

Leveraging and Protecting the Gig Economy against COVID-19

MEASURES BY GIG ECONOMY AND GOVERNMENTS AROUND THE WORLD



A REPORT BY

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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 and public good. The institute concerns itself with public research on the social and economic impact of mobility as a service, electric mobility, climate change, future of work and the mobility economy, transit-oriented planning, digitalisation of mobility, accessibility, safety, and gender. All research conducted at OMI is funded by ANI Technologies Pvt. Ltd. (the parent company of brand Ola).



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SUMMARY

SOCIAL PARTNERSHIPS TO WIN OVER COVID-19

COVID-19 has caught the world off-guard. The pandemic “is a powerful reminder of our interconnectedness and vulnerabilities”, as was noted in the Extraordinary G20 Leaders’ Summit¹ in March 2020. This outbreak has caused an unprecedented disruption to life and livelihoods, forcing billions of people across the globe to stay at home.

This dual crisis of health and economy is adversely affecting gig workers as well. As a departure from the traditional dichotomy of formal and informal workers, gig workers have the flexibility to work when they want and be associated with multiple platforms simultaneously. Gig work powered by digital platforms all over the world includes a variety of “jobs” or micro-entrepreneurial opportunities: from ride-hailing to delivery & professional services and providing homestays as a service, each a small business in their own right. Gig work constitutes essential public services and adds tremendous value to local economies, putting money in the hands of people on a daily basis. However this does not make them immune to the economic effects of the outbreak.

Therefore, first, gig workers and platforms must be leveraged to manage the crisis, fast-track recovery and build resilience. Such collaborations between governments and businesses - i.e. ‘Social Partnerships’ - are crucial and are underway. Governments have recognised the potential of gig workers in this crisis, by broadly adopting two non-fiscal strategies: a) actively involving platforms’ technological capability and logistical networks (hands-on approach), and b) passively facilitating their operations through legal protection (hands-off approach). The agility of businesses implies fewer challenges to staffing their gig workforce, while also providing remunerative opportunities to gig workers. Undoubtedly, platforms have come to the rescue of the public in this unprecedented situation, and gig workers are the footsoldiers of this initiative.

Second, to protect gig workers, new economy businesses are strengthening safety measures, adapting the work environment, providing health access to all, expanding paid leave, and securing

their livelihoods. Governments have announced policy measures - from fiscal and monetary policies such as unemployment benefits, tax relief and targeted liquidity provisions, to lending and financial support - to minimise the human and economic impact of COVID-19 and particularly protect the gig workers. Additionally, concrete steps in the direction of protecting gig workers for future resilience need to be taken. Revisiting labour classifications and restructuring social security nets may be in order once the pandemic ends.

Overall, this report - a reckoner to those who are preparing for community wellbeing and business continuity - showcases the commitment of new economy businesses alongside governments to safeguard people’s livelihoods. “Stronger Together” is the motto of the moment, and with this report, we commit to this cause and urge governments and businesses to heed this clarion call.

¹ Extraordinary G20 Leaders’ Summit: Statement on Covid-19. March 26, 2020. <http://www.g20.utoronto.ca/2020/2020-g20-statement-0326.html>



HOW COVID-19 HAS CHANGED THE WORLD

The COVID-19 outbreak has impacted the world and has paralysed healthcare and economic systems. Ironically, in an otherwise fast-paced world, “going viral” has become less desirable. It is imperative to take measures to mitigate this pandemic’s impact and build resilient communities for the future. Currently, many steps are being taken by governments to ensure minimal disruption to life and are complemented by initiatives of the new economy platform companies deriving strength from their technological prowess and the skills of their gig workers.

