which are debt discipline, infrastructural neglect, blocked exit, governance attribution, slavery discourse, and discursive resistance. In the third stage, the coded texts were interpreted in relation to the research questions and situated within the literature on platform capitalism, debt-based labour control, and governance gaps.

The analytic rigour was strengthened through two forms of triangulation. First, the study triangulates across media forms. The Nigeria Info broadcast provides institutional issue-framing, while the Facebook thread provides reactive public discourse that extends, challenges, and moralises that framing. Second, the discourse analysis is triangulated against documented public reporting on LAGRIDE driver conditions, including journalistic accounts of remittance escalation, vehicle seizures, penalties, and transparency disputes (Akintaro, 2025; Kanife, 2024). This procedure does not convert public allegations into verified facts; rather, it allows the researchers to distinguish between isolated commentary and recurring patterns of perceived grievance. Also, the dataset contains dissenting voices that challenge the dominant exploitation narrative, with some commenters suggesting that drivers should simply leave the scheme, or who argue that continued participation reflects individual choice. These countervailing comments are treated as valuable viewpoints rather than as noise, as they make visible the ideological terrain on which debates about platform labour agency are contested and sharpen the distinction between formal voluntariness and materially constrained exit. The study relies exclusively on publicly available secondary material and public social media commentary. No private groups, direct messages, or non-public data were accessed. Commenters are anonymised in the study as FB1, FB2, and so forth, to balance evidentiary integrity with ethical caution regarding searchability and potential identification. The analysis does not seek to identify or profile individual commenters; the comment thread is treated as a discursive public sphere in which platform labour grievances are collectively interpreted.

## FINDINGS AND ANALYSIS

### Target Escalation, Extreme Working Time and Bodily Exhaustion

The Nigeria Info broadcast establishes the central protest with unusual clarity. The broadcast's caption "LAGRIDE drivers lament working conditions, demand transparency" frames the dispute as simultaneously about labour hardship and institutional vagueness, signalling from the outset that the conflict concerns not only income but accountability. Public commentary in

the Facebook thread strongly reinforces and extends this framing. The most substantively detailed comment in the curated radio programme provides a systematic account of drivers‘ conditions. The commenter reports that drivers work approximately sixteen hours per day and sleep in their vehicles overnight, while still being required to meet a daily remittance target of sixty thousand naira. The main commenter (driver) on the programme noted that they were not given what was promised during the onboarding process. These observations show a labour regime in which target pressure, infrastructural neglect, and unclear financial liabilities become mutually reinforcing. The reported working day extends because workers must chase remittance obligations; rest is compressed; and the prospect of eventual vehicle ownership recedes behind the immediacy of survival. The opaqueness of debt is particularly analytically significant. The comment about encountering unexplained debts "running into millions" (FB19) indicates not simply indebtedness but indebtedness rendered unintelligible. Workers are not merely servicing instalments; they are confronting financial liabilities they cannot interpret, contest, or plan around. In labour-process terms, this opacity constitutes a mechanism of control because it displaces authority from visible managerial instruction into a system of deductions and balances that workers encounter after the fact, without access to the informational basis for challenge. The result is a condition in which workers bear financial responsibility without equivalent informational or contractual power.

Comments linking continued participation to household necessity further illuminate why the regime persists despite its severity. One commenter reduces the reason for endurance to "food and family pressure" (FB7); another connects driver hardship explicitly to the absence of alternatives, writing that the conditions resemble "modern-day slavery" (FB3). These remarks show that exit is not experienced as a straightforward individual choice. Workers remain enrolled because income is urgently needed, alternative livelihoods are structurally scarce, and departure entails both loss of sunk investment and failure to meet household obligations. This materially constrained endurance is central to understanding why the labour regime generates such morally charged public language. The combined effect of escalating remittance targets is therefore not simply to reduce disposable income but to restructure the temporal organisation of work, deepen indebtedness, strain bodies, and narrow the practical space for refusal or resistance. Long working hours, overnight vehicle habitation, absent tools, fuel-credit disputes, and opaque debt obligations together constitute what might be described as an exhaustion economy where labour is stretched across the full day and into the night to satisfy financial obligations that drivers do not have control over.

