UNLOCKING
Jobs in the Platform Economy
Propelling India's Post-Covid Recovery

A Report by
OLY MOBILITY INSTITUTE

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Ola Mobility Institute (OMI) is the policy research and social innovation think-tank of Ola, focused on developing knowledge frameworks at the intersection of mobility innovation and public good. The Institute concerns itself with public research on electric mobility, energy and mobility, urban mobility, accessibility and inclusion, and future of work and platform economy. All research conducted at OMI is funded by ANI Technologies Pvt. Ltd. (the parent company of brand Ola).

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Foreword

Rapid digitalisation has led to disruption in the labour market. Today, India is undergoing an unprecedented transformation in labour welfare and employment creation. The growing demand for platformisation of goods and services has ushered in a new model of work in India. Based on current trends, digital platforms are the preferred and dominant model of the world and Ola has been at the forefront of this in India, developing world-class mobility technology and business models centered around sustainability, affordability, scalability and livelihood creation.

With the introduction of the Code on Social Security 2020, a landmark law, India will further the mantra of “leaving no one behind” and become a global torchbearer on social security, especially for Gig and Platform workers, in a manner that promotes both universal protection and ease of doing business.

This study by Ola Mobility Institute (OMI) comes in time to capture the effects of this reformatory and transformative vision of the government by capturing a baseline estimate and impact of the livelihoods potential in the platform economy. The report summarises the findings from a detailed large-scale survey of 5,000 workers in the mobility ecosystem across 12 cities based on over 50 questions grouped under indicators such as demographic profile, asset ownership, work remuneration, job satisfaction, social security & financial inclusion etc.

The analysis concludes that platforms are inclusive and attract workers due to low entry barriers, and offer the highest earning potential of any formal or informal blue-collar work. Not only do they promote productive micro-entrepreneurship and advance women’s self-employment, they also catalyse the transition towards formality and economic sustainability.

With this study, we hope to inform policymakers, business and industry stakeholders, consumers, aggregators, service providers, government agencies and consultation agencies of the massive impact of digitalisation on work, therefore, fostering an improved understanding of the platform economy to shape the future of work.

We believe the report will provide the guiding principles to ensure India’s role as a trailblazer in ensuring progressively universal and portable social protection along with job creation.
Unlocking Jobs in the Platform Economy

Messages

"The world of work has been radically transformed by the hand of technology. Digital platforms represent an unprecedented scale of disruption in the way we look at work, with implications in the economic, cultural and social spheres. This necessitates a revisit to many notions that have been held as gospel truths for far too long. Reflecting this sentiment, Ola Mobility Institute’s latest report captures a snapshot of the ground reality in India and presents a baseline picture of work in urban areas. The findings of the study and the recommendations it puts forth will make an interesting read for audiences across the academic and policy spectrum. It is of particular importance in these COVID times when many such long-held ideas have shattered in relevance, and this report is a first step in heralding new thinking to secure the future of workers and of the economy."

- Ms Rituparna Chakraborty, Co-Founder & Executive Vice President, Teamlease

"OMI’s report on the potential of the platform economy has highlighted mechanisms to formalise the labour force through the use of platforms that extensively use the services of informal workers. The report discusses the formal-informal debate in the context of platform work at length and includes interesting anecdotes on women drivers. However, the report would gain from adding issues around training of women and importance of such training institutes and simultaneously creating demand for women drivers.

For the future, I would recommend including and investigating women’s roles and activities within platform work and whether that creates new types of work for women. The policy relevance and conclusion make for an important and timely read in the wake of the latest labour reforms."

- Dr Sona Mitra, Principal Economist, Initiative for What Works to Advance Women and Girls in the Economy

"We are witnessing massive transformations in the world of work, and COVID-19 is but only another factor in this disruption. Work technologies are heralding change in ways both visible and less obvious, and the myriad anxieties brought on due to the pandemic only call for further techno-governance changes to the way we have organised human work. In the context of this uncertainty, there is a dire need for evidence-based studies that shed light on the future of work and OMI’s report fills exactly that gap. Read alongside the recent labour reforms in India, this data-based report will give valuable perspective to policymakers and close watchers in this evolving space. The recommendations made by this study are also rooted in a deep understanding of the trials facing the Indian economy namely, creating well-paying jobs, and the fiscal wriggle room available to ensure worker protections to the millions of workers in alternative work arrangements. Overall, a timely report filled with interesting analyses and thoughts for the future!"

- Dr SK Sasikumar, Senior Fellow, VV Giri National Labour Institute
Acknowledgements

Conducting India’s first-ever large-scale survey of the mobility economy, across 12 cities counting both platform and non-platform drivers as respondents took many heads and pairs of hands. Our warmest gratitude goes out to Dr Arpita Mukherjee of Indian Council for Research on International Economic Relations (ICRIER) who guided us through the initial stages of conceptualising our study and finalising our methodology and questionnaire. We are indebted to her scholarship and guidance that helped sharpen some of our insights. Thanks are also due to Dr Mukherjee for guiding us through the data collection process.

While finalising the report, we reached out to some scholars and commentators working on India’s digital economy. Several of these experts have inputted on our report in varying capacities and at various stages, and we would like to mark our thanks to them (in no particular order):

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- Dr Sona Mitra
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- Dr Amit Basole
- Dr Uma Rani Amara
- Dr Roland Wiitje
- Ms Rituparna Chakraborty

Our report also features a bouquet of case studies in the platform economy that we were able to put together thanks to willing partners in the process. We note our gratitude to Ms Yamuna Sastry of CabDost (Dvara Money), Team Avail Finance, Team Urban Company, Ms Mahalakshmi (Ola-Bengaluru), and others who facilitated interactions with key stakeholders in the space that has proved invaluable to building this report. Thanks are also due to our field partners, SparkTG Communications and Spectrum Research Group, who assisted in collecting the field data for such a large and disparate target group.

An undertaking of this scale could only be achieved through the active collaboration of colleagues across the Ola family and we are thankful for the same. A special shoutout goes out to the Data Science and Sentinels team that handheld us through the process of conducting the key interviews, and a special mention to the Ola Quality Assurance (Telecalling) team who did the pilots for us.

We would lastly like to record our appreciation for our reviewers and those who provided valuable comments and bylines for our report. The report has benefited from your observations and suggestions, and we hope to build further on it through our upcoming reports on the Future of Work.
5 FIVE STEPS TO UNLOCK A JOBS-RICH ECONOMY FOR INDIA’S POST-COVID RECOVERY

- Restructure social security nets
- Operationalise universal and portable social security schemes
- Facilitate innovation while creating jobs and protecting workers
- Upskill India’s young workforce
- Increase the participation of women and persons with disabilities in the economy

**REFERENCES**

**APPENDIX**
Last year, we witnessed a new face of resilience taking shape. Platform workers emerged as the superheroes who kept neighbourhoods connected, and ensured the supply of essential goods and movement of essential personnel (The Economic Times, 2020). By working closely with city authorities, platforms and platform workers laid a strong foundation of social partnerships, thus paving the way for a far more resilient world. This was made possible by the digital-cum-economic leap India made between 2010 and 2020 - the time period that marks the genesis and rapid growth of platforms in the country. Today, as India marches towards economic rejuvenation, would platform workers who gained prominence as the new category of workers in the 21st century, remain relevant?

This report provides evidence of the socio-economic impact of platforms and points at how the platform economy is restructuring jobs in the 21st century. It also argues that this form of work is here to stay, and delineates circumstances that would enable the same.

1 This was in the backdrop of nationwide lockdowns across the world and pertinently in India on account of the public health emergency precipitated by the COVID-19 pandemic.
The digital has permeated all aspects of life, entailing the platformisation of the everyday (Ramachandran, 2020a). This could take many shapes and forms such as digital platforms that connect buyers and sellers of groceries, medicines, technology products and services, as well as those that allow consumers to access a ride in a cab or bike, home cleaning services, professional beauty and wellness services, and much more. Individuals can now easily use their skill sets and earn a livelihood online.

The consequent digitalisation/platformisation of work has given rise to a new classification of labour - platform labour - different from the traditional dichotomy of formal and informal labour. Platform labour has emerged and grown over the last decade thanks to the ubiquity of smartphones and mobile data. Since the entry barriers to such work are low, platforms hold enormous potential to unlock millions of jobs in India (Ramachandran & Raman, 2019). Platform work, therefore, signals a new frame of reference for measuring the dignity of livelihoods in India.

According to the World Economic Forum, there are a host of benefits ushered in by platform work which positively impacts workers, consumers, and the economy alike. These include greater flexibility in hours, demand for their work and an expanded income as a result. Platform-induced reliability of payments and clear definition of work to be performed expedites the “formalisation” process of the economy as a whole. Overall, the platform economy is inclusive, with a greater geographic diversity in terms of service and eases access to work across traditional barriers.

But who is a platform worker? According to the OECD (2019), "platform workers are individuals who use an app or a website to match themselves with customers, in order to provide a service in return for money". The World Economic Forum (2020) on the other hand, summarises platform workers as "[...]individuals who hire out their skills and labour to businesses or consumers, through a digital platform[...]”. The European Observatory of Working Life (Eurofound, 2018), adds another dimension to this - by identifying that such “services are provided on demand”. The common elements in these definitions seem to be the fact that “individuals” use their “skills” to gain monetarily as per the value assigned to it in the market that they operate in.

India’s recently passed landmark legislation, The Code on Social Security, 2020 also recognises this form of work, where “organisations or individuals use online platforms to access other organisations or individuals to solve specific problems or services in exchange for payment”. This is seen as distinct from a “gig worker, who participates and earns from a work arrangement outside the traditional employer-employee relationship” (ibid).

Who are gig and platform workers?

While a gig worker is one who works outside the traditional employer-employee relationship, a platform worker is a gig worker who earns an income by associating with a digital platform fulfilling on-demand services for clients. A platform worker such as a beautician, electrician, driver or any professional servicing over a digital marketplace is a step up from the traditional informal worker. For, they enjoy independence, agency, and most importantly guaranteed-payments by the clients upon completion of service.
Unlocking Jobs in the Platform Economy

How does the platform economy differ from the conventional formal economy of labour?

For starters, the platform economy is free of selective biases - such as gender bias, migration and urban bias, caste or class bias, education or disability bias, etc. - that often impinge on the ability of the “formal” economy to expand its scope and reach. The expansion of the “formal” economy is stymied by the high cost associated with traditional models of doing this, thereby encouraging informal employment and rendering ever-larger numbers of workers unprotected in the informal sector. The platform economy, in contrast, uses innovation to provide access to the key pillars of inclusive growth such as skill development, social security, and access to finance, besides marketing and technological facilities and generating jobs.

This is apparent from how the beautician who is no longer tied to a parlour - which pays her poorly despite her bringing in four times the business than her salary (Raval, 2019) - is a platform worker now and a boss in her own right. Or a new taxi driver who learnt the skill to support her family, but now is a platform-driver out of passion and in pursuit of income (Pema, 2020). Or the blue-collar worker who can now access micro-loans, insurance, savings and investment options at the mere touch of a button (Mishra, 2020; PRNewswire, 2019).

THE STUDY: RESEARCH METHODS

This report presents findings from a first-of-its-kind study that measures the impact of digitalisation on livelihoods in India. The evidence presented in this report is obtained primarily from fieldwork across Indian cities of varying sizes and characteristics, and insights from other global markets. Workers of mobility platforms and conventional workers outside of platform labour immersed in the urban mobility economy have been interviewed for a comparative case study and to reflect ground realities better. Around 5,000 platform and non-platform workers across 12 cities were interviewed. Their responses to 52 questions have been collected, codified, analysed, and featured in this report. (More detail can be found in section 2.2).

India’s first large-scale survey of platform and non-platform workers

Sector of analysis: Driving Jobs in the Urban Mobility Economy

Stratified Random Sampling Technique adopted

Data collection from 12 cities (a combination of Tiers 1, 2 & 3): Delhi-NCR, Mumbai, Bengaluru, Kolkata, Chennai, Guwahati, Hyderabad, Indore, Jaipur, Kochi, Lucknow, and Pune

Responses controlled for ‘Age of Respondent’ and ‘Hours of work per week’

Survey period: From August to October, 2019

Survey respondents: ~5,000

Control Group: 1,700 non-platform drivers in the 4 cities of Delhi-NCR, Mumbai, Bengaluru, and Kolkata

Experiment Group: ~3,300 drivers affiliated to platforms in all 12 cities
The analysis of this large-scale data reveals how platforms offer a livelihood opportunity to those already engaged in the informal sector, by expanding employment opportunities to all. Globally, and more so in India, 7 out of 10 workers are self-employed or in small businesses. Studies further find that while small economic units contribute to job creation and economic output, regular and casual workers in India earn less than INR 10,000 and INR 5,000 a month respectively. There is an opportunity to improve the productivity of small economic enterprises while protecting and strengthening workers. (For more details, refer to section 1.3.) Platform companies have recognised this opportunity and have positioned themselves as a facilitator of small businesses and the self-employed. Platforms mediate access to finance and markets, promote productive micro-entrepreneurship, advance women’s self-employment, and catalyse the transition towards formality and environmental sustainability.

Platforms are at the heart of India’s digital economy revolution. Digitalisation of financial services, jobs and skills, agriculture, education, logistics, and retail are all expected to create a potential value of half a trillion dollars (i.e. USD 500 billion) by 2025, from their current value of USD 170 billion, notes the McKinsey Global Institute in a 2019 report. This is possible because platforms solve inefficiencies in a system and improve productivity. Consider the case of India’s urban mobility economy. A mobility aggregator platform bridges the gap between supply and demand, creates a network effect of scale, and increases the earnings of its driver-partners, while providing affordable mobility solutions to consumers. Thus, platformisation engenders efficiency and increases economic output. This is explored in greater detail in section 1.3.

It is also evident from the study that platforms offer a plethora of benefits to workers and the economy at large. Detailed insights are available in the subsequent sections of the report, while here are a few quick finds:

- Platforms are inclusive and attract individuals of various backgrounds.
  - Platform work serves multiple needs - a first-time job, a stopgap job, or even, a longer-term engagement based on skills quickly gained either through training or doing.

- Platform work is valued for its flexibility, high earning potential, and the ability of the worker to be an entrepreneur.
  - 1 in 2 platform drivers interviewed cited their strong desire to be an entrepreneur as the reason to join mobility platforms.
By maximising asset utilisation, platforms are reframing economies as jobs-rich.

- Every vehicular asset has the potential to be shared and treated as a source of livelihood. Maximising asset utilisation results in consumers enjoying a litany of sustainable products in the form of bike-sharing, food/logistics delivery, auto-rickshaws, e-rickshaws, cabs comprising of hatchbacks, sedans and SUVs, as well as clean and green vehicles (electric vehicles) of all sizes and shapes in various markets around the world. The traditional driving jobs are also undergoing a change by giving birth to asset-sharing micro-entrepreneurs who contribute their labour to the platform.

Platform workers tend to be better educated and of a younger age mirroring the larger trends in the Indian economy of 400 million millennials.

Platform Economy is creating a new emergent class of asset owners.

- 62% of platform drivers versus 51% of non-platform drivers own their vehicular assets. This trend is particularly notable as platforms are composed of much younger individuals, who are emerging as a new asset-owning class of India, while the non-platform group consists of older asset-owners.

Platforms enable access to a wide range of formal credit sources.

Platform workers are generally more satisfied than non-platform workers.

- 4 out of 5 platform drivers are satisfied with their work. Over 70% of the platform drivers would recommend platform driving to others.
Platforms offer higher earning opportunities than any other type of blue-collar work in the formal or informal sector.

- While all 100% of the non-platform drivers interviewed reported earning up to INR 1,000 a day, around 57% of the platform drivers earn up to INR 1,000 a day and the remaining 43% of the platform drivers earn more than INR 1,000 per day.
- In terms of hourly earnings, platform drivers earn 25% more than non-platform drivers. This is true for drivers of all vehicular categories from auto-rickshaws and kaali-peelis to hatchbacks, sedans and SUVs.
- In the platform economy, the self-employed earn more than the wage workers. In the non-platform economy too this is true but the non-platform self-employed earn less than their platform counterparts.

Workers with a higher number of dependents prefer platform jobs over non-platform jobs, due to the higher earning potential offered by platforms.

- Platform drivers are able to support a higher number of dependents than their non-platform counterparts. The earnings from the platform are critical for the driver-partner to support their family members.

Platforms offer scalable upskilling opportunities for all.

Platforms have given rise to innovative business models that can provide social security benefits to workers independent of their association to platforms.

Platforms have spurred digital proficiency among platform and non-platform workers alike.