1.1. GLOBAL IMPACT OF COVID-19 ON LIVELIHOODS

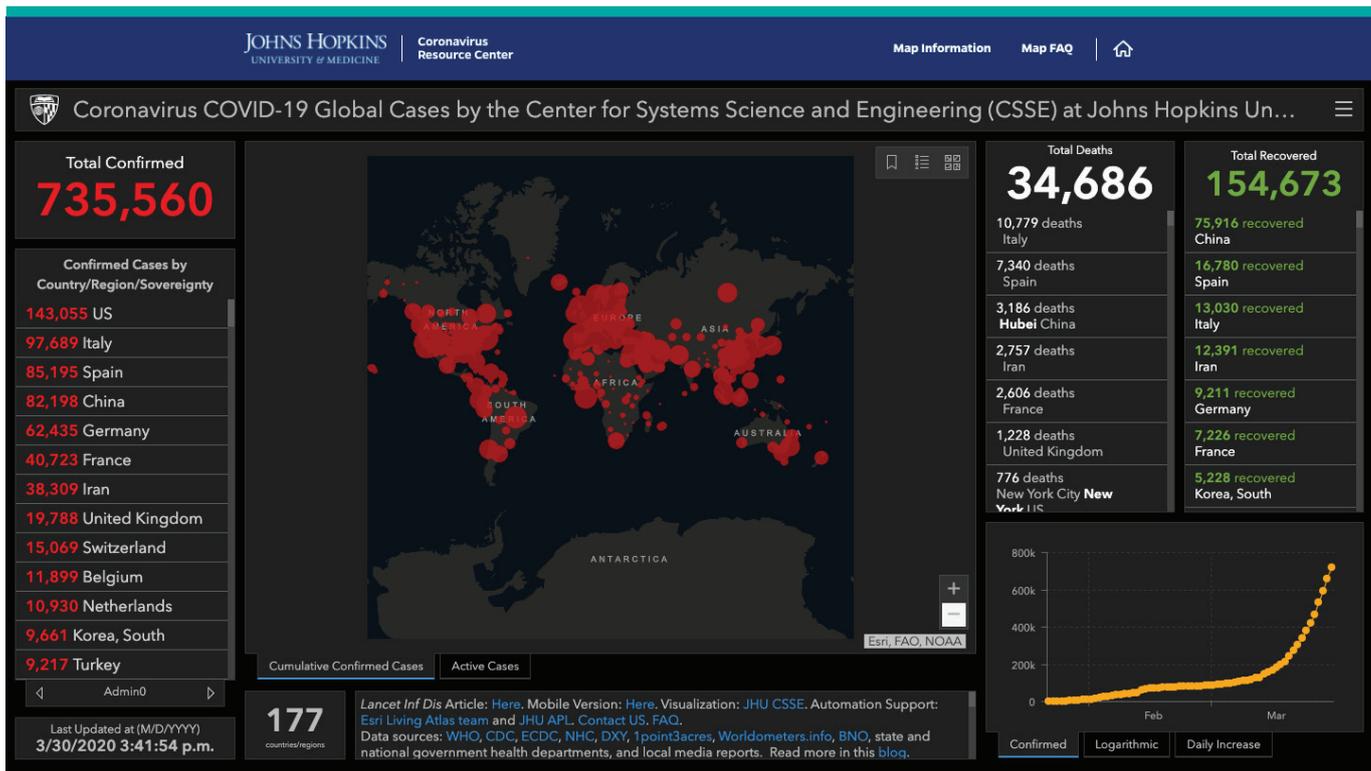
A number of people have tested positive for the virus; some have recovered, while some have unfortunately succumbed². The impact on health infrastructure in every country is overwhelming and the economic ripple effects of such a spread are expected to be long lasting and may not be fully quantified immediately. In short, this is as much a global economic crisis as it is a health emergency.

The economic fallout from this black swan³ event (an event that has permanently changed how we live and do business) is unparalleled. For the first time in a century, most

of the world population is under lockdown, with restricted movement. This has cut off access for billions to education, incomes or livelihoods, transportation and non-COVID healthcare services. When the reset button is pressed and the world starts rebuilding, it will be apparent that the road to recovery is not the same for everyone. Here, we need to especially account for the interests of the small businesses, the self-employed and gig workers. This is a crisis of unprecedented scale, requiring a coordinated global response and it is now upon governments and businesses to work together to find solutions to fight the effects of this pandemic.

² Johns Hopkins Coronavirus Resource Center. March 31,2020. <https://coronavirus.jhu.edu/map.html>

³ Winston, A. (2020). Is the COVID-19 Outbreak a Black Swan or the New Normal? March 16, 2020. <https://sloanreview.mit.edu/article/is-the-covid-19-outbreak-a-black-swan-or-the-new-normal/>



Screenshot of Coronavirus Resource Center Dashboard. The Center for Systems Science and Engineering (CSSE) at Johns Hopkins University is tracking global COVID-19 cases, totalling 7,35,560 active cases and 34,686 deaths as of 31 March 2020.

Source: Johns Hopkins Coronavirus Resource Center. March 31, 2020.

1.2. THE CASE FOR SMALL BUSINESSES AND GIG WORKERS

Entrepreneurs and small businesses are the backbone and engine of growth of every economy. The functioning of cities⁴ is contingent upon these workers. Rideshare, food delivery and groceries, logistics and maintenance work are all integral to urban life; the platformisation of these services has highlighted their ubiquity, in the absence of which, we feel a complete disruption.

Governments are now aware of the essential nature of these services,

especially given the context of a lockdown and restricted movement across cities. While the lockdown is necessary from a public health perspective, the needs of a shuttered-in population cannot be ignored either. Many digital platforms are taking to the task and balancing physical distancing with public service delivery. To ensure the safety of workers during this emergency, food and grocery delivery platforms have developed no-contact protocols⁵ and temperature checks

for its personnel. Ride-hail platforms have provided drivers with masks and sanitizers, created physical separation between driver and passenger cabins, and mandated regular cleaning of taxis. Another intervention involves mapping rideshare drivers to location-specified mass deliveries or to transport patients to meet the additional demand as well as to expand coverage of services in times of minimal public movement.

4 Talbot, D. (2018). Small Business Is The Engine Of The City. Forbes. July 5, 2018. <https://www.forbes.com/sites/deborahatalbot/2018/06/05/small-business-is-the-engine-of-the-city/>

5 Lomas, N. (2020). Europe's Deliveroo and Glovo switch on contactless delivery during COVID-19 pandemic. TechCrunch. March 12, 2020. <https://techcrunch.com/2020/03/12/europes-deliveroo-and-glovo-switch-on-contactless-delivery-during-covid-19-pandemic/>

1.3. PROVIDING ESSENTIAL SERVICES TO SOCIETY: ROLE OF PLATFORMS AND GIG WORKERS

The conversation has turned to how well the state can leverage the platform economy for public good. Supporting the workers providing essential services has the twin benefits of ensuring delivery of necessary facilities while providing income protection to those who need it the most during exigencies. In fact, the hospitality and travel industry workers who have been majorly impacted by this pandemic are now looking to e-commerce businesses⁶ for potential remunerative opportunities. Therefore, collaborative efforts to support such job-creators may prove beneficial for the government over and above a reduction in fiscal stress.