**Modern-Day Slavery as Vernacular Moral Diagnosis**

The most striking discursive pattern in the comment thread is the sustained deployment of slavery language. Multiple commenters independently reach for this vocabulary: "LAGRIDE & Moove are slave masters" (FB1); "This is sounding like modern-day slavery" (FB3); "Modern-day slavery" (FB6); "Opened slavery" (FB13); "LAGRIDE na slavery work" (FB22); "Those people are enslaving Nigerians" (FB14). The frequency and independence of these formulations are important. These are not isolated descriptions, but they are a recurrent moral frame through which a labour regime is collectively understood. These comments should not be treated as legal findings. Rather, they function as a vernacular diagnosis of extreme asymmetry,

coercive dependence, and dehumanising work intensity. The term "modern-day slavery" does not appear in the abstract; it is observed in direct relation to the specific conditions described elsewhere in the thread: sixteen-hour working days, sleeping in vehicles, unexplained debts, and escalating remittance targets. In this context, "modern-day slavery" operates as a public language for naming labour that appears formally voluntary but is substantively constrained by debt, unemployment, and the threat of financial collapse, which captures what might analytically be described as coercive precarity or unfreedom under conditions of formal freedom.

The slavery discourse also performs a comparative and connective function. The comment positioning "LAGRIDE & Moove" as "slave masters" (FB1) and the description of InDrive as another form of "opened slavery" (FB13) suggest that commenters are not interpreting LAGRIDE in isolation but locating it within a broader platform economy in which drivers across multiple services are seen as subject to exploitative financing, unrealistic targets, and one-sided management power. This broadens the sociological significance of the case: LAGRIDE is viewed not only as a troubled state-linked scheme but as emblematic of a wider pattern of digitally mediated labour subordination. The moral vocabulary also encompasses themes of deception and systematic extraction. Comments describing LAGRIDE as "a scam" (FB9), referring to operators as "fraudsters" (FB8), and decrying the level of "manipulation" (FB24) indicate that public condemnation extends beyond perceptions of harshness to perceptions of intentional unfairness and false promise. One commenter captures this multi-directional extraction succinctly, suggesting that LAGRIDE is "very organized" in its capacity to extract value from both drivers and riders (FB21). The convergence of debt, opacity, and perceived deception, therefore, gives the "modern-day slavery" discourse its rhetorical and sociological force because it condenses multiple grievances into a single morally unambiguous judgment.

**Governance, State Association, and the Political Reading of Precarity**

A second major discursive pattern in the comment thread is the political attribution of driver suffering. Multiple commenters insist that the problem is governmental rather than merely managerial: "All falls to bad governance" (FB2); "You're treated the way your government sees you" (FB4); "We have heartless leaders" (FB12); "Have a good leader in your country and the problem will be solved" (FB20); "We have an evil system controlled by evil, greedy people" (FB5). These statements are important because they reveal that public commenters do not read driver precarity as a private contractual dispute. It is interpreted as a diagnostic expression of a wider political order. The Lagos State connection is explicitly named in one particularly revealing comment: "I used to think that it's a Lagos state government-owned company... na waa o!" (FB23). This comment simultaneously discloses an expectation of governmental responsibility and expresses disillusionment at the gap between that expectation and the reported reality. The surprise registered here indicates that the state association had operated precisely as this paper's theoretical framework predicts because it generated expectations of legitimacy, protection, and public-interest orientation that the actual labour regime subsequently violated. The affective force of the comment, the shocked vernacular expression, captures the experience of institutional betrayal that is central to the political

reading of precarity in this case. More direct political attribution appears elsewhere in the thread, with one commenter explicitly implicating senior political figures in the scheme's design (FB10). Whether or not such claims are empirically sustainable is secondary to their analytical significance as they demonstrate how public discourse scales platform labour exploitation upward to elite intentionality and political blame, converting worker grievance into a critique of governance and political economy. This is precisely the form of politicisation that the concept of state-enabled debt precarity is designed to capture, as the state is not perceived as a neutral regulator standing outside the labour relation but as entangled with the conditions under which workers suffer.