Platforms, thus, drive innovation and social and financial inclusion.
Given this context, this report calls for the reimagining of many labour policies hitherto catering to an old system of classifying workers, and replacing those with inclusive and radical systems designed in tandem with the new world. The global pandemic experience of 2020 helps derive lessons for future thinking. In the post-Covid era, there is an urgent need to reframe the economy as jobs-rich; By harnessing the power of the platform economy, with less investment in hard assets, India can gain large output, thereby creating employment for and boosting employability of its youth. This report presents five steps that India can follow to propel India’s post-Covid recovery by unlocking jobs in the platform economy.

Operationalise universal and portable social security schemes with inclusion, equitability and scientific determination as guiding principles

Restructure social security nets in tandem with classifications recognised in The Code on Social Security, 2020

Facilitate innovation while creating jobs and protecting workers

Increase the participation of women and persons with disabilities in the economy

Upskill India’s young workforce

Restructure social security nets in tandem with classifications recognised in The Code on Social Security, 2020

India requires a framework that balances the flexibility offered by platforms while also ensuring social security of workers, as recognised in the new legislation of September 2020. The need of the hour is to design a compliance system that is cost-effective, needs-based and assures high coverage. This can only be achieved by a complete overhaul of the bundling of certain kinds of jobs with “benefits”.

POLICY RECOMMENDATIONS

5 Steps to Propel India’s Post-Covid Recovery by Unlocking Jobs in the Platform Economy
Operationalise universal and portable social security schemes with inclusion, equitability and scientific determination as guiding principles

a) While devising new ways of transferring benefits, emphasis has to be placed on expanding coverage in the population and ensuring portability across geographies and jobs. Accordingly, India must adopt a few guiding principles while designing social protection that is progressively universal, portable, and most importantly inclusive. Any category overlaps in the taxonomy of workers must be overlooked to cover the maximum number of workers, rather than to determine eligibility of workers by hair-splitting to avoid double-counting.

Guiding Principle 1: Social security schemes must be equitable. The nature of platform businesses and platform labour varies across sectors. Workers could engage with multiple platforms simultaneously, and work in the gig or unorganised sectors on the side. Social security schemes must appreciate these nuances and place equitable responsibilities on job-creators, platforms and workers.

Guiding Principle 2: Schemes must be conceived scientifically, and must adopt innovative financing mechanisms. Workers and platform businesses both vary in their earnings, capacity and scale of operations. Therefore, the value of contributions being made to the Social Security Fund could be determined and defined in a scientific manner in the scheme. The very nature of platform work has ensured creation of livelihoods, giving workers the flexibility to increase their incomes from multiple jobs. Therefore, it is imperative that a scientific approach be adopted which promotes job creation and ensures minimum burden on both workers and platform businesses.

Additionally, the government should allow augmentation of social security through innovative financing mechanisms. Platform workers should be allowed to top-up health insurance limits through voluntary additional premiums to extend the coverage limit. Schemes must be designed in a way that allow platform workers the choice to avail additional social protection cover such as health, life insurance, etc. through other financial institutions (i.e. new age banks, startups, NBFCs, insurance companies). This would promote economic activity and further create an India that is jobs-rich. The government should articulate necessary legal language to ensure that any sort of additional covers that platforms provide their workers are not construed as evidence of (traditional) employment.

Guiding Principle 3: Benefits must be readily accessible to workers. The benefits must be easily accessed by workers. Layering technology through all the stages of accessing a scheme would streamline distribution of funds. Harnessing the power of technology, disbursement of funds and grievance redressal can be achieved for the digitally-proficient platform workers across India. The government-ensised registry of workers, can be used to create a ‘Unique Identity (UID) for Work’, which when combined with technology can streamline benefit distribution. This shall build on the successful, universal, robust and transformational foundation laid by India’s Jan Dhan - Aadhaar - Mobile (JAM) Trinity. This approach makes social protection accessible and portable for all workers.
b) India must leverage fintech and insurtech businesses to protect workers.
The government and platforms can leverage fintech and insurtech businesses to provide benefits tailored to platform workers and improve financial inclusion. Neobanks, fintech and insurtech companies offer micro-credit and micro-insurance to blue-collar workers via tie-ups with platform businesses. Such new-age financial organisations enable cash flow-based lending as against asset-based lending to platform workers. The government can ease regulations allowing accelerated growth of such financial businesses in India.

c) India must nurture a higher savings habit among workers.
India must nurture a higher savings habit among workers through creative means, to prevent a debt trap while meeting emergency expenses. Workers could be given the choice to automatically redirect a portion of their earnings on the platforms towards savings, insurance, mutual funds, etc. Platforms and platform workers can leverage the power of UPI, IndiaStack and JAM to combine products like the National Pension Scheme, Atal Pension Yojana with insurance and a liquid mutual fund (Churchill & Bharadwaj, 2020).

d) India must promote community-based businesses to expand the coverage of social security schemes.
Workers outside the “formal” realm can subscribe to a plethora of government-sponsored social security measures such as the Central government’s Ayushman Bharat, National Pension Scheme, Postal/ Small Savings Scheme and insurance and pension modes such as LIC, in addition to several State government-led schemes, provided they are identified as beneficiaries by a set criteria. Often, these schemes can be hard to access, paving the way for mediators such as a “Haqdarshak” - a mobile interface/ an agent who shows one their rights, and helps claim them- who figures out the paperwork and the process for the beneficiary. These complementary, community-based business models help unlock government money for social grants which would otherwise be tied up as unused funds in budgetary outlays. These community-based initiatives also promote the economic engagement of women as seen in grassroots businesses in India (Chakraberty, 2020).

Facilitate innovation while creating jobs and protecting workers

a) Policy should encourage labour market arrangements that facilitate innovation and provide protection for workers, are efficient, and promote sustainable, decent livelihoods for citizens.

b) In the specific case of mobility platforms, the government may remove entry barriers and create a level-playing field for all. (Further details available in section 6.3.b)

c) In order to let the platform economy - i.e. the economy of jobs - really flourish, it is essential to also enact policy reforms on the monetary and fiscal fronts, such as access to credit and finance for those associated with platforms. By using transactional data available on platforms, the government can promote financial inclusion, especially to those that are new to credit.
Upskill India’s young workforce

By promoting platforms, the government can enable the upskilling and diversification of platform workforce in newly structured and industry-tested manners. Platforms offer transferable skills and enable horizontal and vertical movement for their workers.

Increase the participation of women and persons with disabilities in the economy

The government can leverage platforms to increase the participation of women and persons with disabilities (PwD) in the platform workforce as well as the larger economy. Platforms offer flexibility, safety and accessibility, hitherto unassured in traditional jobs. Therefore, the government can enable the integration of women and PwD in the workforce by removing entry barriers - easing licensing requirements, facilitating access to institutional credit - and incentivising platforms to be more inclusive.

(The detailed recommendations are presented in Section 6 of this report.)

India is the first country globally to mandate social protection for all workers including the new-age gig and platform workers. The radical labour reform via The Code on Social Security 2020 benefitting half a billion workers has catapulted the social security system to the 21st century. India has rightly taken the first step towards reimagining social protection as portable and universal. The manner in which India - with one of the world’s largest and youngest working populations - implements the envisaged social security system will be the ultimate litmus test to determine what approaches work for the entire world. Therefore, with the right set of schemes, India can show the world how to unlock jobs and protect workers in the era of platforms.

By recognising platforms, India has begun reconciling two seemingly antagonistic phenomena - the supply of labour and the simultaneous pervasion of technology. While labour is India’s greatest strength, technology is often perceived as a threat to livelihoods. The new category of platform labour reconciles this difference.

The government is rightly leveraging platforms to generate livelihoods. The Startup and Standup India Missions, MUDRA loan scheme, Electric Mobility Mission promoting entrepreneurs of sustainability, and the broader Digital India initiative - all point at the government incentivising self-employment of skilled jobseekers. The Hon’ble Prime Minister, Shri Narendra Modi’s clarion call to make India self-reliant (an AtmaNirbhar Bharat) acclaimed India’s demographic dividend as the country’s source of energy for self-reliance (PIB, 2020), and technology as the key driver of growth (PTI, 2020a). There is worldwide recognition for moving further towards a job market of self-starters supported by platforms, simply because innovation is the new medium of exchange, and is crucial for economic resilience. The platform economy leverages both demography and technology to promote financial and social inclusion in India’s cities and hinterlands. Platforms, ergo, are here to stay and will play a critical role in defining India’s growth story.
India needs a new frame of reference to measure dignity of life and livelihoods. For, changing times, introduction and mass adoption of technology at the workplace, and the use of smartphone applications are indelibly changing work and life in the country. Beyond the economic dualism of ‘formal’ and ‘informal’ lies an economy rich in jobs, contributing substantially to India’s output. What is it and how does it help India?
1.1. THE FOURTH INDUSTRIAL REVOLUTION: HERALDING A NEW MODEL OF WORK IN INDIA

India is the fifth-largest economy by GDP and one of the fastest growing countries in the world. The size and scope of India is tied to its 1.3 billion-strong population, and the economic output generated by them. The demographic distribution of the country shows that more than 65% of the population is of the working-age group - between 15 and 64 years - proving that our biggest asset is our people (Census, 2011). With an average age of 29, India is the youngest country in the world (Financial Express, 2017). India’s 400 million millennials, i.e., those aged between 20 and 40 years today - forming 36% of the population and 46% of the country’s workforce - are the drivers of economic growth (Morgan Stanley, 2017). This demographic dividend of India needs to be reaped at the earliest to raise incomes and skill levels as we have already entered the 37-year long demographic transition (Thakur, 2019a).

The ubiquity of technology is a remarkable shift in itself. This is not merely so because of the pervasion of smartphones or the penetration of the internet in India. Rather, systematic changes have allowed us to leverage technological advances in education, business, leisure and healthcare in an unprecedented form. This is best encapsulated in the mission of the Fourth Industrial Revolution, or 4IR.

The 4IR presents itself in a curious intersection of the physical, digital and biological worlds, built on the advances of the previous three revolutions in engineering, electrical and electronics, and Information Technology. The end result is that, according to the World Economic Forum (Schwab, 2016), we are now more connected than ever as a human race; our organisations are more efficient and we can even attempt to regenerate the natural environment damaged by the previous three industrial revolutions. The millennials are the closest witness to this paradigm shift and recognise the promise. The quip “there’s an app for that” (Gross 2010), an adage of the last decade, shows us the entrenchment of technology in daily life, best marked by the rise of networked platforms in providing efficient services.

Since the 4IR is a global phenomenon, there is a tendency to paint the experiences of all countries with a broad brush, which results in a warped narrative. It is important to remember that jobs have evolved differently across the world, and the pace of economic change has not been uniform, therefore necessitating region-specific analysis, particularly of the labour markets.

The recent evidence from India’s employment data shows how the growth of technology over the last decade is marked by a simultaneous rise of jobs in the informal sector (McGinnis, 2018; Misra, 2019; Bijapurkar, 2019), heralding a new form of entrepreneurship (Jani, 2020). Therefore, as India enters the new decade, revisiting and re-imagining labour and livelihoods is necessary.

PLATFORM LABOUR: ESSENTIAL FOR ECONOMIC RECOVERY AND RESURGENCE

During the Covid-19 pandemic, the Bengaluru South Corona Task Force partnered with the ride-hailing platform, Ola, to ferry the elderly for emergencies, amidst a pan-India lockdown. Such gig work adds tremendous value to local economies, putting money in the hands of people on a daily basis (Raman & Ramachandran, 2020a).

Image Courtesy - Twitter of Shri Tejasvi Surya, Hon’ble Member of Parliament, South Bengaluru.
Labour market is traditionally arranged as formal and informal. What are formal and informal forms of work? Formal work involves an employer hiring an employee under an established working agreement that includes salary or wages, health benefits, defined work hours and workdays, and retirement benefits, among others. The inverse refers to informal work.

There is a strong relationship between the political and economic past of the country and its arrangement of the labour market in contemporary times (Peattie, 1987; Chen, 2012). In the specific case of India, present day structuring of the economy along organised and unorganised sectors with formal (regular) and informal (casual) workers is the result of colonial industrial manufacturing and the simultaneous existence of petty production. This arrangement is as much as one of need as it is historic. The linkages between the humongous informal economy (~92% of workers in India (Ramana Murthy, 2019)) and the formal keep production costs to a minimum in India. Unfortunately, this classification has been replicated in the service sector as well, resulting in the context-bereft import of concepts or ideas to define labour and “secure” it.

Footnote:

1 Petty production refers to small-scale, self-contained, end-to-end manufacture of goods often by an individual worker and maybe their family. Also commonly referred to as simple commodity production, this is used mostly to reference activities undertaken by peasants, family farmers and artisans, according to the Oxford Dictionary of Sociology.
Labour classification based on the economic dualism of formal and informal doesn’t work anywhere in the world (Peattie, 1987). It did not work in the industrialised nations, as it presumably drove up labour costs there, and the exported model has had almost perverse effects on the agrarian societies. High labour costs suppress the wages for unskilled workers, leading to higher income inequality. The duality has led to an overemphasis on wage employment instead of valuing both wage- and self-employment. This has resulted in “informal sector” enterprises being regarded as income sources for those lacking wage employment opportunities instead of underscoring the potential of job creation or economic growth of these “informal” enterprises. The “informal sector” is wide-ranging, as evidenced by incomes among the self-employed or micro- and small-enterprises. At the same time, there is a substantial segment of low earners among workers in large firms, i.e. “formal sector”. Thus, it is obviously important to understand that the “informal sector” is by no means equivalent to “the poor” (ibid).

The inconsistencies imposed by “studying” the economy as dichotomous units or “sectors”, as discussed above, is exemplified by the diversity of earnings and forms of labour within the manufacturing industry itself. In India, there is a large disconnect between output and employment across the “formal” and “informal” sectors of the manufacturing industry (the informal sector comprises establishments with 10 workers or less that use electricity, or 20 workers or less without electricity). The formal sector accounts for over 80% of India’s manufacturing output, while the informal sector accounts for over 80% and 99% of Indian manufacturing employment and establishments, respectively (Ghani et al., 2015).

While the dualism of formal and informal employment still reflects a huge divergence in job quality, it is misleading nonetheless (Ghatak 2017). The reason is not the gradual informalisation of formal employment, but the way the formal and informal sectors interact. Informal and formal sectors are complementary to each other. Informal businesses are cheap links in the formal companies’ supply chains. Therefore, it is crucial to reduce the incentives to an employer to remain in the “informal” sector by reimagining social safety nets and dissociating “benefits” from employment (Chowdhry & Tantri, 2020).

Overall, the prudent thing to do is to upgrade the “informal” sector. Steps like improving infrastructure, boosting skills and know-how, and providing access to financial services need to be adopted (Himanshu, 2017).

Even the countries and regions that impose the formal-informal regime rigorously are suffering from the consequences of it - the finest example being the AB-5 ruling in California, an attempt at creating a three-tier test to purportedly reclassify rideshare drivers and other platform workers as "employees". The confusions and complexities surrounding the implementation of the ruling itself suggests that these workers need to be given a separate status in order to ensure their legal rights, while not infringing on the flexibility which makes on-demand economy work (Yao, 2019). This is noteworthy as AB-5 led to the creation of an “exemptions regime” with over 100 amendments added in just a year (National Law Review, 2020), and endangered the livelihoods of many independent contractors (Lin, 2019). In the recently concluded election cycle, voters in California have since replaced AB-5 with Prop-22, which provides for some benefits in exchange for independence and flexibility of platform drivers.

In India, workers in the informal sector are either self-employed or casual/contractual employees. There is a need to strengthen and support the informal sector, instead of regulating it with a heavy hand. For, the cost of adhering to regulation and taxes will not only add to the cost of production but will also render the informal sector unviable (Himanshu, 2017), stymying our growth. India’s “informal” economic activities possess the autonomous capacity to generate growth in the incomes of the urban and rural dwellers. This shows the need to look beyond organised v/s unorganised or formal v/s informal jobs. Enter platform work, a third way between these dichotomies, which combines the need for greater quality jobs while supporting lives and livelihoods.
India has historically displayed a skewed output structure. The country’s sectoral productivity based on employment share suggests that the services sector supports fewer jobs but contributes to over half of the GDP, while the contrary is true for the agriculture sector. At the same time, Okun’s law states that there is a weak relationship between economic growth and the unemployment rate of the economy (Khemraj et al., 2006), therefore the employment-output connection might not be as intuitive as it may seem. Okun’s law is particularly relevant in the context of developing economies.