Such avenues also open up opportunities for (re)skilling and reattribution of workers, depending on the employment elasticity of the industry. Diversifying the portfolio of skills and expanding the number of jobs one may be suited for is essential for a quick-hustler, the likes of whom are found everywhere from Seattle to Sydney and Mumbai to Manchester. Tapping into this vast pool of human resources and training them on safe practices is not beneficial just for a Covid-era life, but also as a standard health and well being practice. To quote the Reserve Bank of India Governor Mr Shaktikanta Das, “..tough times never last, only tough people and tough institutions do”⁷.



Beijing, China - February 24, 2020: A worker installs a sticker reminding people about the COVID-19 pandemic on a plastic sheet separating the driver and passenger compartments in a cab at a disinfection station for Chinese ride-hailing company, DiDi Chuxing.

Image Credit: AFP

⁶ Biron, B. (2020). Kroger, Amazon, and several 'essential' retailers are hiring for thousands of positions to meet overwhelming demand in the face of the coronavirus pandemic. Business Insider. March 19, 2020. <https://www.businessinsider.in/retail/news/kroger-amazon-and-several-essential-retailers-are-hiring-for-thousands-of-positions-to-meet-overwhelming-demand-in-the-face-of-the-coronavirus-pandemic/articleshow/74719192.cms>

⁷ RBI (2020). Governors' Statement, Seventh Bi-Monthly Monetary Policy Statement, 2019-20, March 27, 2020. <https://rbidocs.rbi.org.in/rdocs/Content/PDFs/GOVERNORSTATEMENT5DDD70F6A35D4D70B49174897BE39D9F.PDF>



LEVERAGING AND PROTECTING THE GIG ECONOMY FOR A RESILIENT FUTURE

2.1 LESSONS FROM THE PAST

COVID-19 is a global health crisis affecting all socio-economic sectors⁸. In a timely note on the impact of and policy responses to COVID-19, the International Labour Organization (ILO) shares a series of learnings - from the world's handling of the global financial crisis, swine flu, SARS, MERS, Ebola Virus Disease, etc. - relevant to the current situation⁹.

First and foremost is the crucial role played by businesses and civil society in collaborating with governments towards a common goal. Termed social partnerships, these engagements are critical for crisis management, accelerating recovery, and building resilience.

Second, an integrated social infrastructure (healthcare, transportation etc.) and safety net is required to cope with emergencies and help mitigate any long-term human and economic impact.

Third, in times of crisis, focusing on employment including self-

employment is fundamental to facilitate the recovery process. Additionally, leveraging workplaces as focal points for dissemination of information, communication, and sensitisation on safety and health, including prevention and protection measures will help in reducing the spread of contagious diseases.

Lastly, health emergencies hit specific communities - such as women, children, the elderly, persons with disabilities, the caregivers, healthcare workers, self-employed, small businesses, et al - the hardest, and such populations require targeted institutional attention.

2.2. BUSINESSES AND GOVERNMENTS IN ACTION

Governments and new economy companies are adopting multiple measures to mitigate the impact of COVID-19 on gig workers, the self-employed and small businesses. These initiatives may be grouped under the broad categories of a) Leveraging gig work for recovery and resilience, b) Protecting gig workers in the work environment, c) Supporting the livelihood of gig workers and their families, and d) Stimulating the economy and labour demand.

8 Ducharme, J. (2020). World Health Organization Declares COVID-19 a 'Pandemic.' Here's What That Means. TIME. March 11, 2020. <https://time.com/5791661/who-coronavirus-pandemic-declaration/>
9 ILO (2020). COVID-19 and the world of work: Impact and policy responses. International Labour Organization (ILO) Note. March 18, 2020. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_738753.pdf

2.3. LEVERAGING THE GIG ECONOMY FOR RECOVERY AND RESILIENCE

How are gig workers and platforms supporting society in crisis management, fast-tracking recovery, and building resilience? What is the role of the government? What non-fiscal strategies are being adopted by cities?

The need of the hour in most communities and societies is to retain calm and restrict movement in order to contain the spread of the virus. This throws up a curious conundrum: while large-scale economic activity has come to a standstill and cash in hand may disappear, demand for consumables and daily essentials remains. Services of babysitters, cleaning staff, housekeepers, delivery personnel and taxi-drivers are appreciated more than ever. In such a scenario, there exists the opportunity for gig workers to support society and augment their incomes, after taking necessary safety precautions.

The learnings from China¹⁰ show how super apps bouyed consumption by means of the digital economy and delivery. The deployment of a logistics network needed for this task can only be achieved with a combination of robust payments systems, widespread smartphone and internet infrastructure and high degree of usability, in simplified labour markets. Adoption of online ordering and contactless payments by digitally savvy citizens could also be beneficial in the time of physical distancing. These are also testing grounds for a rebound in the post-Covid world.

Therefore, **non-fiscal policy directives** by the governments (i.e., measures that do not involve usage of government funds) can go a long way in rallying economic productivity in this period. In this moment of crisis management, the reach and power of government functionaries may be unmatched, but with the participation of the private sector and the self-employed, these efforts can complement and fast-track recovery. Governments are adopting two non-fiscal strategies - a hands-on or a hands-off approach - as follows.