**Counter-Publics, Resistance, and the Voluntarist Counter-Frame**

The Facebook comment thread itself constitutes a form of discursive resistance. Comments affirming the credibility of driver testimonials. Commenters convert what might otherwise remain isolated individual grievances into collective public indictments. Some said, "He is saying the truth" (FB24); "Very true... Manipulation is too much" (FB24). The thread functions as a counter-public in which workers' experiences are validated, shared, and connected to broader questions of governance and justice, which challenges the official empowerment narrative that surrounds LAGRIDE. At the same time, the thread contains a counter-discourse that assigns responsibility for continued exploitation to workers themselves. Comments such as "Why can't U just quit?" (FB18), "Oga live the job and look for another one" (FB11), and "dem no use rope tie am down" (FB25) articulate a voluntarist logic according to which continued participation negates the claim of exploitation. This counter-frame is logically constructive rather than merely dismissive. It makes visible the ideological terrain on which debates about platform labour agency are contested. The voluntarist position assumes that formal freedom to exit constitutes meaningful freedom, a premise that the material conditions described elsewhere in the thread systematically undermine.

The counter-discourse is most effectively rebutted from within the thread itself. Comments about "food and family pressure" (FB7), structural unemployment (FB3), and unexplained accumulated debts (FB19) collectively demonstrate that formal exit possibilities do not translate into feasible exit under conditions of household financial dependence, sunk investment, and labour market scarcity. The presence of the voluntarist counter-frame thus strengthens rather than weakens the analysis by sharpening the distinction between judicial notions of choice and the socio-economic realities of constrained agency, precisely the distinction that governance-gap scholars identify as central to understanding how coercive labour regimes maintain themselves under conditions of nominal formal freedom. Beyond discursive resistance, the broader public record documents the emergence of more organised forms of collective action. Reported strikes and union mobilisation among LAGRIDE and wider ride-hailing drivers indicate that worker resistance is moving beyond social media commentary toward labour market disruption, even if the fragmented and digitally governed nature of platform work continues to constrain collective bargaining power (Agency Report, 2025; Akintaro, 2025).

## DISCUSSION

The findings support a broader argument about platform labour in the Global South. Digitisation does not supersede established forms of labour vulnerability but reorganises them through new infrastructures of debt, data, and institutional legitimacy. LAGRIDE is theoretically revealing precisely because it combines three elements that the literature on platform work has tended to treat separately (algorithmic intermediation, asset-financing debt, and state endorsement) into a single labour regime. The concept of state-enabled debt precarity captures this combination and offers a generalisable analytic tool for studying similar configurations elsewhere. The LAGRIDE case extends the existing Lagos scholarship in important ways. Earlier research on ride-hailing in Lagos shows that app-based mobility can improve income matching relative to conventional informal transport, but typically at the cost of longer hours, weaker protections, and limited worker power (Cieslik et al., 2022). LAGRIDE sharpens this pattern by attaching platform labour to an ownership narrative. Vehicle ownership functions simultaneously as an aspiration and disciplinary mechanism because workers are required to pursue eventual ownership through immediate remittance compliance, and debt becomes a mode of labour control that structures the entire working day. This moves the analysis beyond standard discussions of platform commissions and fare-setting toward a more specific understanding of debt as a governance technology in platformised transport.

The study also shows the standard assumptions about the state in platform labour governance. Much policy and analytical discourse treats the state as the absent or delayed regulator of platform expansion, the institution that needs to catch up with technological change. The LAGRIDE case reveals a different configuration in which the state participates in constituting the platform‘s labour model from the outset. State association does not merely accompany the scheme; it shapes recruitment decisions by conferring developmental legitimacy, reduces perceived risk by invoking public-sector reliability, and potentially extends enforcement capacity through government-associated task forces. Once embedded in an urban development narrative, labour grievances become harder to articulate as market failures because exploitation travels under the banner of public purpose. This represents a qualitatively different governance challenge, and not regulatory absence but regulatory complicity.

Comparison with other African ride-hailing contexts reinforces the analysis. In Kenya, e-hailing workers have been legally classified as service providers rather than employees, limiting access to labour rights and social protection while leaving pricing and grievance mechanisms under platform control (Omolo, 2025). Nairobi drivers respond through multi-apping, solidarity networks, and hustling repertoires (Ekdale & Aidoo, 2024). Across the continent, self-organised worker associations have become increasingly important because formal union channels typically arrive late or lack leverage over digitally fragmented workforces (Anwar, 2025). Nigeria‘s wider ride-hailing sector exhibits dynamics comparable to AUATON-led strikes over fares and commissions and financing disputes in Moove‘s Uber-linked model (Dosunmu, 2023). LAGRIDE differs from these cases not because it is uniquely exploitative but because it fuses comparable regional tendencies with explicit state partnership, making the governance-gap problem simultaneously a platform management problem and a political accountability problem.