An examination of India’s macroeconomic growth trajectory suggests that there are many gaps in understanding the employment scenario in India. The liberalisation era is characterised by increased prosperity without corresponding employment opportunities. In other words, the era 1990-2000 witnessed “jobless growth” akin to the structural inability to create jobs in the ’70s and ’80s. This decline in employment was not just in the number but also in the quality of jobs - i.e., average earnings, conditions of decent work characterised by job security, income security, social security - all of which too deteriorated (Raveendran et al., 2017a).

The National Commission for Enterprises in the Unorganised Sector was set up in 2004. In the past few decades, the proportion of workforce in the unorganised sector has hovered around 90% (Ramana Murthy, 2019), consistently reproducing the structural weaknesses such as low productivity and wages. The “State of Working India” report by Azim Premji University shows that 57% of regular employees earn less than INR 10,000 per month while 59% of casual workers have monthly earnings of less than INR 5,000 (Nanda, 2018). The Periodic Labour Force Survey (PLFS) 2017-18 paints a slightly better picture, with 45% of regular workers earning less than INR 10,000 per month while around 12% of casual workers were paid less than INR 5,000 monthly (The Economic Times, 2019a).

It was only in the 2010s that the role of the small enterprise was recognised and acknowledged. In fact, the pandemic-induced lockdown of 2020 further revealed just how crucial the small enterprise is to India’s economic output, overall contributing to about 30% of the GDP and providing 110 million jobs in the country (Mukul et al., 2020). Globally, 7 out of 10 workers are self-employed or in small businesses, as per the ILO. Data gathered in 99 countries found that these so-called ‘small economic units’ together account for 70% of total employment, making them by far the most important drivers of job creation. Therefore small economic units should be a central part of economic and social development strategies. It is imperative to understand that enterprise productivity is shaped by a wider “ecosystem”, facilitating access to finance and markets, advancing women’s entrepreneurship, and encouraging the transition towards the formal economy and environmental sustainability (ILO, 2019).

Platform companies recognise this lacuna and have positioned their business as a facilitator of small enterprises. The needs of a strained labour market, a credit-starved financial market and a slowdown-stricken economy have to be met in new, innovative ways, and the platform economy provides the much-needed impetus for consumption in the wider economy. It is important to contextualise platform jobs and their role in this economy; the singular aspiration recorded by the youth of this country is in securing a job with the government (Alexander, 2020; Bhalla, 2019), which is an increasingly shrinking employer (The Economic Times, 2019b), and has 17.61 million employees from a workforce of about 496 million, as of 2014 (RBI, 2014). It is also telling that the recorded jobs in the organised private sector are even fewer - 12.04 million, where wages, as presented earlier, tend to be as low as INR 5,000-10,000 per month. The implication here is that platforms provide a realistic alternative to an economy short of good jobs, with the assurance of earnings and self-reliance. This report presents evidence in support of this assertion.

^3’S’ is the title of a comprehensive 2019 ILO report presenting global evidence on the contribution to employment by the self-employed, and micro-, small- and medium enterprises.

^4In Economics, Okun’s law refers to the empirically observed relationship between unemployment and losses in a country’s production.
High-growth companies, i.e. new economy businesses, including online platforms bring many benefits to users and partners as well as the country as a whole. India has a half a billion active internet users. Cheaper smartphones and mobile internet will drive the country to 900 million internet users by 2023 (Rawat, 2020). For the first time in 2019, rural users (277 million) outnumbered urban users (227 million) by close to 20 percent, thereby eliminating the digital divide that had existed earlier (IAMAI & Nielsen, 2020). The low-cost data revolution and the government’s digital push have made desi internet more diverse and inclusive (ibid). This is promulgating online consumption including enabling cashless transactions. The number of digital transactions per person increased from 2.2 per person per year in 2014 to 18 per person in 2018. It is estimated that by 2025, the digital - powered by platforms - could transform India’s economy sector by sector. Digitalisation of financial services, jobs and skills, agriculture, education, logistics, and retail are all expected to create a potential value of half a trillion dollars (i.e. USD 500 billion) by 2025, from their current value of USD 170 billion (McKinsey Global Institute, 2019). India’s digital leap is propelled by public and private-sector action, with the JAM trinity (Jan Dhan - Aadhaar - Mobile) catalysing exponential and inclusive growth.
LABOUR MARKET IN CONTEMPORARY TIMES

Before digging deep into the changing nature of work, it is important to recognise that the labour market as a whole is in urgent need of a new frame of reference. Jobs have been structured differently across geographies, with respect to the nature of the local economy. In other words, jobs have evolved differently in different parts of the world, which warrants region-specific investigation into the impact of digitalisation on livelihoods.

The findings of a single empirical study cannot be generalised to all forms of economies. For instance, the impact of the “Fourth Industrial Revolution” on India is different from that on developed economies. Enough scholarship (Chen, 2012; Peattie, 1987) exists to argue that there is a strong relationship between the political and economic past of the country and its arrangement of the labour market in contemporary times.

The labour market is conventionally divided into formal and informal. Formal work involves an employer hiring an employee under an established working agreement that includes salary or wages, health benefits, defined work hours and workdays, occupational safety and wellbeing, and retirement benefits, among others. In addition to wages, the employee-benefits come at a cost to the employer. The inverse refers to informal work. In the specific case of India, present-day structuring of the economy along organised and unorganised sectors with formal (regular) and informal (casual) workers is the result of colonial industrial manufacturing and the simultaneous existence of petty production. This arrangement is as much as one of need as it is historic. The linkages between the humongous informal economy and the formal keep production costs to a minimum in India. Unfortunately, this has been replicated in the service sector as well, resulting in the context-bereft import of concepts or ideas to define labour and “protect” it.
Platforms - the heart of the digital economy - have entered all aspects of life in India’s cities and hinterlands. What is the promise of the platform economy? What is the origin and genesis of platform work in India and elsewhere? How do platforms enable the creation of dignified, measurable, and meaningful work, i.e. ‘just jobs’?
Unlocking Jobs in the Platform Economy

2.1. THE PROMISE OF THE PLATFORM ECONOMY

A) NEW SERVICES & NEW JOBS THROUGH THE PLATFORMISATION OF EVERYDAY

The digital has permeated almost all aspects of our lives. This trend is not restricted to a privileged few, rather it has percolated to the “next billion users” due to the improvement in natural language processing, development of vernacular keyboards and Artificial Intelligence (Sambasivan & Holbrook, 2019). Increasingly, more users are able to avail the host of services provided by smartphones and interactive apps than ever before. Using digital platforms, consumers can order daily essentials such as groceries, medicines and meals, pay monthly bills, hail a cab or an auto-rickshaw for their everyday commute, all by the touch of a button. It is equally handy for individuals to now use their skill sets and earn a livelihood online. Shifting notions surrounding ownership of assets are also contributing to a new understanding of owning the item versus owning the experience, alluding to a consumer mindset change as well.

Further, platformisation engenders efficiency. Consider the case of the urban mobility economy. Platformised mobility - as seen in the services offered by Ola, Didi Chuxing or Uber - aggregates the supply-side made up of drivers and available vehicles so that commuter demand can be met. Such demand-supply matching allows efficient functioning of the entire mobility system in a city, helping mobility services become ultra affordable for customers and mobility livelihoods becoming viable for service providers, i.e. driver-partners of platforms. Platforms are also agile in the way in which they offer customised solutions at scale. They are sensitive to hyperlocal concerns. For instance, Uber has enabled cash payments in India (Moore, 2015) to stimulate demand and it allows for female drivers to reject male riders in the Kingdom of Saudi Arabia (Bostock, 2019) to prevent untoward incidents in the nation that just allowed female drivers in July 2018.

There is an urgent need, therefore, to study the expanse and reach of this digitalisation phenomenon which is the bedrock of technological advancements of the past decade or so. Think about it: the first iPhone was unveiled in late 2007, and the first app-enabled intra-city cab ride was taken in early 2010 (Uber, 2010a). The consequent horizontal diffusion across platforms and geographies is unparalleled. The platformisation of the everyday has resulted in numerous avenues of new jobs across service industries. Millions of livelihood opportunities are being created in the new economy at a fast pace, rendering a huge demand for skilled workers across hospitality (AirBnB, Oyo), food delivery (Swiggy, Zomato), cloud kitchens/food tech (Ola Food, Swiggy Access, Zomato Kitchens), logistics delivery (eKart, Rivigo, Delhivery), hyperlocal services (Urban Company, HouseJoy, Dunzo, Task Rabbit), hyperlocal delivery (BigBasket, Milkbasket, 1MG), e-commerce delivery (Flipkart, Amazon) as well as urban commute (Ola, Uber, Ridlr, Grab, DiDi Chuxing, Go-Jek, Careem, Lyft). Taken together, these jobs form a substantial part of e-commerce retail services in the world currently.

HOW DO DIGITAL PLATFORMS OPERATE: UNPACKING PLATFORM INFRASTRUCTURES

Infrastructure was the buzzword surrounding the recently announced Union Budget 2021-22. While we may immediately think of highways, bridges and electric grids at the very mention of it, infrastructure can mean far more than physical, brick and mortar structures for public use. As with pretty much everything in the 21st century, infrastructure is also digital.

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5 Digitalisation is distinct from digitisation (where data is merely converted from analog to binary format); digitalisation is leveraging the digitised, digital data to improve business processes and economic outcomes.

6 ‘New Economy’ is a term used to describe high-growth companies in the post 2000s era using cutting-edge technology to disrupt industries, change demand patterns in markets and supported by the proliferation of knowledge technologies.
B) EVOLUTION OF PLATFORM JOBS

Widespread access to the internet through affordable data and devices has contributed to the proliferation of platform-based services across the world. Platforms also display a great deal of interoperability, integrating multiple services for an end-to-end user experience, but also in the process, creating as many more employment opportunities from their single app. For instance, Grab, the popular platform present in Southeast Asia, offers multiple mobility options (car, bike, scooter), food, groceries, last mile logistics, hotels, entertainment, and a mobile wallet and insurance service, all in one app (Grab, 2020). Through this they serve drivers, merchants and enterprises in their local area of operations. Other forms of cross-platform collaborations and interoperability are seen in instances such as a Swiggy delivery person in India using a shared Bounce bike to complete orders, eliminating the need for asset ownership thanks to the deep entrenchment of the digital economy.
**What is platform labour and who is a platform worker?** According to the OECD (2019), “platform workers are individuals who use an app or a website to match themselves with customers, in order to provide a service in return for money”. The World Economic Forum (2020) on the other hand, summarises platform workers as “[…]individuals who hire out their skills and labour to businesses or consumers, through a digital platform[…]”. The European Observatory of Working Life (Eurofound, 2018), adds another dimension to this—by identifying that such “services are provided on demand”. The common elements in these definitions seem to be the fact that “individuals” use their “skills” to gain monetarily as per the value assigned to it in the market that they operate in. The Code on Social Security, 2020 also recognises this form of work, where “organisations or individuals use online platforms to access other organisations or individuals to solve specific problems or services in exchange for payment”. This is seen as distinct from a “gig worker, who participates and earns from a work arrangement outside the traditional employer-employee relationship” (ibid).

**Who are gig and platform workers?**

While a gig worker is one who works outside the traditional employer-employee relationship, a platform worker is a gig worker who earns an income by associating with a digital platform fulfilling on-demand services for clients. A platform worker such as a beautician, electrician, driver or any professional servicing over a digital marketplace is a step up from the traditional informal worker. For, they enjoy independence, agency, and most importantly guaranteed-payments by the clients upon completion of service.

By their very nature, platforms have a wide reach and nearly no entry barriers for their workers (referred to as partners). **Jobs in the digital age vary by country. In some countries, particularly the more industrialised ones, digital platform solutions emerged in the wake of an economic downturn leading to the eventual informalisation of jobs** (Morozov, 2018). In developing countries like India, the phenomenon has been carefully crafted to solve inefficiencies in the system, thereby ‘formalising’ jobs. This is done so by plugging in a tech tool to streamline the process with an algorithmic coherence, benefiting service providers and end-users alike.

While many differences exist between countries and regions when it comes to the genesis of platform labour, there is a shared story of tech-induced efficiency and its rapid adoption. While in the North American cities, it was the desire to summon a cab at the press of a button rather than waiting in long queues at public transit hubs, in emerging economies like Indian cities, it was the dual need to formalise existing Intermediate Public Transit (IPT) options (forthcoming by Ola Mobility Institute & CUTS International, 2021) to increase accessibility to mass transit as well as to create millions of job opportunities in urban mobility (Randolph et al., 2019).

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**Matrix 1: Types of Digital Livelihoods, and where platform work falls**

<table>
<thead>
<tr>
<th>Type &amp; Experience of work</th>
<th>Global Reach</th>
<th>Local Reach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>Websites that advertise and sell handmade/ artisanal goods etc.</td>
<td>e-commerce platforms that host home-grown labels and brands</td>
</tr>
<tr>
<td>Lower complexity; on-demand services</td>
<td>Online microwork platform like data entry, survey administration etc.</td>
<td>Location-based platform services like passenger mobility, food delivery</td>
</tr>
<tr>
<td>Higher complexity; scheduled services</td>
<td>Online freelancing consultations like design, copy-editing, creative, legal and compliance advisory</td>
<td>Location-based staffing that require on-site presence like home improvement, wellness, logistics</td>
</tr>
</tbody>
</table>

Adapted from WEF 2020, OMI 2020, Caribou Digital 2020, ILO 2021
Matrix 1 shows a broad classification of platform work based on locationality and the skill spectrum that the workers inhabit. This is a lucid classification of platform-based work around the world and illustrates the level of complexity of tasks and the mode of work being done. In much of the developing world, the type of work described under “online microtasking” found rapid uptake as well as mass adoption. India is one of the early adopters of information labour8, due to massive outsourcing from capital-intensive countries. Indian workers, as well as those from the Philippines or parts of Africa, are no strangers to piecemeal IT-based tasks, undertaken in a freelance fashion or on a contract with an incorporated KPO (Graham et al. 2017, a&b).

While online freelancing has gained popularity in recent years, platform companies that have the highest visibility and the most direct impact on city life are those that fall under location-based staffing & services. These services involve many e-commerce companies that provide livelihoods to millions of individuals, who in turn, serve several millions more by delivering goods, assisting in household tasks or by providing mobility services.

C) CREATING ‘JUST JOBS’9: DIGITAL STEPS FOR A FUNCTIONAL LABOUR MARKET

How is work done through a platform different from the kinds of work we are familiar with? Platform work does not involve a “typical office” with the typical “work hours”. Nor does it happen with little accountability, like informal labour. Platform work allows for a radical reimagination of the workplace, nature of work, type of work and reporting patterns. It allows us to tap into the vast pool of unorganised labour (i.e. independent workers) in India to allocate work based on demand and generate services that are trackable, and importantly, taxable. Platform work assures a steady stream of jobs to the worker, as well as quality of service to the customer. This creates networks of trust within the system which function as stronger accountability measures than monetary incentives ever could. Therefore, platform work provides dignified, measurable, meaningful work, which are “just jobs”, thereby creating an altered frame of reference for jobs in the economy. This is all the more important in the context of India, where the labour market is benefitting from this structuring exercise due to the advent of platforms.

The benefits to the labour ecosystem are also tangible (WEF, 2020); these include worker flexibility, the scope to work in any geography, aggregated demand for service, increased income through reliable and transparent payments and a safe work environment. Through the employment of the key pillars of inclusive growth, the platform economy effectively innovates to secure the lives and livelihoods of some of the most vulnerable members of society. These include initiatives in skill development of individuals, access to financing and credit, marketing facilities and innovative forms of social safety nets, depending upon the context.

Delhi-based start-up, ‘Pillion’, providing battery-operated electric bike taxi service, introduced its first female driver-partner in Delhi. (Source: ICN, 2018)

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8 Labour provided by ‘knowledge workers’, i.e. employees of Business Process and Knowledge Process Outsourcing of the early 2000s
9 “Just Jobs” is taken from the non-partisan organisation, Just Jobs Network, which focuses on creating more and better jobs at scale.
2.2. CASE STUDY: THE MOBILITY SECTOR IN INDIA

A) THE EVOLUTION OF MOBILITY SERVICES IN INDIA

India’s transport culture is a nod to its rural charm, creative ingenuity and in parts, vestiges of a colonial past. Mass transit systems - between and within cities - were common by the twentieth century in India. The culture of each city is captured and reflected in its public transport infrastructure - like the Bombay locals or the trams of Calcutta - all iconic in their own right - and have given way to the modern metro rail of Delhi-NCR or the air conditioned buses of Bengaluru. Using mass transit is also a function of the mass culture, seeped in public imagination, as these spaces also often signify socialisation, and a quality of worldliness about them. The first and last mile challenges associated with public transport, however, receive less glamorous treatment, and prove to be the Achilles’ heel of urban mobility.