Bengaluru, India - March 2020: Cab driver-partners on Ola platform are being sensitised about hygiene and safety measures to be followed against COVID-19 at the Kempegowda International Airport, Bengaluru.



HANDS-ON APPROACH

A few governments are choosing to take an active approach to utilise and expand the services of gig workers and make them an integral part of crisis management. These include measures to tap into companies' resources and logistical networks, and the skills of their gig workers. To this end, the actions of a few city administrations, government departments and legislative bodies are worth mentioning.



- In China¹¹, the local government in Wuhan called for 6,000 taxis to serve urgent requests following the lockdown in Hubei. Dongfeng Automotive, the largest passenger car company in Wuhan, supported the request with **300 ride-hail drivers from their mobility service, DongfengGo**. Several other mobility service companies also volunteered.
- New York City¹² is attracting **licenced gig workers to deliver food and essentials to those in home confinement**. Besides the minimum wage guarantee, this supplements earnings for those suffering from income loss in the wake of business closures, as well as opens up the opportunity to contribute to one's community as an active member of society.
- In India, a similar initiative is being led by the Kerala State Civil Supplies Corporation (Supplyco) in Kochi, where they have **partnered with food delivery service Zomato to enlist grains and other essentials on the app**¹³. By restricting payment to online mode only and by roping in Zomato's expertise in packaging to train their staff, this action shows the state's commitment to public health and well-being as well as the willingness to cooperate with the private sector.
- The ride-hailing platform, Ola, has supported the local administration in Bengaluru (Bruhat Bengaluru Mahanagara Palike, BBMP), India, to **provide transportation for health workers to visit people quarantined at home and ensure their well-being**. Ola and other platforms facilitated visits of health workers to around 20,000 households in the city. **Ola has additionally pledged 500 cabs for the state government of Karnataka** to transport healthcare workers and medicines, and for other emergency purposes¹⁴.
- Amazon is set to help deliver COVID-19 tests in the UK to healthcare workers and eventually the general public, as the **government is approaching such private companies with large supply networks for ramping up testing** of the population¹⁵. This also provides avenues for earning.
- In a similar move, the Government of India's¹⁶ Union Health Ministry is allowing the **doorstep delivery of essential** medicines to curb the need for movement.

11 World Economic Forum. March 3, 2020. How Chinese companies are responding to Covid-19 mobility challenges. <https://www.weforum.org/agenda/2020/03/china-covid-19-coronavirus-mobility-solutions/>

12 Yahoo News. 24 March 2020. NYC is offering gig workers delivery jobs during the COVID-19 pandemic. <https://au.news.yahoo.com/nycs-taxi-limo-commission-offering-221526572.html>

13 The New Indian Express. March 27, 2020. Supplyco ties up with Zomato for online delivery of essential items in Kochi. <https://www.newindianexpress.com/cities/kochi/2020/mar/27/supplyco-ties-up-with-zomato-for-online-delivery-of-essential-items-in-kochi-2121989.html>

14 Economic Times. March 30, 2020. Ola CEO offers 500 cabs for use in Covid-19 work. <https://economictimes.indiatimes.com/small-biz/startups/newsbuzz/ola-ceo-offers-500-cabs-for-use-in-covid-19-work/articleshow/74877689.cms>

15 Boseley, S. (2020). UK coronavirus home testing to be made available to millions. The Guardian. March 25, 2020. <https://www.theguardian.com/world/2020/mar/25/uk-coronavirus-mass-home-testing-to-be-made-available-within-days>

16 Times of India, 26 March 2020. Covid19 lockdown: Health Ministry allows delivery of essential medicines. <https://economictimes.indiatimes.com/industry/healthcare/biotech/healthcare/covid-19-lockdown-health-ministry-allows-doorstep-delivery-of-essential-medicines/articleshow/74834369.cms>

HANDS-OFF APPROACH

Some governments prefer to play the role of a facilitator in their interactions with the businesses. The goal is to ensure the smooth running of these platform services, while also affording micro-entrepreneurs the opportunity to play an immediate part in the mitigation of the effects of the pandemic. Some of the actions by national governments are as follows.



- The Government of India¹⁷ is providing an enabling environment for **online grocery stores to deliver food and essentials** to shut-in families during the ongoing lockdown. Flipkart, BigBasket and Grofers are some of the brands that have secured permission to service grocery requests in cities. This enables the hiring of a larger number of warehouse workers and delivery partners as online orders increase, offsetting job losses in other sectors such as travel & tourism, sales and restaurant service to a certain extent. Further, the Government of India¹⁸ has notified all States and Union Territories to **exempt e-commerce operations from any prohibitory order**. This is in view of the lockdown announced across the country, and the necessity to ensure smooth delivery of essential goods and services to all citizens while practicing physical distancing.
- With the need for housing away from home on the rise due to mandatory self-isolation, Indian hospitality aggregator Oyo¹⁹ has **offered rooms for quarantines** to the Delhi government. Stay platforms such as AirBnB²⁰ (and Oyo²¹) have also offered **crucial free or highly subsidized homes to medical professionals and first responders** in the US to facilitate their stay near places of work, or away from home for self-isolation. The governments have taken note of these initiatives and expressed their appreciation to the platforms.
- In an effort to partner with government agencies to leverage their freight network, Uber²² has announced discussions with the Federal Government in the US to potentially **deliver testing kits** to expand detection. This could prove extremely important in times of strapped resources and stretched health systems.
- With the backing of the French government, online marketplace startup Mirakl²³ has developed a marketplace called StopCOVID19.fr to **centralise the supply and demand of essential hygiene products** during the fight against COVID-19 to hospitals and frontline workers.
- In a pan-African response, e-commerce firm Jumia has committed to **donating certified face masks to health ministries** in Kenya, Ivory Coast, Morocco, Nigeria and Uganda, drawing on its supply networks outside Africa. The company has offered African governments use of its last-mile delivery network for distribution of supplies to healthcare facilities and workers.²⁴