The "modern-day slavery" discourse that runs through the comment thread is best understood as a political index of how the public experiences this issue. It condenses debt dependence, punitive sanctions, extreme working hours, blocked exit, and governance distrust into a single morally charged expression. Scholars and reviewers may reasonably resist the analytic inflation of slavery language, and this study has been careful not to treat the expression as a legal classification. Yet dismissing it as rhetorical excess would miss its sociological force. In this case, the phrase captures how labour regimes that are developmental, digitally mediated, and state-sanctioned can feel profoundly unfree to those within them. The language emerges where workers perceive no meaningful reciprocity, no transparent pathway to ownership, and no credible institutional protector, which are conditions that the governance-gap literature would recognise as constitutive of severe exploitation, even in the absence of legally defined forced labour.

The informal resistance evident in the Facebook thread, while not equivalent to formal collective bargaining, is significant because it demonstrates that the sympathetic publics are actively contesting the developmental narrative that surrounds LAGRIDE. Thus, they are helping to construct a counter-public in which platform labour is reframed as governance failure and moral injury. This form of mediated contestation is increasingly important in digitally fragmented labour markets where conventional trade union channels are insufficient, and it deserves scholarly recognition alongside more formalised forms of worker resistance.

## CONCLUSION AND RECOMMENDATIONS

This paper has argued that LAGRIDE's Drive-to-Own scheme illustrates a distinctive form of platform labour precarity in which debt, digital control, and state legitimacy combine to intensify worker vulnerability in underexplored ways. The scheme's public promise was ownership, inclusion, and smart urban mobility; the counter-narrative from drivers and publics is one of remittance escalation, exhaustion, opaque debts, punitive enforcement, and moral injury. The tension between these narratives is not incidental; it is the central social fact of the case and the basis of this paper's theoretical contribution. The concept of state-enabled debt precarity developed here makes three contributions to existing scholarship. Conceptually, it extends the platform capitalism literature by integrating public-sector involvement as a constitutive element of platform labour regimes rather than treating state institutions as external regulators. Empirically, it provides a detailed analysis of a state-linked platform labour case from Lagos, contributing to the still-limited body of research on African ride-hailing that moves beyond algorithmic management to examine ownership narratives and institutional complicity. Methodologically, it demonstrates how mediated public discourse can serve as an empirical site for the study of platform labour exploitation and offers an approach that may be generalisable to other contexts where direct worker interviews are constrained.

Several policy implications follow from the analysis. First, asset-financing and drive-to-own schemes in platform transport should be regulated as labour-governance arrangements rather than merely as mobility or credit products. Regulators should require transparent daily repayment dashboards, itemised deduction records, independent dispute resolution mechanisms, and prohibitions on arbitrary vehicle seizure or punitive retrieval fees. Second,

any state-linked or state-endorsed mobility scheme should be subject to public-interest labour standards, including maximum working-time provisions, enforceable maintenance obligations, insurance access, and independently auditable worker accounts. Third, worker representatives should be formally included in fare-setting, repayment design, and app-governance processes. Fourth, Lagos State should clearly separate labour dispute resolution from coercive enforcement agencies so that operational conflicts do not escalate into punitive state action. Fifth, policy should recognise app-based drivers as workers entitled to collective voice and basic social protection, regardless of whether full employment status is immediately legislated.

In this study, some limitations warrant acknowledgement. This study is based on a single mediated episode and its associated comment thread, and its findings are interpretive rather than statistically generalisable. The dataset represents technologically engaged publics and may not capture the full range of driver experiences or organisational perspectives. Future research should employ mixed methods combining discourse analysis with direct interviews with drivers, platform managers, state officials, and trade union representatives. Longitudinal research designs would enable tracking of how platform labour conditions evolve as schemes mature and as worker resistance develops. Comparative research across multiple state-linked platform schemes in African cities would test the generalisability of the state-enabled debt precarity framework and illuminate the conditions under which public-private platform partnerships generate or mitigate labour exploitation. For labour studies more broadly, the implication is that platform precarity in Africa cannot be analysed solely through the corporate platform-worker dyad. It must also be understood through partnerships, urban governance arrangements, informal-economy pressures, and the politics of debt. The LAGRIDE case suggests that the future of platform work in the Global South may be shaped as much by public authority as by venture capital and that state complicity, state endorsement, and state accountability are therefore central questions for the next wave of research on platform labour in Africa.

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