Connectivity to public transit is provided by intermediate public transport in the form of two-wheelers (bike taxis), three-wheelers (rickshaws, auto-rickshaws, shared rickshaws), four-wheelers (cabs, kaali peelis, mini buses), etc. These modes of short-distance travel are traditionally hailed at dedicated stands or on-street. The 2000s saw the rise of call-based taxi and auto services primarily for pre-planned travel to railway stations and bus stops on the one hand or to school, college and office on the other. In the 2010s, the ubiquity of smartphones ushered in a new era of mobility which is on-demand and consumer-centric. The resultant platform-based mobility in India has changed how we move, work, and live. Termed ‘new mobility’, these 21st century on-demand mobility solutions provide first- and last-mile connectivity to public transit, and are ideal for short distances and daily commute to office (Ola Mobility Institute & CUTS International, 2021 (forthcoming); Raman, 2020). They co-exist with and complement public transit and are often integrated with mass transit through apps. This builds towards the larger goal of developing Mobility-as-a-Service (MaaS) using Public Transit (PT) and Intermediate Public Transport (IPT), with a unified mode of access, payment and efficiency attainment (Shaheen & Cohen, 2020).

THE SIGNIFICANCE OF DIGITALISING MOBILITY LABOUR

Innovation is driven by technology as well as by consumer preferences. This is most evident in ride-hail and rideshare platforms where commuters self-select out of owning a vehicle, rendering a demand for both a driver as well as a vehicle. The increasing tendency to owning the ride, but not the drive (Shah, 2019), has pivoted on the fulcrum of ownership; the headaches of parking in the city, maintaining a car, or even driving in traffic, are now avoided by simply relinquishing ownership of the asset and instead owning the experience.

More commuters prizing this added convenience over owning a vehicle or driving, facilitates demand across the board. This brings us to a crucial juncture where delineating the constituents of Mobility-as-a-Service (MaaS), especially the labour components, is relevant. MaaS requires a robust network of providers connected through a common platform and bound by a shared imagination of the service delivery in order for it to be successful. To achieve this, we need not look beyond the traditional IPT labour in our cities that comprises a substantial part of urban mobility livelihoods, and often characterises the city they are present in. For instance, it is hard to imagine Mumbai sans its suburban rail network, and associated with it, the ubiquitous kaali-peelis all across the city and the famously helpful autowallahs who ply by the meter and tender exact change. Therefore, digitalising this network of IPT providers is paramount to the success of any disruptive tech tool in the mobility space of Mumbai. This learning can be extrapolated to any city in the world, in order to effectively engineer a tech disruption in the mobility industry, thereby augmenting livelihoods and improving the city’s mobility and economy.
B) MAXIMISING ASSET UTILISATION IN THE URBAN MOBILITY ECONOMY

The segmentation of urban commuters which include an expanding class of Intermediate Public Transport-users, serviced by aggregator platforms in their myriad forms, in turn, offers a revamped and renewed urban mobility economy of jobs. Here, the options are manifold as maximising asset utilisation implies a variety of products being offered in the form of bike-sharing, food/logistics delivery, auto-rickshaws, e-rickshaws, cabs comprising of hatchbacks, sedans and SUVs, clean and green vehicles (electric vehicles) in various markets round the world. Futuristic developments like autonomous vehicles, drone-based delivery and other air transportation options are also being explored in emerging and developed economies.

In Indonesia and other South-East Asian markets, the focus is on building super-apps out of platform providers. Go-Jek has successfully integrated multiple services within the fold of its ridesharing app, which offers an array of options for those seeking mobility alternatives, as well as a grocery delivery, food delivery and logistics delivery platform out of a single tech product. Closer home in India, Ola, Taxi For Sure, and Jugnoo have led the ridesharing revolution since the beginning of 2010s, with key integrations of traditional IPT modes such as kaali-peeli taxis and auto-rickshaws. The shared micro-mobility revolution using bicycles, has reinvented itself in an electric avatar in India in the form of Yulu, apart from the conventional shared motorbikes such as Rapido or Dunzo and electric bikes, Bounce. The horizon has also been expanded by Shuttl and Ridlr, respectively providing pre-booked mass transit rides and systems knowledge, highlighting the arrival of future mobility. Therefore, the traditional driver job roles are undergoing rapid change in the form of “Uberpreneurs” or “Careem Captains”, or simply “driver-partners”, who are essentially asset-sharing “micro-entrepreneurs”, contributing their labour to the platform.

C) MOBILITY ECONOMY AND LIVELIHOOD OPPORTUNITIES

Viewed as a whole, the mobility industry in urban areas involves tech-enabled businesses moving people and goods in an on-demand fashion. In India alone, ~250 cities are connected through the services of the ride-hailing platform, Ola. This phenomenal shift, unfolding over the past decade, signals change in not just urban mobility but also in urban livelihoods, where driving as a self-employed micro-entrepreneur for a platform is a respectable vocation for those seeking gainful employment (Putrevu, 2018). As of early 2019, Ola and Uber alone were responsible for augmenting 22 lakh (2.2 million) driving jobs in India (Pradhan, 2019). An additional 14 lakh jobs were estimated to be created by the end of 2019 in the sectors of on-demand driving and logistics (Variyar, 2019). Overall, the mobility economy has the potential to unlock massive livelihood opportunities for India (Ramachandran & Raman, 2019). The inevitable changes to the pattern of movement in the city have affected the patterns of work associated with mobility jobs which makes up the central theme of this study.
Unlocking Jobs in the Platform Economy

Left: Drivers affiliated to an app-based auto-rickshaw hailing platform in Mumbai.
Right: 36-year old Noor Jahan, affiliated to an app-based auto-rickshaw hailing platform, also runs a driving school for women in Bengaluru; she teaches girls and young women to drive all types of vehicles from bikes to mini-bus. (Source: DailyFT, 2018; Goswami, 2018)

The augmentation of driving jobs can be largely attributed to the digitalisation of urban mobility economy (UME) as a whole. There are several ways in which livelihoods are impacted, including in an imagination of a job. The JustJobs Network (2020) identifies this and other trends as part of a rise in the need for well-paying, good jobs that are satisfying and in large numbers, which requires a fundamental reframing of economies as jobs-rich across the spectrum of skill levels. This is crucial to acknowledge in the context of the future of work. There is an undeniable connection between jobs and social security in not just those economies which are set up on employment-linked welfare programmes. In the delinked economies, having a job tends to be the social safety net itself. Therefore, the stretch of macroeconomic changes as implied through the digitalised UME along with changing labour force composition and participation rates, entail epochal changes. This is evidenced in the way by which the digital has entered most aspects of what constitutes a commute - accessing the service, mode of payment, and even interaction with the service provider and co-commuters.

D) INVESTIGATING THE IMPACT OF DIGITALISATION ON LIVELIHOODS

The impact of digitalisation on livelihoods as an area of investigation is of paramount significance to India particularly when it is estimated that 92.4% of the workforce is informal (Ramana Murthy, 2019), attributed to demographic shifts and rigid labour market regulations (ILO, 2018). Ergo, it is well worth noting that in an economy fuelled by self-employment among low-skilled labourers, a digital platform-based aggregator facilitates the structuring of the market to further connect workers to more formal employers (UNCTAD, 2017). Keeping this in mind, the Ola Mobility Institute conducted a large-scale survey of workers in the mobility sector.
The control group of the survey includes personal chauffeurs, auto drivers, kaali-peeli taxi drivers, radio- taxi drivers for companies such as Meru or Fastrack etc., drivers of tours and travels companies, chauffeurs of hotels, drivers for dedicated trips to schools, colleges, and offices, etc., and other such categories. The driver-partners of platforms constituting the experiment group of the survey include drivers of cabs, auto-rickshaws, bike-taxis and city-taxis or kaali-peelis. It is important to note that a driver-partner can be attached to more than one platform. For example, a driver partner of Ola can also be a driver partner of Uber. The survey respondents are stratified by cities, vehicles, age, number of hours worked per week and years of experience for comparative purposes. The objective is to understand, other things remaining constant, how the experiment group performs vis-a-vis the control group in terms of earnings and livelihood opportunities.
To ensure comparison, there are significant overlaps between the questionnaire for treatment and control groups. However, a few questions specific to each group have also been asked to elicit and capture group-pertinent responses. Similarly, a few questions are open-ended to get maximum information. A pilot survey was conducted by the researchers to understand the responses and the questionnaire was revised accordingly. Certain questions that featured in the final list were arrived at through the snowball technique. During the actual data collection period in late 2019, face-to-face interviews were conducted for the control group and telephonic interviews were held for the experiment group. The primary data thus collected has been analysed using descriptive methods. Consequently, a comparison between the experiment and control groups has been carried out.

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See Appendix for the questionnaires administered to the Experiment and Control groups.
With the onset of the Fourth Industrial Revolution, there is a paradigmatic transition in jobs in India. Entrepreneurship has taken centre-stage. The job aspirations of India’s millennial population are changing. What then are the motivations of Indians in taking up platform work? How do age and educational qualifications affect these choices? What is the impact of digitalisation of labour on asset ownership and the very nature of jobs?
Unlocking Jobs in the Platform Economy

3.1. PLATFORMS AND THE EMERGENCE OF THE ENTREPRENEURIAL ECONOMY

The world has gone through four industrial revolutions and our current economy is characterised by the accumulated gains of these paradigm shifts. But contemporary trends indicate that a systemic change has occurred largely due to digitalisation in almost all spheres of finance, services and product development. Similarly, it is argued that the fourth industrial revolution (4IR) is characterised by entrepreneurship, where an information economy is giving way to the entrepreneurial economy (Pearson, 2016). There is worldwide recognition for moving further towards a job market of self-starters, simply because innovation is the new medium of exchange, and is crucial. It is only consequential that traditional understandings of work would evolve to match the broader shifts within the economy as well as reflect global realities in the local context too.

These momentous technological changes and the gradual policy shifts that follow have together set the stage for a paradigmatic transition in jobs. The expanse of changes include the percolation of cheaper smartphone tech, mobile telephony and accuracy of location services, demand for better urban services, the movement towards a cashless economy and omnipresence of e-wallets, alongside a demand for meaningful jobs. The evidence cited in this study aims to contribute to the slim body of literature that describes the nature of such labour in the 21st century (Agrawal et al., 2013) as well as the quality of engagement that such work provides to the doer (D'Cruz & Noronha, 2016), with specific reference to the context of India.

3.2. ASPIRATIONS, JOBS, AND INDIA’S DEMOGRAPHIC DIVIDEND

The introduction of the platform model to semi-skilled jobs such as driving, thus bringing visibility to a large mass of people engaged in urban mobility labour marks the turning point of jobs in India.

Changing job roles in the transport sector riding on the back of the on-demand mobility platforms also provides for driving on-demand, effectively changing the meaning of the job itself. For instance, it is common in India to see the chauffeur for a family also take up roles such as butler, porter, gardener, errand-runner, handyman or daytime watchman, as called for. These roles are dissociated and separated to provide mobility services - that of the driver- alone, in the on-demand economy.

The Urban Mobility Economy (UME) is but only a part of this larger transitioning of jobs in a rapidly evolving economy. To this end, it will be helpful to gain more context and perspective regarding the demographic studied, education levels, motivations to join platform work, asset ownership rate and financing access of the workers.

PURPOSE OF THIS PAN-INDIA SURVEY-BASED STUDY

The primary research featured in this report fills lacunae in our collective understanding of the changing nature of the urban mobility job in today’s age of all things digital, connected, and AI-powered. Thus, the observations presented here speak to the need for jobs in the emerging demographic, while reconciling youth aspirations with some realities. The objective of this first ever pan-India survey-based study is to examine how digitalisation has impacted the earnings, quality of life and asset ownership of those drivers who are part of digital urban mobility vis-a-vis those who are into driving jobs but not associated with a platform. This puts speculative assertions made on the basis of proxy indicators to rest, and presents hard evidence in the urban mobility economy.
Chart 1 shows the distribution of reasons given by platform drivers as to why they undertake this work. Platform work is valued for its flexibility and the ability of the worker to be an entrepreneur. Almost 50% of the driver-partners register the freedom and entrepreneurship that come with platform work as a motivation for joining platforms. About a quarter also speak of the income they receive from platform driving as a supplementary source, in order to fulfil certain desires like funding their college education, or save for other familial expenses. Platform driving is also viewed as a stop-gap job, i.e, one where the individual is looking for jobs during periods of unemployment, or taking up the work during seasonal unemployment. For instance, one driver partner in Delhi is an event planner busy in the winter/festive season, and during the lean months, earns an income using his vehicle on the platform. Another driver partner would take pauses through the year and return to his village from the city so as to manage the sowing and harvesting in their farmland. Therefore, while reasons vary, the motivation to join platform work remains largely uniform - people just want to monetise their spare time, asset or both.
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B) DRIVER DEMOGRAPHICS: PLATFORM WORKERS TEND TO BE BETTER EDUCATED AND OF A YOUNGER AGE MIRRORING THE LARGER TRENDS IN THE INDIAN ECONOMY OF 400 MILLION MILLENNIALS

Education attainment moves linearly with age in the sample studied. The largest group in the study - between 26 and 45 years of age, accounting for 36% of the control group (non-platform drivers) and 74% of the experiment group (platform drivers) - exhibits generally higher levels of education attainment, which is in line with several macro trends observed among the general population. It is also widely noted that the improvements in the overall health and education outcomes has resulted in a ripe demographic dividend ready for take-off (Economic Survey of India, 2014). The very nature of Indian workforce is represented in the reliance on ages 26-45 years and is vastly divergent from the demographics cited by mobility studies from other markets such as North America (Benner et al., 2020) or South East Asia, and this report therefore builds a stronger understanding of the nature of work, behaviour of mobility labour and trends in India.

Thus, drivers affiliated to platforms tend to be better educated (at least secondary level), and of younger age, mirroring larger trends in the Indian economy of 400 million millennials.
At this juncture, it is worthy to commend the initiatives taken by the Government of India (GoI) and state governments to skill people, equip them financially and create meaningful jobs. The MUDRA micro-loan scheme of the Government of India, the Gatidhara scheme of the state of West Bengal and broader initiatives such as Digital India, all point at the government incentivising self-employment of skilled jobseekers.

While the MUDRA loan scheme finds extensive application, it also provides loans to those who wish to purchase a commercial vehicle for livelihood purposes. Similarly, the West Bengal Gatidhara scheme assists youth who wish to enter the urban mobility sector by driving taxis in the state (Gatidhara, 2014). In 2013, the GoI launched the National Electric Mobility Mission Plan, aiming to put 6-7 million Electric Vehicles on Indian roads by 2020 (Express Drives, 2019). Such mission statements, and the facilitation of institutional credit by the government in order to provide a means of labour (asset) is a prime example of governments supporting platform economy jobs. Housed under the broader vision of a “Digital India”, such initiatives also bring previously excluded sections of the population into the fold of the digital economy of jobs.

The provision of livelihoods is a more immediate and pertinent problem which requires both long-term vision and quick solutions in countries like India with a massive demographic dividend. Innovation in industries and renovated thinking, will bring more people under the fold of assured employment. The role of the government here is envisioned as that of the enabler that creates a conducive environment for innovations. This will assist in direct livelihoods creation as well as increasing efficiency in allied public services by spin-off innovations in related sectors.
C) TRANSFORMING ASSET OWNERSHIP AND THE NATURE OF JOBS IN THE PLATFORMS ERA

The stratification of the Indian economy (and society) is closely tied with the asset class that one belongs to. To think about it further, India is often described as a two-wheeler country, due to the all-pervasiveness of the automobile on Indian roads, with high degree of penetration among all ages, genders and socio-economic groups (Raman, 2020). There are opportunities in converting these many two-wheelers to shared mobility options such as bike taxis. Such is the power of asset ownership in the platform era, even if it is the humble two-wheeler. Ola Mobility Institute’s report on bike taxis estimates that this new asset class has the potential to create over 2 million livelihood opportunities in India in the short term alone (ibid), thereby revolutionising jobs in real terms.

The example of two-wheeler based mobility is but one in a long list of evolutions that the urban mobility economy has undergone over the years. The labour model initially involved the inputting of spare time, acquired skill and the spare asset of an individual, thereby introducing on-demand efficiency into a transport system that was viewed as grossly unresponsive to demand while also exorbitantly priced. However, as businesses scaled, driver-partners found value in spending longer hours on the platforms catering to growing volumes of customers. This has given rise to the phenomenon of full-time workers with technology platforms that we witness today. Government regulation also has a role in this “professionalisation” of self-employed drivers associated full-time with the platforms, as markets like India only allow for commercial licensed, commercial permit holding drivers to ply these services.