17 Business Today, 24 March 2020. Flipkart, BigBasket, Grofers to restart deliveries today. <https://www.businesstoday.in/latest/trends/flipkart-big-basket-grofers-to-restart-deliveries-today/story/399232.html>

18 Directive 2020, 20 March, 2020. Department of Consumer Affairs, Government of India. https://www.simpliance.in/files/covid_docs/1584971181E-CommerceOperationsToBeExemptedFromAnyKindOfProhibitoryOrders.pdf

19 The Economic Times, 24 March 2020. Oyo in talks with Delhi govt to offer quarantine rooms. <https://economictimes.indiatimes.com/small-biz/startups/newsbuzz/oyo-in-talks-with-delhi-govt-to-offer-quarantine-rooms/articleshow/74784593.cms>

20 The Verge, 26 March 2020. AirBnb asks its hosts to provide 100,000 free rentals to first responders. <https://www.theverge.com/2020/3/26/21195307/airbnb-free-first-responders-hosts-coronavirus-rentals>

21 Business Standard, 25 March 2020. Oyo offers free stay to medical staff, first responders in the US. https://www.business-standard.com/article/companies/oyo-offers-free-stay-to-medical-staff-first-responders-in-the-us-120032500519_1.html

22 Business Insider, 19 March 2020, Uber says its working with health officials to deliver Coronavirus tests. <https://www.businessinsider.in/business/news/uber-says-its-working-with-health-officials-to-deliver-coronavirus-tests/articleshow/74714705.cms>

23 Medium, 24 March 2020, StopCodiv.fr: A platform to help hospital workers fight coronavirus safely. https://medium.com/@philippe_corrot/stopcovid19-fr-a-platform-to-help-hospital-workers-fight-the-virus-safely-6cf30d883fcb

24 TechCrunch, 23 March 2020, Jumia Adapts pan-Africa E-commerce response to Covid-19. <https://techcrunch.com/2020/03/22/jumia-adapts-pan-african-e-commerce-network-in-response-to-covid-19/> retrieved 27 March 2020.

While the approaches may be different, the underlying and unifying goal is to leverage gig workers and platforms to build resilience by ensuring supply of essential goods and services, especially for the vulnerable population. With more proactive measures being put in place to stave off the pandemic-induced slowdown, this also provides an

opportunity for recognising and redefining the role of platforms. Expansion of these services would also bode well for labour surplus markets, while also supplementing automation efforts to ensure personal safety. This is evident from the ways in which Chinese companies such as JD.com and Meituan²⁵ innovated earlier this year when mobility restrictions

were placed on them, by testing and piloting their autonomous delivery services, so as to minimise human contact. Keenon Robotics went ahead and delivered meals in hospitals and quarantine rooms using robots in 40 cities. This paves the way for opportunities to upskill or re-skill workers for a Future of Work that is hinged on technology and platforms.



India - March 2020: A Swiggy partner delivering food while wearing a protective mask during the pandemic of COVID-19.
Image Credit: BP Deepu, EPS



Bengaluru, India - March 2020: The Bengaluru South Corona Task Force partnered with the ride-hailing platform, Ola, to ferry the elderly for emergencies, amidst the pan-India lockdown.

25 WEF. 03 march 2020. How Chinese companies are responding to Covid-19 mobility challenges. <https://www.weforum.org/agenda/2020/03/china-covid-19-coronavirus-mobility-solutions/> retrieved 27 March 2020

2.4. PROTECTING THE GIG ECONOMY

What are businesses and governments doing to protect gig workers, the self-employed, and small businesses²⁶?

2.4.1. Protecting Gig Workers in the Work Environment

1) Strengthening occupational safety and health measures

· SECURING SAFETY AND HEALTH THROUGH TRAINING & EDUCATION

New economy businesses have been swift in their response to COVID-19 by leveraging the reach of their platforms. To secure the safety and health of gig workers, platforms have launched dedicated hotlines and websites to disseminate information, and take preventive measures. Ridehail, Rideshare, Package Delivery, and Food Delivery Companies engaging millions of driver- or delivery-partners, and restaurant-partners have issued health guidelines specified by WHO to secure safety and health of all. These include new economy companies such as Amazon, Doordash, Lyft, Postmates, Uber, and Uber Eats in the **US**; Lagos-based venture, Paga, in **Nigeria**; mobility companies such as DiDi

Chuxing, T3 Mobility, CaoCao Mobility, Amap and Shouqi in **China**, Grab and Gojek in **South-East Asia**; Ola, Uber, Swiggy, Zomato, Dunzo, Flipkart, BigBasket in **India**; Takeaway.com in Germany, Ola in the **UK**, **Australia**, and **New Zealand**, among many others.