Indeed, there is a paradigm shift in accessing livelihoods through assets and the nature of jobs in the era of platforms. Consider the data from the investigation itself: there is a variance in the pattern of ownership between platform-based drivers and those not on any platform, in terms of the owners’ age and how they finance their assets. There is also a significant bolstering of earnings evident among those who own their vehicles versus those who do not. This is presented in Chapter 4.
Ownership rate of assets on the platform is much higher than that of the control group. 62% platform drivers versus 51% of non-platform drivers own their assets. Asset ownership peaks with increased age. Even younger platform drivers are shown to own the asset more often than non-platform drivers, upon further analysis. These observations illustrate that the platform economy is creating a new emergent class of asset owners, questioning long-held notions about the profiles of drivers in the mobility ecosystem.

It is also relevant to remember here that India has one of the lowest per capita motor vehicle ownership rates (Goyal, 2018), at just over 50 motor vehicles per 1000 population, while China has 231 per 1000 population. Therefore, platform driving has the ability to catalyse asset ownership and consumption in the economy among a new class of asset owners.
Overall, education has little effect on formal credit-accessing behaviour. Across groups and categories, both platform and non-platform drivers access formal credit. At the same time, non-platform drivers in the control group used the services of a moneylender at a higher rate—2.4% compared to 0.5% among platform drivers.

Further, in the analysis of asset owners among the experiment and control groups in the sample, there are some divergent trends emerging between the two; while the prevalence of bank loan as a credit option is common and increases across age groups in the control group, the driver-partners of platforms exhibit an overwhelming tendency to access loans through financing options offered by NBFCs. This could be attributed to the fact that platforms typically have tie-ups with vehicle financiers who provide easy and cheaper access to credit to purchase vehicles. This access to quicker credit is also reflected in the fact that asset owners on platforms tend to be in the younger age group while the asset owners in the control group are typically much older.
A strong case can be made for the role of public financial institutions in facilitating credit for the micro-entrepreneur in need of access to assets. As formal banking systems expand their reach, another set of networks are financed by Non-Banking Financial Institutions (NBFCs) and together, these entities cover the planned and immediate spending necessary to kick-start a business, especially in the urban mobility economy. The increase in loans disbursed to commercial vehicle buyers in the last decade or so stands testimony to this.

As of 2018, the commercial vehicle finance market saw NBFCs account for over 65% of the loans, with public and private banks catering to the rest. Overall, 85% of NBFC vehicle finance portfolio comprises commercial vehicle and cars / utility vehicles (UVs) financing. The balance includes tractor and 2 or 3 wheeler financing (CRISIL, 2018). A CRISIL study reveals that NBFCs have carved a niche in the small fleet operator and first-time user/buyer segments of commercial vehicle finance by leveraging their core strengths of customer relationships, adaptability, local knowledge and innovativeness (ibid).

Besides scheduled commercial banks and NBFCs, a number of fintech players have mushroomed in the last decade in India’s financial landscape. They were the first movers and shakers in this tightly regulated sector, converting the Indian customer from being intimidated by financial management to trusting and using these services with suave. Payments banks and UPI - United Payments Interface - are two such major interventions, and the latter is a pure gamechanger.

Building on the space thrown open here are the latest entrants, called the “neobanks”, which focus on delivering a niche experience to the millennial class of users, conducting all transactions online, eliminating the need for a physical bank at all (Kant, 2020). Neobanks add value to customer experience by acting as a single point of contact for a multitude of financial instruments and show great nimbleness when it comes to integrating technology in their customer-centric experience. This curated model facilitates access for customers in investments, insurance, loans, capital markets and the like, through a great user experience. SBI is one of the early adopters of this format of banking through their “YONO” offering. A combination of right regulation and healthy competition from other segments of this product experience can prove to be fertile soil for these neobanks to grow and support the financial economy of India.
INDIA’S DIGITAL REVOLUTION AND THE PARADIGM SHIFT IN JOBS

From a job creation perspective, the opportunities for the 400 million-strong millennials in India are best realised through the playthings of the Fourth Industrial Revolution - the internet-equipped smartphone. The first step towards unlocking the economic potential of the smartphone is to lay a strong foundation for all things digital. The government has done precisely that over the last few years by creating the Jan Dhan-Aadhar-Mobile (JAM) trinity, and introducing Unified Payments Interface (UPI). This has allowed both the government and businesses alike to build innovations on top of the strong digital foundation of India. For instance, the revolutionary UPI has made instantaneous real-time payments possible over the mobile phone. Similarly, the Direct Benefit Transfer (DBT) mechanism designed on the JAM platform helps individuals receive subsidies directly into their bank accounts. These government-driven interventions over the last few years are critical to the success of the digital economy.

These momentous technological changes and the gradual policy shifts that follow have together set the stage for a paradigmatic transition in jobs. The expanse of changes include the percolation of cheaper smartphone tech, mobile telephony and accuracy of location services, demand for better urban services, the movement towards a cashless economy and omnipresence of e-wallets, alongside a demand for meaningful jobs. India’s digital revolution necessitates and catalyses the creation of a new policy architecture that enables economic growth with jobs.
In the context of increasing digitalisation, what can be learnt about employment history, job satisfaction, and continuity of workers affiliated to platforms? Is platform driving viable? Can platform drivers save for the future while supporting their families?
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4.1. FROM THE SELF-EMPLOYED AND WAGE-WORKER, TO THE MICRO-ENTREPRENEUR

This study examines livelihoods of workers in the urban mobility economy, i.e. drivers, through the lenses of work patterns, conditions and rewards. It is necessary to emphasise here that there are two types of drivers analysed based on their asset ownership status and their presence in platforms, as given below. Preliminary data analysis suggests that there is an income differential based on this as well.

<table>
<thead>
<tr>
<th>Relationship to work ↓</th>
<th>Non-Platform driver</th>
<th>Platform driver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-employed</td>
<td>Owns/ rents asset; drives in the larger mobility economy</td>
<td>Owns/ rents asset; drives on any of the platforms</td>
</tr>
<tr>
<td>Wage-worker</td>
<td>Does not own the vehicle but is employed by the owner of the asset; drives in the larger mobility economy</td>
<td>Does not own the vehicle but is employed by the owner of the asset; drives on any of the platforms</td>
</tr>
</tbody>
</table>

A self-employed driver is one who owns or rents the asset- car/ auto/ bike- and drives it either on the platform or outside of it.
A wage-worker driver does not own the vehicle he drives; instead he is employed by the owner of the asset or by a fleet company, and “typically” has a fixed salary for a particular number of hours of work. These drivers are also found within and outside of the platform economy.

A) JOB SATISFACTION, CONTINUITY & EDUCATION: PLATFORM-WORKERS ARE GENERALLY MORE SATISFIED THAN NON-PLATFORM WORKERS

78% platform drivers vs. 69% of non-platform drivers are satisfied with their work. 71% platform drivers would recommend platform-driving to others. In terms of Work Satisfaction and Continuity, it is found that platform drivers are generally more satisfied with their work than non-platform drivers.

Chart 5: Comparison - of continuity on the job in the coming year by education of the driver - between non-platform and platform drivers.
Platform drivers exhibit willingness to continue on the platform longer than urban mobility workers in general. On the whole, i.e. across age groups and educational qualifications, platform workers exhibit greater satisfaction with their work than their control group counterparts. A majority of the platform drivers also report that they would recommend platform-based driving to others.

Reasons for dissatisfaction in, and corollarily, the expectations of drivers from the platform and non-platform economies, vary by virtue of platform drivers being entrepreneurs. This should form the guiding principle for regulating platforms. Top 3 reasons for dissatisfaction cited by platform-based micro-entrepreneurs include cost of fuel, taxes, and commissions to platforms; while the non-platform drivers cite safety, job security, and low income as top grouses.

B) PAST JOBS AND EDUCATION: PLATFORMS ARE INCLUSIVE; ATTRACT INDIVIDUALS OF VARIOUS BACKGROUNDS

An evaluation of the Work Profile of drivers reveals that platforms are inclusive and offer a higher earning potential. Platform driving attracts individuals of varying backgrounds.

<table>
<thead>
<tr>
<th>Past jobs held by Platform Drivers - Experiment Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving Auto but not on the platform</td>
</tr>
<tr>
<td>Driving bus/schools vans/office car</td>
</tr>
<tr>
<td>Driving utility vehicles like ambulance/ pickup truck etc</td>
</tr>
<tr>
<td>Driving with Kaali-Peeli</td>
</tr>
<tr>
<td>Driving with travel agency etc</td>
</tr>
<tr>
<td>Not into driving Job but working elsewhere</td>
</tr>
<tr>
<td>Office Car Chauffeur</td>
</tr>
<tr>
<td>Personal Car Chauffeur</td>
</tr>
<tr>
<td>Not working (Studying, unemployed etc)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Past jobs held by Non-Platform Drivers - Control Group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving Auto-rickshaw</td>
</tr>
<tr>
<td>Driving bus / school-vans</td>
</tr>
<tr>
<td>Driving Kaali- Peeli</td>
</tr>
<tr>
<td>Driving utility vehicles like ambulance/ pickup truck etc</td>
</tr>
<tr>
<td>Driving with travel agency etc</td>
</tr>
<tr>
<td>Not into driving Job but working elsewhere</td>
</tr>
<tr>
<td>Office Car Chauffeur</td>
</tr>
<tr>
<td>Personal Car Chauffeur</td>
</tr>
<tr>
<td>Not working (Studying, unemployed etc)</td>
</tr>
</tbody>
</table>
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The control group surveys indicate that 15% of the previously non-working respondents have a degree or diploma, while the same figure for the experiment group stands at ~40%. This signals that higher educated individuals prefer to take up platform-driving over non-platform driving work. Additionally, of the non-platform drivers with tertiary education, ~16% report doing non-mobility jobs prior to joining driving, while for the platform economy it is 20%, by virtue of low entry barriers. This is in keeping with the trend noticed in the experiment group, which has a skew towards the younger age group, with better education outcomes as a whole. At the same time, the high representation of primary educated drivers in the platform economy also suggests broader inclusion in the wake of advancements in mobile telephony and design principles.

REWRITING CONVENTIONS: THE RISE OF THE FEMALE DRIVER IN INDIA

While the ridesharing business is dominated by men, women are not to be left behind in the study of the urban mobility ecosystem. Women drivers have repeatedly shown their interest and calibre in joining platforms for further remunerative opportunities that go beyond conventional blue-collar work like housekeeping or tailoring. Non-Traditional Livelihoods training for women has a long way to go in India, but a strong role to play in the process of increasing Female Labour Force Participation (Raman & Kothari, 2019). This is necessary for the economic emancipation of women.

One such woman who has chosen to follow her passion and make a livelihood out of it is an Ola driver-partner in Bengaluru, Mahalakshmi. In her mid-thirties now and armed with a Class 10 education, Mahalakshmi learnt driving at an early age, and chose to become a driver-partner when she saw advertisements recruiting lady drivers. She remembers that the platform also helped her secure a vehicle loan with a bank, which was then unattainable for women, even when all documents were in order. Thus, she bought a sedan and began driving on the platform five years ago and is now part of an elite class of drivers who are selected to service the outstation trips in addition to the regular city beat. This way, she has driven from Bengaluru to Chennai, Goa, Mysore etc. and thoroughly enjoys these trips.

While she works for 10-12 hours a day, after 4 pm on her intra-city trips, she is often on the road for three or four days altogether, for at least 15 days of the month. She makes anywhere between INR 3000 and 4000 per day driving with the platform. The part she enjoys the most, however, is the freedom driving gives her and the flexibility that a platform alone can offer her.

Mahalakshmi prefers the night to drive in and feels the platform provides a safe and accountable space of work. She has never faced a single instance of objectionable behaviour from her passengers and feels that she is always respected in her job. She notes that her male colleagues are sometimes unpleasant about her presence as a woman in the mobility sector which she fends off with a smile - after all, there are women as conductors at the BMTC!

Mahalakshmi is aware she is a local hero, especially among the girls in her neighbourhood. She is the strong, independent, accomplished figure they look up to, and she is more than happy to guide them in their journey to an empowered womanhood. She deftly balances her domestic commitments as well as enjoys her career as a driver-partner and is the symbol of a self-realised woman who is her own boss, truly. She recognises her mini celebrity status and emphasises again - if women are given the same
opportunity and (financial) access as men are, they will be able to not just support themselves and their communities, but also contribute to making our cities safe and equitable.

Interestingly, women are increasingly preferred for frontline roles handling deliveries in the platform economy. Between 2018 and 2019, women engaged in the delivery industry increased from 40,000 to 67,900 in India, according to the Employment Outlook published by staffing platform TeamLease Services. New age businesses - such as Hey Deedee (an all-women delivery service startup), Amazon, Flipkart, Swiggy, and Zomato - find that women delivery executives are much welcomed by customers. Platforms teach women self-defence, road safety and other skills, and acknowledge how flexible work timings and constant support via the app add tremendous value to women delivery partners (Kar, 2019).

4.2. CREATING VALUE AND MONEY AT EVERY STEP

The economics of platform-work must be examined, considering that it assists in fixed asset-creation (much-required for India), especially in the lower income classes. This, in turn, spurs other forms of spending in the local economy, viz., fuel, maintenance and related works, creating value in the low and middle rungs of consumption chains. Bolstering local economies is the fundamental way to attain holistic growth. All of this is achieved easier when there is a greater amount of disposable income at the hands of consumers, especially in the setting of low and middle class communities.

A) INCOME: PLATFORM WORKERS EARN HIGHER COMPARED TO NON-PLATFORM WORKERS

Platform drivers report substantially higher earnings compared to non-platform drivers. The following table shows that those outside the platform are over-represented in the low-earning bracket, and generally unable to earn above INR 1000 per day.

<table>
<thead>
<tr>
<th>Self Reported Daily Earnings (INR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Platform driver</td>
</tr>
<tr>
<td>Up to 500</td>
</tr>
<tr>
<td>501-1,000</td>
</tr>
<tr>
<td>Platform driver</td>
</tr>
<tr>
<td>Up to 500</td>
</tr>
<tr>
<td>501-1,000</td>
</tr>
<tr>
<td>1,001 - 1,500</td>
</tr>
<tr>
<td>1,501 - 2,000</td>
</tr>
<tr>
<td>Greater than 2,000</td>
</tr>
</tbody>
</table>

Chart 7: Daily Earnings reported by non-platform and platform drivers
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Chart 7 shows the distribution of daily earnings of non-platform and platform drivers. While all 100% of the non-platform drivers interviewed reported earning up to INR 1,000 a day, around 57% of the platform drivers earn up to INR 1,000 a day and the remaining 43% of the platform drivers earn more than INR 1,000 per day. This is associated with the higher discoverability and visibility provided by platform tech, hence increasing earning opportunities for partners.

**In terms of hourly earnings, platform drivers earn 25% more than non-platform drivers. Across vehicle categories, platform drivers earn more per hour than non-platform drivers as follows.**

<table>
<thead>
<tr>
<th>Vehicle Type</th>
<th>Non-Platform Drivers</th>
<th>Platform Drivers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>100%</td>
<td>57%</td>
</tr>
</tbody>
</table>

This difference becomes all the more stark while comparing incomes based on the driver owning the asset or not. There is an income difference between self-employed and wage-worker drivers, as expanded in the forthcoming sections.

**B) INCOME & ASSET OWNERSHIP: SELF-EMPLOYED EARN MORE THAN WAGE WORKERS IN THE PLATFORM ECONOMY**

Chart 8 compares the hourly earnings of driver-partners of platforms, based on their asset ownership status as wage workers or self-employed. The net analysis shows that self-employed sedan drivers are the biggest earners in the platform economy. They also surpass self-employed sedan drivers in the non-platform economy by almost double earnings, thereby becoming the highest hourly earning worker category in both economies.

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11 The sample size of SUV respondents was negligible compared to the ~5,000 observations collected
12 There was only one response for each of Bike and Kaali-Peeli under the Wage Earners Category. Hence, the same have been excluded from analysis.
C) INCOME & ASSET OWNERSHIP: AMONG THE NON-PLATFORM WORKERS, SELF-EMPLOYED EARN MORE THAN WAGE WORKERS, BUT EARN LESS THAN THEIR PLATFORM COUNTERPARTS

Chart 9 compares the hourly earnings of non-platform drivers depending on their status of self-employment vis-a-vis wage work. Analysis of wage workers reveals a skewed impact on sedan earnings because salaried chauffeurs tend to drive sedans more than other types of vehicles. Barring the few luxury cars and utility vehicles in non-platform driving, net gain still is with self-employed sedan drivers. Almost on all counts, the self-employed are better off than wage workers in this group of 1700 drivers. 48% of self-employed sedan drivers earn INR 100-150 per hour while only 12% of wage workers do, and that's only a fourth of the former. Therefore we need to promote more self-employment in the urban mobility economy in general as it tenders positive outcomes in terms of income.