· MANDATING THE USE OF HAND SANITISERS AND MASKS

Platforms, particularly those handling food and other deliveries, have mandated the use of hand sanitisers and masks by their driver and delivery-partners, and require them to wash their hands regularly and observe “coughing etiquette” as specified by WHO and health ministries around the world. Mobility platforms also reiterate the importance of practising recommended personal and vehicle hygiene through a best-

practice guide for driver-partners. 24X7 helplines also encourage proactive self-reporting by drivers. In China, for instance, to help keep drivers and passengers safe, companies like Shouqi and DiDi have built disinfection stations all over the country for on-demand mobility vehicles²⁷.

· EMPOWERING GIG WORKERS WITH RESOURCES AND SUPPORT

In the US, Instacart - a grocery delivery technology company - has also created the Gig Workers Collective, a platform that enables gig workers to connect with each other around COVID-19-related information and resources. The platform also has a map that helps gig workers run errands for each other or simply provide emotional support during challenging times.

²⁶ All the initiatives by businesses and governments are grouped under various heads classified based on International Labour Standards developed by the International Labour Organization.

²⁷ He, P. & Huang, Z. (2020). How Chinese companies are responding to COVID-19 mobility challenges. World Economic Forum. March 3, 2020. <https://www.weforum.org/agenda/2020/03/china-covid-19-coronavirus-mobility-solutions/>

2) Adapting the work environment

• ENABLING CONTACTLESS DELIVERIES

New economy businesses handling essential products and services such as groceries, food, medicines, and mobility in general, have also modified their services to enhance safety. Contactless Delivery is a common feature of e-commerce and delivery companies today. Be it Amazon or Postmates in the US; DoorDash in the US, Canada, and Australia; Yamato Transport in Japan; DiDi Chuxing in China; Grab in South-East Asia; Uber Eats in Hong Kong, the US or the UK; Swiggy and Zomato in India; Takeaway.com in Germany; among others - have all introduced no-contact delivery options to slow the spread of the virus.

• SERVING NEW MARKETS

Batched orders for apartments is also a feature in NinjaCart, an agritech startup in India, similar to the aggregated orders placed by the Chinese for their gated communities in Beijing. Swiggy in India has also responded to the expanded demand for grocery delivery to service non-partner stores as well under their delivery offering.

• GOING DIGITAL: ENCOURAGING CARDLESS, CASHLESS PAYMENTS

The aforementioned platforms all across the world are also encouraging digital payments; in other words, cashless transactions. Card payments too are being discouraged in an effort to stem the spread of coronavirus. Yoco Card Machines in South Africa, for instance, has issued a directive to

clients to encourage customers to use the contactless payment option on its point of sale machines. The startup - a leading payments partner for small businesses - has also accelerated its development of a remote payment product that would enable transfers on its client network via a weblink. Communications company Safaricom in Kenya, has announced that all person-to-person (P2P) transactions under 1,000 Kenyan Shillings (~ \$10) would be free for three months, to promote m-Pesa, mobile money service, as a public health measure. The e-commerce firm, Jumia, operating in Kenya, Ivory Coast, Morocco, Nigeria and Uganda, will reduce fees on its JumiaPay finance product to encourage digital payments over cash, which can be a conduit for the spread of coronavirus.



Bangkok, Thailand - March 23, 2020: Grab food delivery personnel wait for take-away orders in rows of physical distancing-compliant seating in a shopping mall during the COVID-19 pandemic.

2.4.2. Supporting the livelihood of gig workers and their families

1) Providing health access for all & expanding paid leave

Businesses are facilitating access to healthcare, i.e. access to a doctor-on-call or online, health insurance, covering medical costs etc., for their gig workers.

· PROVIDING HEALTH ACCESS & INSURANCE, AND COVERING MEDICAL EXPENSES

The delivery company, Postmates, in the **US**, has created a relief fund to support medical expenses of delivery persons impacted by COVID-19. In **China**, DiDi Chuxing, which engages 20 million drivers and delivery-partners (couriers), has launched a special COVID-2019 insurance program, offering medical emergency allowances to drivers who continue working while other means of public transportation in China are either suspended or considered unsafe. DiDi has also created a \$10 Million Relief Fund for COVID-19 Infected Drivers and Couriers in all the countries it operates in. In **South-East Asia**, Grab

has created a 'Partner Protection Fund' for driver- or delivery-partners who are affected by COVID-19 or are under quarantine.

Taking cognisance of the impact of the pandemic on the health and livelihoods of millions, Ola in **India** is facilitating access to free medical help for all driver-partners and their families. The driver-partners and their spouses will be covered by a sum of INR 30,000 under which they will receive a compensation of INR 1,000 per day for a maximum of 21 days for an individual from the date they are tested positive for COVID-19. The cover would include their hospital expenses and home quarantine prescribed by a doctor. Ola is extending similar financial aid to its partners in **Australia** too.

Similarly, the delivery partners of the food delivery startup, DoorDash, operational in the **US**, **Australia**, and **Canada**, are eligible for up to two weeks of financial assistance if they

get sick with COVID-19 or a public health agency places them under quarantine. In India, Swiggy - online food ordering and delivery platform - is supporting delivery-partners through free medical consultations. India's Urban Company - a platform offering urban professional services at home - is contributing INR 1.5 Cr to a COVID-19 relief fund to help the families of 30,000 gig workers.