D) INCOME & DEPENDENTS: WORKERS WITH A HIGHER NUMBER OF DEPENDENTS PREFER PLATFORM JOBS OVER NON PLATFORM JOBS, DUE TO THE HIGHER EARNING POTENTIAL OFFERED BY PLATFORMS.

Platform drivers are able to support a higher number of dependents than their non-platform counterparts. The earnings from the platform are critical for the driver-partner to support their family members. While incomes stagnate for the non-platform drivers, higher earnings from platforms help platform-drivers support an increasing number of dependents.

Chart 9: Comparison of hourly earnings of wage workers and self-employed outside platforms

Chart 10: Relationship between the driver family’s monthly household (HH) income and the number of dependents on the driver’s income.

13 Since responses from the categories - Ambulance, Jeep, and School Vans - were fewer than 5 each, said categories have been excluded from analysis.
An analysis of monthly household (HH) income by the number of dependents on the driver shows that there is a relationship between increase in monthly HH income and increase in number of dependents in the Experiment Group, i.e. platform workers group. In the Control Group, a similar linear relationship is observed, except that the drivers tend to support fewer dependents (3 or fewer) as opposed to 4 dependents or more among driver partners of platforms. This implies that platform drivers are able to support a higher number of dependents overall with the earnings from their platform work. Therefore, there is a strong positive impact on the HH monthly incomes of driver families when they are affiliated with platforms.

The overall picture here, i.e. that of platforms, is more encouraging in contrast to the larger trend in the country: Over a quarter of the households in India earn between INR 5,000 and INR 7,500 per month, and 87.2% of all Indian households make less than INR 20,000 per month. These statistics from 2015 highlight the urgent need to lift families farther away from subsistence earning and to real wages.

A FRIEND INDEED: CABDOST® AND HERALDING A CULTURE OF COMPLIANCE AMONG DRIVERS

There is an urgent need to expand services such as tax compliance and returns processing among blue-collar workers and thereby determine their productivity in national output. CabDost, headquartered in Bengaluru, with footprints in 18 Indian cities and digital presence in 100 cities, is a three year-old tech-driven social enterprise which caters to the financial wellness of cab drivers and other blue-collar workers with their unique community-first solutions. CabDost presents taxation more as a factor of credibility in business, rather than one to invoke fear, thereby reducing the disincentives to join the formal sector to many.

CabDost is a first of its kind niche market leader who advocates for tax education and assistance in tax compliances, with the aim to build proof of income so that financial resources can be accessed by blue-collar workers and taxi-drivers like any other self-employed persons. They undertake this by conducting pre-tax filing campaigns (10,000 such so far), awareness creation and tax education. Between 2017 and 2020, over 35,000 Income Tax returns have been filed through CabDost, leading to over INR 10 Crores disbursed as TDS refunds.

Working with drivers has revealed the ultimate challenge in the process of increasing compliance i.e. documentation. A major initiative by CabDost addresses this problem through digitalisation, and the organisation conducts Permanent Account Number (PAN)-Aadhar Linking campaigns, which has benefitted 8000 drivers over the past three years. This is currently mediated through WhatsApp, even as the team is deep in developing a user-friendly mobile and web app for the purposes of easy storage, recall and other digital uses of tax return documents, such as proof for line of credit etc.

Today, CabDost is partnering with many players in the mobility business such as Ola and Uber for the delivery of programmes like PAN-Aadhar Linking, and setting up helpdesks to file returns. CabDost has also noticed a curious conundrum in the financial behaviour of drivers: even as formal institutions increase their reach and access, drivers’ trust is based on familiarity and proximity, and hence with unorganised money lending activities as well as semi-formal instruments such as chit funds. This has led to a puzzling gap in financial access, even as bank branches are spreading to remote areas.

Therefore, aspects of financial literacy are also delivered to this workforce, which includes NetBanking, awareness about CIBIL score, pros and cons of credit cards, account settlements, and other good financial practices. The current pandemic has shown that sound saving practices are necessary for resilience during times of crisis and debt management is a key skill in the future of financial safety.

Overall, CabDost finds that drivers associated with digital platforms present a higher proclivity towards undertaking online activities such as returns filing and nurturing savings in their bank accounts.
Chapter 5

PLATFORM ECONOMY’S INNOVATIVE AND INCLUSIVE WAYS TO PROTECT AND UPSKILL WORKERS

The platform economy has the potential to create millions of jobs in India. How are the lives and livelihoods of those associated with platforms being protected? What is the role of platform-driven innovation in helping India achieve financial inclusion? Are these new-age models of economic growth and protection scalable? Does India have lessons for the world?
The preceding sections discussed the differences in genesis and evolution of platform economies the world over, leaving a fundamental question behind, especially for India: Is platform labour inventing a new class of professionals? Where does platform labour fall in job addition or displacement or deletion? Are new jobs being "created" due to platformisation?

Economic growth is usually predicated by jobs-rich economies created to perpetuate individual prosperity in a systematic fashion, but India has witnessed the phenomenon described as “jobless growth” (Abubakar & Nurudeen, 2019) despite being the biggest and fastest growing economy after China. Therefore jobs, and consequently earnings, are sparse, even as welfare programmes and social safety nets are devised for those engaged in the most precarious of vocations.

Hence, platform providers are not mere matching services in India, rather also carry huge employment potential, to create avenues of earning for those associated with them. The debate therefore evolves to one of creating self-employment, opportunities to improve/ add on to one’s income vis-a-vis paid employment, and how individual prosperity ties into either. It is important to reiterate here that in the absence of robust social security mechanisms, having a job itself becomes the social safety tool - and consequently, a worker is “self-employed” even if unproductive, simply because they cannot afford not having a job (Sabharwal & Chakravarty, 2019).

The opportunity therefore also lies in creating fulfilling and remunerative self-employment. For their part, platforms have also announced programmes by which an aspirational class of workers are facilitated through their association with the platform, imparting them social capital to access higher education or job-related expenses. UberPro 14, announced in 2019, is an example of such an initiative (Uber, 2019).

THE CASE OF INDIA’S ‘URBAN COMPANY’: EMPOWERING PLATFORM WORKERS THROUGH SKILLING AND FINANCIAL SUPPORT

A training session at the home services marketplace, Urban Company. (Source: LiveMint, 2019)

The skilling and training initiatives in the platform economy form the foundations of consistently high quality services provided by professionals associated with them. In fact, skilling forms a crucial aspect of on-location services offered by the likes of Urban Company, which is a discovery platform set up with over 30,000 professionals. They are present in all 14 major cities of India and provide beauty & wellness and home improvement services through the trained professionals on their platform.

Founded in 2014, Urban Company, in their own words, “is building a fulfilment-led services platform to reimagine and organise the key at-home service verticals of this industry. At scale, this platform will enable 1 million+ service professionals to become micro-entrepreneurs and deliver high-quality services at home.”

14 UberPro provides rewards such as 100% tuition coverage, discounts for common driving-related expenses, etc. As of 2019, Uber had over 1.5 million driver-partners as part of UberPro across the USA, UK, Brazil, and Argentina.
Earlier, service professionals would typically earn INR 6,000 to INR 15,000 per month, relying on intermediaries, who would eat into the majority of the margins. However, Urban Company enables service professionals to become micro-entrepreneurs and work for themselves, making them earn between INR 20,000 and INR 50,000 per month, at times even up to INR 100,000 per month (Thakur, 2019b).

The foundation of partner-retention, according to Urban Company, is the extensive in-house skilling programmes devised to train participants in both technical as well as soft skills. In order to strengthen this, the platform has signed an MoU with the National Skill Development Corporation (NSDC) to mobilise, train and certify service professionals across India. As part of the agreement, NSDC will support Urban Company to become a 100% ‘Skill India’-certified organisation under the RPL (Recognition of Prior Learning) component of Pradhan Mantri Kaushal Vikas Yojana (PMKVY).

This investment in training of skilled workers, capacity-building and infrastructure has paid off. There are 15 training centres and about 100 trainers in these facilities, and the programmes witness only 20-30% of those trained making it through to the platform due to stringent quality checks. The holistic, no-tolerance approach adopted by the company on matters of safety, greatly increases partner and client confidence in the company’s services. Professionals are thoroughly vetted through a multi-gate system of background checks, in-person interview and training, their identities cross-verified every day with the SOS and safety centre helpline made accessible from both the partner app as well as the customer app.

During the COVID-19 induced lockdown, Urban Company extended advance loans and credit to their partners in a manner of staying afloat when their services were of no demand. They are now supplemented by small scale loans that have been announced by the Finance Minister, for micro-entrepreneurs (Government of India, 2020a). The bounceback from this slowdown will be marked by a greater demand in personal services and maintenance activities, which can rapidly raise the income prospects of Urban Company service providers. More cross-platform collaborations and interoperability would allow for the increased access to timely micro-credit by partners even in the post-pandemic times.

The key aspect about this business is in the skilling and training programmes designed for partners, especially women, given that there is a female overrepresentation in such type of care-work. To stay ahead of the game, Urban Company has pledged INR 150-200 crore towards the training and safety of its professionals over the next three years (Varshney, 2020). True empowerment comes from not just breaking barriers, but also in earning self-respect by doing one’s job with no fear of income loss or compromise on safety. Therefore, the combined effects of user-centricity as well as the assurance of flexible hours, makes Urban Company an attractive platform to female service-providers, moving forward in their economic emancipation. This instance out of India is an example for the world to emulate.

**A) SOCIAL SECURITY: THE MEDIUM OF PLATFORMS SHOULD BE LEVERAGE TO EXPONENTIALLY IMPROVE THE REACH OF GOVERNMENT AND NON-GOVERNMENT PROGRAMMES BENEFITTING WORKERS**

In most economies across the world, as in India, employment is the only way through which social security in its myriad forms is disbursed. Unfortunately, this practice renders rigid classifications of formal and informal jobs in these economies. A formal job is present in an organised sector of economic activity - be it a factory or a BPO company - and it entails, among others, a written contract, fixed hours of work, pre-agreed wages, maternity benefits and membership in provident fund and family health insurance schemes in India. Thus, anyone remotely outside this “formal economy” is precluded from access to institutional credit, affordable healthcare, quality education, and a stress-free retirement, among other aspects that make life dignified for individuals and families. It goes without saying that the unemployed, and those switching
jobs, are not entitled to these benefits, disadvantaging many disempowered groups such as women, Persons with Disabilities, and often, those on their first jobs.

It is noteworthy that even the organised sector has a high proportion of individuals (9.8% of the employed) in an “informal” relationship with the employer, thereby leaving a total of 92.4% of workers unsecured in the long run (Ramana Murthy, 2019). These figures have been calculated based on the PLFS 2017-18 data (ibid) and have not shown considerable changes dating back to 2004-05 (ILO, 2017b). Evidently, the need for social security to be available to any individual, regardless of type of employment, is high.

Social security in India is rather fragmented (ILO, 2017b), as illustrated by the divergences observed in the definitions of “formal” and “organised” - the former largely pertains to the availability of a written proof of employment while the latter indicates the availability of social security on the job such as provident funds or insurance. This system leaves much to be desired, and the conversation on expanding social security through innovative measures to increase its portability and coverage is gaining global momentum (ILO, 2017c) and local relevance.

Therefore, universalisation of social security, one of the key proposals of the current central government, is welcome but will necessarily require all levels of the government to work together, across different departments and organs. The strengthening of municipal corporations in the registration, identification and service delivery aspects is also necessary to this effect (Ministry of Labour and Employment, Government of India, 2017). It is here that platforms can play a critical role, and the platform economy can help devise innovative ways to socialise security.

In this study, an evaluation of Social Safety Net including Financial Inclusion of drivers across the spectrum reveals that the medium of platforms can be leveraged to exponentially improve the reach of government and non-government programmes benefitting drivers.

Government schemes and driver memberships vary by city and between platform and non-platform workers. Non-platform workers register a higher uptake of these schemes in general, while there is also a strong city-wise influence. Social security finds low uptake among drivers overall, but even lower among platform drivers. The fact that platform drivers tend to be younger has a role to play in the low uptake of social security measures, as they postpone such investments for once they are older. Their age is simultaneously an advantage, in that both governments and platforms can educate platform-drivers and catch ‘em young.

For instance, the recently launched Pradhan Mantri Shramyogi Yojana encourages monthly savings of amounts as small as INR 55, which is matched by the government, for unorganised sector workers including drivers and beauticians of ages 18-40 years (Ministry of Labour and Employment, Government of India, 2020). The medium of a platform should be leveraged so that greater outreach for these schemes may be realised.
SECURING LIVELIHOODS THROUGH INSURANCE

More often than not, platforms make it mandatory for their partners to be insured in order to ensure the partners’ safety, as well as of their customers’ and any other parties involved. This is true for mobility platforms which require one to have vehicle insurance besides providing ride and health insurance from the platform’s end. Ola and its insurance partner Acko secured as many as 23 million rides in less than 10 months of launch (Acko, 2020). The ride insurance for driver-partners and customers covers hospitalisation due to accidents, daily allowance during hospitalisation, emergency finance, medical evaluation, etc.

Even other platforms that provide on-location services extend life cover, disability, accidental and health insurances for their partners, besides income security in an otherwise unorganised industry. Urban Company, for instance, covers all its professionals across home and beauty services with life insurance.

B) DIGITAL FINANCIAL INCLUSION: PLATFORM WORKERS EXHIBIT FINANCIAL AND DIGITAL PROFICIENCY THROUGH UPTAKE OF SAVING INSTRUMENTS.

Chart 12: Comparison of the type of insurance plans that non-platform and platform drivers have.
Among the drivers of the sample as a whole, a high uptake of LIC policies is evidenced. Platform drivers tend to have health insurances while drivers in the control group show low uptake of private insurances. Further, an assessment of financial and digital proficiency of driver-partners of platforms reveals that they are acutely financially aware, and check the accounts section of their app frequently (i.e. closely track their finances). This signals a huge shift in the way people access work, income and the online world.

70% of the platform drivers surveyed check their accounts after every ride or once every day. Only 5% reported not being aware of the feature.

THE CASE OF ‘AVAIL FINANCE’: ACCELERATING FINANCIAL INCLUSION THROUGH DIGITALISED MICRO-CREDIT & MICRO-INSURANCE

SIDBI recommends to the Ministry of Micro, Small and Medium Enterprises how innovative credit assessment mechanisms, partnerships with government or private institutions, providing a platform via e-commerce startups etc. would financially empower women and boost women entrepreneurship in the country. (Source: Financial Express, 2020a)
In perhaps the first-ever credit option tailor-made for the blue-collar worker segment, Avail Finance, the lending startup, has achieved the goal of disbursing micro-loans to those in need, when they need them. Using the interface of a mobile phone, the startup has managed to reach out to this crucially under-banked segment, to formalise their urgent monetary requirements. This is pertinent, as most of the blue-collar workforce in India are migrant labourers, who often lack any social network in the city to tap into in case of any emergencies. Therefore, the timeliness and the hassle-free nature of Avail Finance’s product makes it a uniquely usable one.

The line of credit is extended not based on any past financial history, as for this segment such information is simply not available. Rather, the platform provided by the company expands the credit limit based on repayment patterns once the user has signed up to it. The offering also illustrates that there is room for interoperability between platforms by working jointly to provide end-to-end business needs for platform-workers. Strategic partnership with Ola enables the millions of drivers participating in the urban mobility economy to benefit from cash-flow based credit provided by Avail Finance (The News Minute, 2019).

Avail Finance offers loans in more than 300 cities via partners such as Swiggy, TeamLease, QuessCorp, Zomato, Dunzo etc. and has a user base of over 2 million, and over 150,000 borrowers. They have already disbursed INR 250 crores to this targeted group of the “missing middle” in urban areas- those who earn between INR 15-20K per month, who are neither covered by traditional financial institutions nor by micro-financing companies (Mishra, 2020).

Overall, unsecured personal loans provided by the platform are a favourite among users and they range from amounts INR 2-40K, with tenures of 2 to 8 months. This micro-financing space is also ripe for a micro-insurance revolution as illustrated by Avail Finance building customised products for Ola driver-partners in a strategic partnership. Under this segment, there are daily microinsurance plans of hospitalisation cash, personal accident insurance and life cover.