· EXPANDING PAID SICK LEAVE

The ride-hail platform, Uber, is providing paid sick leave for 14 days for driver-partners tested positive or in quarantine, **across all countries** it operates in. Mobility platform, Lyft, too is offering paid sick leave to its driver-partners in the **US**. **India's** Delhivery, courier pickup and delivery company, has provided paid sick leave for all 40,000+ central and field employees and partners, and this policy will continue through the COVID-19 outbreak, with no time stipulation.

2) Securing income and livelihoods of gig workers and small businesses

· SAFEGUARDING SMALL BUSINESSES

Several platforms have introduced a slew of measures to secure the income and livelihoods of the gig workers and small businesses associated with them. In the UK for instance, UberEats has waived off sign-up fees for restaurants joining the platform amidst the pandemic. Additionally, in **Hong Kong**, UberEats is reducing the service fee for all its restaurant partners and providing them with the option to receive daily payments instead of weekly in order to maintain cash flow and pay suppliers and staff. Similarly, Just Eat in the UK is offering commission rebates for an entire month to safeguard the income of small and independent restaurants.

· LEVERAGING FINTECH TO EXTEND MONETARY RELIEF FOR ALL

The **UK's** fintech community has built 'Covid Credit' to let sole traders self-certify lost income. It is envisaged that government relief extended to salaried workers might now be expanded to the self-employed, gig workers, and small businesses through this Open Banking technology²⁸.

· PROVIDING DAILY ALLOWANCE AND COVERING HOUSEHOLD EXPENSES

In **Malaysia**, Grab will provide driver-partners with vouchers to help with daily household expenses. These vouchers can be used on

most Grab services, whether to reload mobile, or to purchase essential food and grocery items at up to 50% off for the families of gig workers. In **Singapore**, Grab is offering driver and delivery-partners a one-off income support of USD 500-1,000, and a reimbursement of the rental fee of drivers renting their vehicles from Grab. Additionally, Grab's Special Relief Fund provides driver-partners supplemental income for 90 days, and consists of a combination of daily allowance from the Government and weekly cover by Grab. **India's Ola** has also announced the creation of a corpus of INR 20 crores, called 'Drive the Driver Fund', to support auto-rickshaw, cab, kaali-peeli and taxi drivers to mitigate the effects of the lockdown on their incomes.

Additionally, Ola has partnered with microcredit company Avail Finance for "Ola Sahyog" to enable instant access to cash for 100,000 eligible driver-partner families across the country. This would provide crucial credit of INR 1200 per week for three weeks to foot household expenses, set off against future earnings on the platform.

· REATTRIBUTING WORKERS AND CREATING NEW EARNING OPPORTUNITIES

In **China**, Didi launched a new errand running service in two cities, with hopes to offset the losses from its core ride-hailing business due to the COVID-19 outbreak. With this new feature, users can request

couriers to run errands beyond the most common food delivery service, such as laundry pickup or grocery runs. Similarly, in the **Philippines**, to ensure sustained income for its driver-partners, Grab - providing ride-hailing, food delivery, and payment solutions - is creating new earning opportunities via reattribution of workers. Grab will conduct virtual training sessions to onboard ride-hailing driver-partners onto GrabFood and GrabExpress, which will immediately connect them to consumers who are increasingly relying on food and parcel delivery services. This will compensate for their loss of income resulting from nation-wide lockdowns in many geographies.

· WAIVING LEASE AND INSURANCE PAYMENTS

Furthermore, understanding the hardships that many people in **China** are facing because of the prolonged quarantine, DiDi has also coordinated with over 3,000 leasing partners across the country to expand a lease extension plan for its ride-hailing drivers. The scheme involves waiving the lease and insurance payments for the company's drivers nationwide²⁹. Likewise, Ola has waived car lease rentals in **India**. India's Urban Company is extending interest-free business advances and delayed payback periods to protect the gig workers, self-employed and small businesses engaged with them.

28 O'Hear, S. (2020). UK fintech community comes together to build Covid Credit and let sole traders self-certify lost income. TechCrunch. March 24, 2020. <https://techcrunch.com/2020/03/24/covid-credit/>

29 Grigorian, G. (2020). COVID-19 Is a Big Reputational Opportunity for DiDi Chuxing. Pandaily. February 21, 2020. <https://pandaily.com/covid-19-is-a-big-reputational-opportunity-for-didi-chuxing/>

2.4.3. Stimulating the economy and labour demand

To stimulate the economy and labour demand in these challenging times, governments have announced discretionary measures supplementing existing social safety nets and insurance mechanisms, as of end-March 2020³⁰.

These measures - listed below - limit the human and economic impact of the COVID-19 pandemic and particularly protect the self-employed, gig workers, and small businesses.

1) Active fiscal policy & accommodative monetary policy

Active fiscal policies include social protection measures ranging from targeted transfers to automatic stabilisers such as unemployment benefits, and public investment and tax relief for the self-employed, gig workers, and Micro, Small, and Medium Enterprises (MSMEs). Accommodative monetary policies consist of interest rate reductions, reserve rate relaxation, and targeted liquidity provisions. Some others have also announced payback holidays and cash transfer programmes for gig workers. Measures from a few key economies are presented herewith.