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70% of the platform drivers are satisfied with training and skilling provided by platforms.
An interesting outcome of the app-based revolution in the mobility economy is the impact on the non-platform drivers, who also have access to smartphone technology as a result. Over half of the drivers outside of the platforms report usage of navigating apps to help their movement in the city. Another 42% also accept mobile wallet and other online payments using their smartphones. A bigger proportion, well over two-thirds, use their phones to access social media as well as news sites, apart from other entertainment options including PUBG!

51.6% of the non-platform drivers use and have taught themselves GPS-navigation.

EMPOWERING WORKERS THROUGH SKILLING

The platform economy has expanded into skilling of their workers to not just handle their apps efficiently, but also to help partners use their time on the platform most effectively in terms of attaining financial freedom. The various skilling initiatives taken up by these platforms include training for work on the platform - such as driving, beauty work or home maintenance - as well as imparting crucial skills like financial planning, credit access, and organising one’s work. Platforms thus unlock digital, professional and financial inclusion for their workers, effectively impacting communities previously excluded from these “formal” aspects of work.

In the post-Covid world, the need for skilling is more pronounced than ever. Skilling is the most promising way to cushion workers and their jobs as economies and businesses recover and reinvent themselves to a new reality. Platforms are best suited to provide this with the inclusion necessary in a world almost certainly to be driven by technological development. Platforms hold the potential to offer iterative skill development and impart transferable skills like personality development, soft skills and other aspects about interpersonal communication, and most importantly, personal hygiene and grooming, undoubtedly necessary in a world surviving COVID-19.

Overall, platforms equip workers with transferable skills. This allows a taxi driver to operate as a delivery person, for instance, facilitating horizontal mobility across jobs. Similarly, transferable skills allow for ‘vertical mobility’ of workers thereby expanding their earning opportunities. As an illustration, sellers on a digital marketplace might receive entrepreneurship development training to turn their hobbies into successful enterprises. Platform-led skilling therefore creates a digital footprint of accountability thus far lacking in skilling programmes. This helps create potential ‘Skill Certificates’ or ‘Skill Passports’ for workers that platforms can fill in. This can be envisaged as a ‘Skill Badge’ in the platform worker’s online profile. This ensures both transferability and transplantation of crucial long-term skills (Ramachandran, 2020b).

D) BRIDGING THE DIVIDE: ROLE OF PLATFORMS IN SOCIAL INCLUSION

While platforms are capable of supporting more number of individuals than any conventional model can, it is of particular importance that inclusivity is designed-in to minimise any uneven impact on communities that they operate in. Estimates suggest that about 4.75 million people join the Indian labourforce annually (Dewan, 2018), and it merits an investigation into the practices that are prevalent in the hiring of this workforce. Specifically in the case of discrimination on the basis of socio-economic background, gender or disability, reports show that only half of the top 99 BSE listed companies recognise and have active policies that address possible biases during hiring (Sarfaraz, 2020). A survey by the staffing company TeamLease services claimed that five in ten
employees faced some instance of discrimination while being recruited or at work (Outlook Money, 2013). Only a third of the disabled population in India are employed (Census, 2011). Therefore, it is imperative to examine the role of platforms as a force of inclusivity to support workers living with disabilities.

There have been instances where platforms have stepped up to improve accessibility and inclusion in their offerings. This is not just restricted to tech fixes which make the app interface itself more usable. There have been instances where platforms have stepped up to improve accessibility and inclusion in their offerings. This is not just restricted to tech fixes which make the app interface itself more usable, and involves creation of active economic opportunity in the platform for remunerative self-employment and independence of Persons with Disabilities (PWD). For instance, a Zomato delivery partner in Rajasthan who lives with a locomotor disability has been hailed as a master of hustle. The company is taking further steps to incorporate more PwDs through active onboarding and facilitation, as well as making the customer aware when a disabled delivery person is assigned to them via the app (Zomato, 2019).

The scale of such efforts might be limited by the nature of work in these platforms. However, the scope is expanded by e-commerce platforms, who employ scores of personnel at every step of their supply chain - from warehousing, sorting, and packaging to door-step delivery. The likes of Amazon and Flipkart are leading the way here by actively hiring teams who have speech and/or hearing disabilities in their facilities in Mumbai (Balaji, 2019) and Bengaluru (Flipkart, 2017). These platforms partner with NGOs committed to the cause of generating employment among PwDs and train candidates to manage order fulfillment and last-mile delivery. While they have different strategies to onboard and manage their PwD workers, both Amazon and Flipkart have demonstrated the commitment to the wider society they serve through these measures.

E-commerce platforms also support entrepreneurs living with disabilities to list and sell products on the platform. Promoting productive self-employment which enables a PwD to realise their potential in the best way possible is essential for the economy. Platforms, with their standardised processes and fast onboarding, also support credit access and nurture such self-employment (Flipkart, 2019). As evidenced, the potential of platforms to create livelihoods for PwDs is immense. The dispersed locations that are a feature of most platforms expands the geographic possibilities that PwDs can work out of, and the ability to set their hours allows them greater freedom than any conventional occupations do.

HOW DO PLATFORMS PROMOTE INCLUSION?

*Workers interacting with each other in the Mumbai Silent Station facility of Amazon. (Source: YourStory, 2019)*

Amazon's “Silent Station” in Mumbai is a first-of-its-kind effort to employ a large number of individuals hard of hearing and with speech disabilities. This helps boost their self-esteem in the workplace and as productive members of society.
Unlocking Jobs in the Platform Economy

A customer receives delivery from a Flipkart Wishmaster who lives with a disability. (Source: Flipkart, 2017)

Flipkart’s strategy incorporates PwDs (individuals hard of hearing and with speech disabilities) to their larger fleet of delivery personnel and work in the customer-facing role. Training, sensitisation and cooperation from their shoppers has led to a successful model.

COVID-19 AND AN INDUSTRY DISRUPTED: PLATFORM ECONOMY & RESILIENCE IN TIMES OF CRISIS

The world is still reeling from the physiological and economic effects of the COVID-19 pandemic, and a significant possibility of reorienting businesses and social activities exists for the long-term future. This also impacts how platform companies offer their services. The mantra of the times is “pivot and persist”, and here are a few ways in which digital platforms are reconciling business needs with human welfare:

1. Cab-aggregators and driver platforms such as Ola and Uber have installed separations between the seats of their driver-partners and passengers so as to prevent transmission while in transit. The measure is complemented by drivers and passengers being required to wear a mask. This is expected to buoy businesses in the near term, while assuring the safety of users, gradually increasing customer confidence and supporting driver livelihoods (Datta, 2020; PTI, 2020b & Kumar, 2020)

2. UrbanCompany has adopted a radically altered SoP for its professionals providing at-home services, with “Project Kavach” which includes daily temperature checks & PPE use for partners, equipment sanitisation, contactless services and facilitated regular handwashing. In case of any suspected exposure, “Suraksha holidays” are provided to the partner by the platform, with a weekly income grant of INR 2000. A slew of similar measures, including restricting movement between containment zones, are directed at ensuring partner and client safety. This balances the need to reopen services while doing so responsibly (Sharma, 2020 & Varma, 2020).

3. Avail Finance, which has also partnered with platform companies like Ola, has announced “Avail Assist”, a financial solution tailored to the needs of platform workers. This is facilitated through the “employer” of the worker, through which workers can access instant loans that have a repayment holiday through the pandemic. This, coupled with an insurance product, “COVID-Protect”, which secures workers against any hospitalisation expenses due to potential infection, serve as an end-to-end solution to ease financial woes to an otherwise underserved credit segment (Inventiva, 2020).
Chapter 6

FIVE STEPS TO UNLOCK A JOBS-RICH ECONOMY FOR INDIA’S POST-COVID RECOVERY

The platform economy has changed the nature of jobs, has disrupted traditional notions of “employer” and “employee”, and has introduced innovative, scalable ways to achieve social and financial inclusion while creating meaningful jobs that pay. However, are these reasons enough to reimagine livelihoods in the era of platforms? How should this new economy be regulated? What is the new policy architecture required for a new India of the 21st century? In the post-Covid era, how can India harness the power of the platform economy to unlock jobs and propel India’s recovery?
Unlocking Jobs in the Platform Economy

This report illustrates the need to reimagine the categories devised to understand labour market realities, particularly in India. A developing economy, with more than 400 million millennial population, must act immediately to reap the benefits of its demographic and economic transition, by implementing new labour reforms, and the Central Government has begun taking steps in this direction. This includes revisiting what is considered a “good job”, besides striving to extend “formality” to all jobs in the economy.

Why must India harness the power of the platform economy, and reimagine livelihoods in the 21st century?

The last decade saw the emergence and growth of platforms, impacting how we move, live, and work for good. Platform work incorporates the regularity of formal work, while assuring the flexibility of hours and the certainty of good income to millions of working families in India, thus meriting a category of its own, and which has been duly fulfilled by The Code on Social Security, 2020. The fact that platform work in its current format already offers the lowest entry barriers and the highest hourly earning potential compared to alternatives present in the private sector - both formal and informal - is noteworthy here.

6.1. RESTRUCTURE SOCIAL SECURITY NETS IN TANDEM WITH CLASSIFICATIONS RECOGNISED IN CODE ON SOCIAL SECURITY, 2020

The post-Covid world demands a fundamental relook into the systems and ways in which social security is disbursed. The World Economic Forum has proposed that “[t]here is a case for regulation to evolve to encompass all those who need social protection, rather than excluding those who do not meet a particular definition”, suggesting a hard relook into how these “benefits” are structured in relation to steady employment alone (World Economic Forum, 2020). Research shows that non-contributory social welfare programmes work best to secure incomes in the developing world, and direct transfers to beneficiaries have a positive impact. This is essential because such economies witness a high degree of “informality” and often it is hard to ascertain who an individual’s employer is, how many employers he/she has and if indeed he/she is employed at all.

Therefore, India requires a framework that balances the flexibility offered by platforms while also ensuring social security of workers. Government expenditure alone cannot sustain this need. A fully private solution involving the platforms engaging said workers renders job creation (and benefit transfers) expensive. The state, therefore, should explore alternate forms of transferring benefits. This necessitates a complete overhaul of the bundling of certain kinds of jobs with “benefits”.

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While devising new ways of transferring benefits, emphasis may be placed on expanding coverage in the population and ensuring portability across geographies and jobs. The safety net can, thus, capture a larger base of beneficiaries, especially in the bottom of the pyramid. This is important to minimise inefficiencies that exist in the system as India witnessed during the pandemic-induced lockdown (Roy & De, 2020). Accordingly, India must adopt a few guiding principles while designing social protection that is progressively universal, portable, and most importantly inclusive (Raman & Ramachandran, 2020b). Any category overlaps in the taxonomy of workers must be overlooked to cover the maximum number of workers, rather than to determine eligibility of workers by hair-splitting to avoid double-counting:

6.2. OPERATIONALISE UNIVERSAL AND PORTABLE SOCIAL SECURITY SCHEMES WITH INCLUSION, EQUITABILITY AND SCIENTIFIC DETERMINATION AS GUIDING PRINCIPLES

Social security schemes must be equitable.

The nature of platform businesses and platform labour varies across sectors. Workers could engage with multiple platforms simultaneously, and work in the gig, unorganised or formal sectors on the side. Social security schemes must appreciate these nuances and place equitable responsibilities on job-creators, platforms and workers.

Schemes must be conceived scientifically, and must adopt innovative financing mechanisms.

Workers and platform businesses both vary in their earnings, capacity and scale of operations. Therefore, the value of contributions being made to the Social Security Fund could be determined and defined in a scientific manner in the scheme. The very nature of platform work has ensured creation of livelihoods, giving workers the flexibility to increase their incomes from multiple jobs. Therefore, it is imperative that a scientific approach be adopted which promotes job creation and ensures minimum burden on both workers and platform businesses.

Additionally, the government should allow augmentation of social security through innovative financing mechanisms. Platform workers should be allowed to top-up health insurance limits through voluntary additional premiums to extend the coverage limit. Schemes must be designed in a way that allow platform workers the choice to avail additional social protection cover such as health, life insurance, etc. through other financial institutions (i.e. new age banks, startups, NBFCs, insurance companies). This would promote economic activity and further create an India that is jobs-rich. The government should articulate necessary legal language to ensure that any sort of additional covers that platforms provide their workers are not construed as evidence of (traditional) employment.
Benefits must be readily accessible to workers.
The benefits must be easily accessed by workers. Layering technology through all the stages of accessing a scheme would streamline distribution of funds. Harnessing the power of technology, disbursement of funds and grievance redressal can be achieved for the digitally-proficient platform workers across India. The government-envisaged registry of workers, can be used to create a ‘Unique Identity (UID) for Work’, which when combined with technology can streamline benefit distribution. This shall build on the successful, universal, robust and transformational foundation laid by India’s Jan Dhan - Aadhaar - Mobile (JAM) Trinity.

This approach makes social protection accessible and portable for all workers.

Based on these guiding principles, a few propositions as detailed under, may be considered for operationalising comprehensive social security benefits for workers in 21st Century India:

Proposition 1:
The government and platforms can leverage fintech and insurtech businesses to provide benefits tailored to platform workers and improve financial inclusion.

A host of such businesses have sprung up in the last five years in India with the mandate of financial inclusion by providing micro-credit and micro-insurance, such as Avail Finance, Kosh or PerkFinance which operate for the blue-collar market especially (Singh, 2020; Soni, 2019a). Such new-age financial organisations enable cash flow-based lending as against asset-based lending to platform workers.

This new class of start-ups has a market opportunity because the existing traditional benefits infrastructure is not currently set up to meet the needs of individual platform workers (Cannon, 2019). As seen with businesses like Avail Finance, such startups would find it attractive to offer on an aggregate basis, lower cost options for healthcare, institutional credit, insurance, and retirement savings that individual platform workers would not be able to access themselves.

Many platforms have partnered with such players in order to fulfill their workers’ credit needs. The strategic partnership forged between Ola and Avail Finance is one such instance. Overall, businesses that have optimised value distribution in favour of marginalised or underrepresented communities may be further developed and scaled through effective strategies. The government can ease regulations allowing the accelerated growth of such financial businesses in India.
Proposition 2:
India must nurture a higher savings habit among workers through creative means.

Those earning through “informal” jobs also bear the whole weight of risk, making them extremely vulnerable to emergency expenses and income shocks such as the lockdown of 2020. This wipes out meagre earnings and accrues loans. The World Bank’s South Asia Economic Focus- Beaten or Broken? (2020) warns that “informal workers (across South Asia) have little room to cope with unexpected shocks of the magnitude of COVID-19”. While new schemes such as the Pradhan Mantri Shramyogi Yojana attempt to create a retirement fund for the unorganised workers, India must diversify risk and encourage higher savings. To this effect, workers could be given the choice to automatically redirect a portion of their earnings on the platforms towards savings, insurance, mutual funds, etc. This is also prescribed by the World Bank, whereby governments are recommended to “nudge” workers into saving through voluntary schemes in the path to progressive universal coverage (World Development Report, 2019). This “[d]isentangles redistribution from savings and would reduce labour costs (ibid). Platforms and platform workers can leverage the power of UPI, IndiaStack and JAM to combine products like the National Pension Scheme, Atal Pension Yojana with insurance and a liquid mutual fund (Churchill & Bharadwaj, 2020).

Proposition 3:
India must promote community-based businesses to expand the coverage of social security schemes.

Workers outside the “formal” realm can subscribe to a plethora of government-sponsored social security measures such as the Central government’s Ayushman Bharat, National Pension Scheme, Postal/Small Savings Scheme and insurance and pension modes such as LIC, in addition to several State government-led schemes, provided they are identified as beneficiaries by a set criteria. Often, these schemes can be hard to access, paving the way for mediators such as a “Haqdarshak”- a mobile interface or agent who shows a worker their rights, and helps claim them- who figures out the paperwork and streamlines the application process for the beneficiary. These complementary, community-based business models help unlock government money for social grants which would otherwise be tied up as unused funds in budgetary outlays. These community-based initiatives also promote the economic engagement of women as seen in grassroots businesses in India (Chakraberty, 2020; Haqdarshak.com, 2020).

Overall, governments can leverage platforms and fintech and insurtech businesses to improve financial inclusion. In a 2018 study, the International Monetary Fund highlighted India’s Direct Benefit Transfers as a powerful example of the government leveraging technology to provide direct subsidies to the bank accounts of the poorest in the country. Thus, technological change, one of the global drivers of disruption in the world of work, also offers opportunities for governments to move away from, or leapfrog over, prevailing manufacturing-era policies and to offer more effective risk sharing to citizens and residents (Rutkowski, 2018).
This recognition of platform work and establishing its legality, was necessary for securing the millions of livelihood opportunities available on platforms and consequently, the workers who perform them. Platform work has proven to be indispensable to the functioning of cities, especially evident during the lockdowns undertaken to fight the transmission of Covid-19 (Raman & Ramachandran, 2020). The unique aspect about online platforms is that they operate off the dividends of a network effect, implying that the services get better with an increasing number of people signing up to provide and receive them. This means that there is ample room for workers to join in the network, making platforms an engine of job creation in the wider economy.

a) When it comes to regulating labour, a one-size-fits-all approach is not ideal. Policy should instead encourage labour market arrangements that facilitate innovation and provide protection for workers, are efficient, and promote sustainable, decent lives for citizens. To this end, there are measures that can be taken by the government.

b) Govern mobility labour effectively
In the specific case of mobility platforms, the government may remove entry barriers and create a level-playing field for all. Retain what is core to the increasing popularity of mobility platforms - the ability of drivers to have flexible working conditions and be an entrepreneur in their own right.

- The central government (Ministry of Road Transport and Highways) has done away with the requirement of commercial licenses to drive commercial vehicles (The Hindu, 2018). This needs to be adopted uniformly across the length and breadth of India.

- Ferrying of passengers for hire may be permitted in all categories ranging from two-wheelers (in the form of bike-taxis or bike-pool) and three-wheelers (rickshaws, auto-rickshaws), to four-wheelers (taxi-cabs and carpool), and 10-12-seater vehicles (mini-buses).

- Removing operational restrictions such as high permit fee, past experience, requirement of CCTVs in vehicles, conservative floor on the age of the vehicle, etc. might help in ensuring that the mobility-based livelihoods are not prohibitively expensive for India’s youth to access.

- The government(s) may also create supportive tax mechanisms to allow platform drivers to report earnings and be taxed fairly.

- The government(s) may thus create and promote micro-entrepreneurial opportunities and lay the road to inclusive economic growth.

c) Accelerate financial inclusion
The government may enhance access to institutional credit and promote financial inclusion.

- For India to be able to fully benefit from the shifting paradigms of mobility and the resulting mobility economy, it must eliminate cost barriers to the means of livelihood. A major need in this regard is to expand access to credit and achieve financial inclusion, by having formal lenders, i.e. banks, transition from asset-based lending to cash flow-based lending. Thus, unsecured loans to first-time borrowers participating in the platform economy may be classified as Priority Sector Lending (PSL). Such a measure would strengthen India’s complementary financial inclusion programmes such as MUDRA, and mainstream formal lending to individuals leveraging platforms to earn a living.

- Today, lenders may utilise data available with platforms to profile workers and estimate their creditworthiness. New age companies, banks and micro-finance institutions (MFIs) may, thus, develop innovative products including loans for individuals with intermittent but predictable income, or tools for running freelancer businesses.

- The platformisation of everyday must go hand-in-hand with the financialisation of everything. Formal credit access may be provided to access a vehicular asset, smartphone, and/or to run the business in the platform economy through design of targeted programmes.
Therefore, in order to let the platform economy - i.e. the economy of jobs - really flourish, it is essential to also enact policy reforms on the monetary and fiscal fronts, such as access to credit and finance for those associated with platforms. This significant entry barrier could be lifted once the norms for lending are tweaked to fit micro-entrepreneurs’ needs, as mentioned in the latest stimulus package announced by the Finance Minister, Government of India (Government of India, 2020a). The state of Gujarat has already taken this a step further and announced Atmanirbhar Gujarat Sahay Yojna, through which loans will be made available at 2% interest rate to skilled workers and those falling under the lower middle income category (Financial Express, 2020b). Industry-specific needs for each platform in terms of market unlocks would also go a long way in ensuring more work and better services mediated through the platform.

6.4. UPSKILL INDIA’S YOUNG WORKFORCE

By promoting platforms, the government can enable the upskilling and diversification of platform workforce in newly structured and industry-tested manners. This is evident from the efforts taken by leaders of the platform economy in not only recognising prior skills but also in imparting skills through in-person and virtual training programmes to their platform partners to hone soft-skills, communication, and financial literacy and proficiency. Needless to say, these are transferable skills to other professions that the partner may choose to switch to, thereby providing the opportunity for horizontal mobility in the ecosystem. For instance, a platform worker driving a taxi may double up as a delivery executive for the same or different platform, thus improving their remunerative opportunities.

These transferable skills also allow for vertical mobility in jobs which is necessary to expand earning opportunities and cater to the aspirations in the market. Vertical mobility marks the gradual upskilling of the worker through association with the platform and makes them more skilled at their job, setting off positive effects through the ecosystem. Fashion sellers at Myntra receive training through their in-house entrepreneurship programme to turn their passion to a successful business, and are able to move up because of their enhanced skills (Balakrishnan, 2019).

Platform-enabled skilling generates a digital footprint, leading to the much-needed accountability mechanism that the skilling domain has sorely lacked till date. Platforms enable the creation of potential ‘Skill Certificates’ or ‘Skill Passports’ for workers that platform businesses can provide. This can be envisaged as a ‘Skill Badge’ in the platform worker’s online profile. This ensures both transferability and transplantation of crucial long-term skills (Ramachandran, 2020b).

6.5. INCREASE THE PARTICIPATION OF WOMEN AND PERSONS WITH DISABILITIES IN THE ECONOMY

The government can leverage platforms to increase the participation of women and persons with disabilities in the platform workforce as well as the larger economy. The operative factors here are flexibility, safety and accessibility, hitherto unassured, even in traditional jobs. The case studies and examples presented here from UrbanCompany, Ola, Amazon, Flipkart and Zomato illustrate a) the magnitude of demand for women workers in location-based services or mobility jobs, which can now be thoroughly explored to make multipliable gains at the social level, and b) the potential of platforms in integrating persons with disabilities (PwD) in their workforce.

The facilitation of female and PwD workers in urban services, ostensibly makes these spaces safer and accessible, and contributes to narrowing gender-based and disability-based divides in economic and social statuses. This integration is an important feature of the platform economy, and dividends are best reaped by the proliferation of these services in our cities and hinterlands.
The role of the government here rests on the abolition of many entry barriers such as the lack of access to credit, the lack of demand for such workers, or regulatory hurdles preventing the participation of women and PwD in the platform economy (Raman & Kothari, 2019; Kulkarni, 2019). For instance, the urban mobility economy itself prevents the entry of these groups of workers through differential licensing regimes:

I. In a Supreme Court verdict in 2017 and a 2018 directive by the Ministry of Road Transport and Highways, it was established that the arbitrary differences between commercial and private driving licenses - the one year waiting period in the former - was to be done away with as it had served little of the intended purpose. This would hugely contribute to the initiation of women drivers to the platforms as they can minimise the waiting time between learning and earning. The state governments should implement this uniformly across the country.

II. Despite the All India Institute of Medical Sciences certifying that there exists little relationship between hearing abilities and driving a vehicle, the issuance of licenses to those hard of hearing remains minimal (Ministry of Road Transport and Highways, 2016). Awareness creation and expansion of licensing for such individuals is needed to increase their employability.

Additionally, the government could offer incentives to platform businesses on meeting certain targets for engaging PwD and women. Through such measures, the government can support businesses in expanding their initiatives with diverse workforces and add to their social commitments to the communities they operate in.

**Overall, the platform economy leverages both demography and technology to promote financial and social inclusion across India. The future of work has arrived and platform work is here to stay.**
References


National Pension Scheme. 2016. “Atal Pension Yojana (APY) - Details of the Scheme”. https://npscra.nsdl.co.in/nsdl/scheme-details/APY_Scheme_Details.pdf


Appendix:

Survey Questionnaire: Selection of the 52+ questions administered to drivers.

<table>
<thead>
<tr>
<th>1. About Driver</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.1 Name of Respondent/ Mask ID</td>
</tr>
<tr>
<td>1.2 Age of the driver</td>
</tr>
<tr>
<td>1.3 Driver’s License No. (optional)</td>
</tr>
<tr>
<td>1.4 Driver’s home state</td>
</tr>
<tr>
<td>1.5 City of work</td>
</tr>
<tr>
<td>1.6 Vehicle No.</td>
</tr>
<tr>
<td>1.7 Vehicle Type</td>
</tr>
<tr>
<td>1.8 Interviewer Name</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2. Your Age group:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>3. Your Education:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
</tr>
<tr>
<td>Specify others:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. About Driving</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.1 At what age did you learn to drive?</td>
</tr>
<tr>
<td>4.2 At what age did you get your license?</td>
</tr>
<tr>
<td>4.3 Has your license ever been revoked?</td>
</tr>
<tr>
<td>4.3.1 If yes, reasons (Multiple choice)</td>
</tr>
<tr>
<td>4.4 Where do you generally drive?</td>
</tr>
<tr>
<td>4.5 How do you pick up passenger? (Multiple choice)</td>
</tr>
<tr>
<td>Specify others:</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>5. About Vehicle</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.1 Which vehicle do you drive?</td>
</tr>
<tr>
<td>Kali - Peeli</td>
</tr>
<tr>
<td>5.2 Do you own the vehicle you drive?</td>
</tr>
</tbody>
</table>
### 5.2 If yes, when did you buy the vehicle?

<table>
<thead>
<tr>
<th></th>
<th>Less than 1 year</th>
<th>1 - 2 years ago</th>
<th>2 - 3 years ago</th>
<th>More than 3 years ago</th>
<th>4</th>
</tr>
</thead>
</table>

### 5.2.2 If yes, how did you buy the vehicle?

<table>
<thead>
<tr>
<th></th>
<th>Bank Loan</th>
<th>Non - Bank Finance Co</th>
<th>Family / Friends / interest free loan</th>
<th>Unorganised Money Lender</th>
</tr>
</thead>
</table>

Own savings 5 Specify others:

### 5.3 What other assets do you own? (Multiple choice)

<table>
<thead>
<tr>
<th></th>
<th>House</th>
<th>Land</th>
<th>Bike</th>
<th>Smartphone</th>
</tr>
</thead>
</table>

Auto - Rickshaw 5 Another car 6 Specify, others:

### 5.3.1 If Smartphone is owned, how did you buy it?

<table>
<thead>
<tr>
<th></th>
<th>Bank Loan</th>
<th>Non - Bank Finance Co</th>
<th>Family / Friends / interest free loan</th>
<th>Unorganised Money Lender</th>
</tr>
</thead>
</table>

Own savings 5 Gifted to me 6 Specify, others:

### 5.3.2 What do you use smartphone for? (Multiple choice)

<table>
<thead>
<tr>
<th></th>
<th>Accept online payments / e-wallets</th>
<th>Navigate using Google maps</th>
<th>Listen to news, music, video, PUBG games</th>
<th>Facebook / WhatsApp / Instagram / Tik-Tok</th>
</tr>
</thead>
</table>

Specify, others:

### 6. About current employment

<table>
<thead>
<tr>
<th>6.1 Where are you currently employed?</th>
<th>Personal Car Chauffer</th>
<th>1</th>
<th>Office car Chauffer</th>
<th>2</th>
<th>Driving with travel agency</th>
<th>3</th>
<th>Driving utility vehicles like ambulance / pickup Truck / school vans etc.</th>
<th>4</th>
</tr>
</thead>
</table>

Driving with a platform 5 Driving (Kali-Peeli) 6 Driving Auto - Rickshaw 7 Others (please specify)

### 6.2 What is your total monthly income? (in INR 1000's and 100's)

<table>
<thead>
<tr>
<th>Monthly Earning:</th>
<th>Overtime Earning (if applicable):</th>
<th>Bonus (Durga puja, Diwali bonus of one-month salary) (if applicable):</th>
</tr>
</thead>
</table>

### 6.3 Do you get other benefits like health insurance, etc.? (Drivers who are wage workers)

| Yes | 1 | No | 2 |

### 6.4 How long have you been in this current job? (give number of years, numeral only)

### 6.5 How many hours a day do you work on an average? (numeric response only, e.g. “9.5”)

### 6.6 How many days a week do you work on an average? (numeric response only, e.g. “5.5”)

### 6.7 Do you have any full day or half days off? How many a month? (numeric response only e.g. “2”)

### 6.8 Do you get provident fund, gratuity, etc.? (Drivers who are wage workers)

| Yes | 1 | No | 2 |

### 6.9 What were you doing before this job?

<table>
<thead>
<tr>
<th>Personal Car Chauffer</th>
<th>Office car Chauffer</th>
<th>Driving with travel agency</th>
<th>Driving utility vehicles like ambulance / pickup truck etc.</th>
<th>4</th>
</tr>
</thead>
</table>

Driving bus / school vans 5 Driving (Kali-Peeli) 6 Not into driving job and working in another place (for example: office work / hotel / factory / bank / farming / etc.)

<table>
<thead>
<tr>
<th>Unemployed / Studying etc.</th>
<th>Driving Auto - Rickshaw</th>
<th>Specify, others:</th>
</tr>
</thead>
<tbody>
<tr>
<td>7. About Employment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>---------------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.1 Is this your only job?</td>
<td>Yes 1</td>
<td>No 2</td>
</tr>
<tr>
<td>7.2 If No, how many other jobs do you have?</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>7.3 If Yes, do you have any other driving job?</td>
<td>Yes 1</td>
<td>No 2</td>
</tr>
<tr>
<td>7.3.1 If yes, who do you drive for? (Multiple choice)</td>
<td>Personal Car Chauffeur 1</td>
<td>Driving with travel agency 2</td>
</tr>
<tr>
<td></td>
<td>Driving utility vehicles like ambulance/ pickup truck, etc. 5</td>
<td>Driving bus / school vans 6</td>
</tr>
<tr>
<td>7.4 What is your average monthly earning from other jobs?</td>
<td>Less than INR 5,000 1</td>
<td>INR 5,000 - 10,000 2</td>
</tr>
<tr>
<td></td>
<td>More than INR 20,000 5</td>
<td></td>
</tr>
<tr>
<td>7.5 How many hours per day do you give to your other job?</td>
<td>Less than 5 hours 1</td>
<td>6 - 10 hours 2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>8. About Job Satisfaction and Continuity in driving</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.1 Are you satisfied with your current job (Multiple choice)</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>8.2 Would you continue driving for the next one year?</td>
</tr>
<tr>
<td>8.2.1 If no, specify why? (Multiple choice)</td>
</tr>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>9. About Social Security and Digital Financial Inclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.1 Are you a beneficiary of any government scheme?</td>
</tr>
<tr>
<td>9.1.1 If yes, specify (Multiple choice)</td>
</tr>
<tr>
<td>9.2 Are you subscribed to pensions / insurance?</td>
</tr>
<tr>
<td>9.3 Do you own a bank account?</td>
</tr>
<tr>
<td>9.3.1 If yes, do you use it for financial transactions (getting salary/ app-based earnings, make purchases online etc.)?</td>
</tr>
</tbody>
</table>
### 10. About skilling and training

<table>
<thead>
<tr>
<th>10.1 Have you undergone training regarding customer interface, GPS navigation, etc?</th>
<th>Yes 1</th>
<th>No 2</th>
<th>I learnt it myself using my phone 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>10.2 How easily can you locate public washrooms/ CNG/ Petrol/ Diesel stations?</td>
<td>Very easy 1</td>
<td>Somewhat easy 2</td>
<td>Difficult 3</td>
</tr>
</tbody>
</table>

### 11. About family

<table>
<thead>
<tr>
<th>11.1 How many earning Family members are there in your household?</th>
<th>1</th>
<th>1</th>
<th>2</th>
<th>2</th>
<th>3</th>
<th>3</th>
<th>4</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than 4</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.2 What is your monthly household income?</td>
<td>Less than INR 20,000</td>
<td>1</td>
<td>INR 20,001 - 30,000</td>
<td>2</td>
<td>INR 30,001 - 40,000</td>
<td>3</td>
<td>INR 40,001 - 50,000</td>
<td>4</td>
</tr>
<tr>
<td>INR 50,001 - 60,000</td>
<td>5</td>
<td>More than INR 60,000</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.3 How many family members are dependent on you?</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>More than 4</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.4 Does your family members stay with you in this city?</td>
<td>Yes 1</td>
<td>No 2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 12. About Job security and Perception of competition

<table>
<thead>
<tr>
<th>12.1. Do you think there is a growing demand for drivers?</th>
<th>Too much competition / market saturated 1</th>
<th>There is a demand for drivers 2</th>
<th>I don’t know 3</th>
<th>Specify, others: 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>12.2 Do you face police and other harassment?</td>
<td>Yes 1</td>
<td>No 2</td>
<td>If yes, specify: 3</td>
<td></td>
</tr>
<tr>
<td>12.3 What can the government do to support drivers like you and create good quality driving occupation?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>