ASIA

While over 20 state governments in **India** have announced a series of measures, the central government too for its part has announced additional cash transfers, medical insurance cover, and in-kind transfer of wheat/ rice and pulses to beneficiaries under various existing schemes. **Japan** is providing daily allowance for parents, deferment of household utility payments, and subsidies to firms who maintain employment during scale down of operations. In **China**, policy measures include unemployment insurance and tax relief. **Singapore** has announced an approx. USD 40 billion package to support MSMEs and households. **Indonesia** is supporting the tourism sector and low-income households and offering income tax exemptions,

cash transfers to job seekers, and delayed payments through its fiscal stimulus packages. Likewise, **Hong Kong** too is providing one-off cash injections to retailers, food and drink service providers, transport companies, students, the arts and culture sector, guest houses and travel agents, in addition to cash payouts and reduced tax.

EUROPE

France has announced a EUR 45 billion aid package comprising reduced social security contributions, unemployment benefits to forced part-time employees, and a solidarity fund for the self-employed and shopkeepers. **Germany** is offering a EUR 50 billion programme to help small businesses and the self-employed threatened with

bankruptcy by the coronavirus crisis, with direct payments of up to EUR 15,000 depending on the size of the firm. In addition to tax deferrals and postponement of household utility payments, **Italy** has created a EUR 10.3 billion package to support the self-employed and laid-off workers. Self-employed and seasonal workers such as tour guides can expect a EUR 600 payment for the month of March to help protect them from the fallout as business dries up. The **UK** has announced that those self-employed and adversely affected by COVID-19 would be granted a taxable payout worth 80% of their average monthly profits (up to £2,500) over the last three years. The scheme is designed to be the largest and first-of-its-kind in the developed world and will be open for at least three months,

2) Lending and financial support to specific sectors

Targeted lending and financial support to specific sectors protect enterprises, especially MSMEs.

ASIA

India is extending collateral-free loans up to INR 20 lakh each to women in self-help-groups. **Japan** has introduced packages worth over USD 20 billion to offer low-interest, collateral-free emergency loans aimed toward struggling small- to medium-sized businesses in the tourism, hospitality, and manufacturing industries to secure their cash flows. **China** has announced expansion of re-lending and rediscounting facilities by USD 42 billion to support micro-, small- and medium-sized firms at low interest rates. Other measures include delay of loan payments and other credit support measures for eligible SMEs and households, tolerance for higher NPLs (non-performing loans) by epidemic-hit sectors and SMEs, and reduction of VAT for small businesses. **Singapore** is offering support to MSMEs and other businesses in the five sectors most vulnerable to the virus outbreak, which are tourism, aviation, retail, food and point-to-point transports services. **Hong Kong** is providing low-interest loans upto USD 2 million with a 100% government guarantee for enterprises.

EUROPE

France is offering commercial loans and credit lines totalling EUR 300 billion for MSMEs, and a USD 4.3 billion package for startups. **Germany**

has earmarked EUR 600 billion in loans and guarantees for enterprises of varying sizes. **Italy** has announced a credit supply (EUR 5.1 billion) aimed to unlock about EUR 350 billion of liquidity for businesses and households. The **UK** has announced a package of government-backed and guaranteed loans to support businesses, making available GBP 330 billion of guarantees. This package includes a range of measures from a new temporary Coronavirus Business Interruption Loan Scheme to support businesses to access bank lending and overdrafts, to the central bank buying short-term debt from companies, increasing the quantum of loan amount businesses can borrow, and tax deferrals.

NORTH AMERICA & OCEANIA

USA's stimulus package includes a USD 350 billion forgivable loan programme designed to ensure that small businesses do not lay off employees, a 50% refundable payroll tax credit on worker wages to incentivise businesses, including ones with fewer than 500 employees, to retain workers, and low-interest loans for small businesses. **Canada's** Emergency Response Benefit provides CAD 2,000 a month to workers who lose their jobs as a result of COVID-19. Wage-earners, contract workers, and the self-employed too are covered in this programme. **Australia** is deferring

loan repayments for small businesses affected by COVID-19, and is offering loan guarantees to cover the immediate cash flow needs of MSMEs.

SOUTH AMERICA, AFRICA, AND THE MIDDLE EAST

Argentina has announced credit guarantees to micro, small and medium enterprises (SMEs) for the production of foods and basic supplies, and financial support for hard-hit sectors. In **Brazil**, public banks are expanding credit lines for businesses and households, with a focus on supporting working capital. **South Africa** will support MSMEs under stress, mainly in the tourism and hospitality sectors. It will accelerate reimbursements and tax credits to MSMEs and defer their tax liabilities. **Kenya, Ghana, Nigeria, Egypt, and Ethiopia** too are planning debt relief for individual and MSME borrowers. **Saudi Arabia** has introduced a SAR 50 billion (\$13.3 billion) package to support the private sector, particularly MSMEs, by providing funding to banks to allow them to defer payments on existing loans and increase lending to businesses. **UAE** has announced a renewable six-month suspension of work permit fees and reduction of labour and other charges to cut the cost of doing business, support small businesses, and accelerate major infrastructure projects.



THE BRAVE NEW WORLD AHEAD

The economic fallout precipitated by this health crisis has affected millions globally. Today, governments the world over have announced policy measures - from fiscal and monetary policies such as unemployment benefits, tax relief and targeted liquidity provisions, to lending and financial support - to minimise the human and economic impact of COVID-19 and particularly protect the self-employed, gig workers, and small businesses. New economy companies - businesses in high growth industries, often referred to as digital platforms - on their part have been actively protecting gig workers by strengthening occupational safety and health measures, adapting the work environment, providing health access to all, expanding paid leave, and securing incomes and livelihoods of gig workers and small businesses. Countries are also leveraging gig work to fast-track recovery. Platforms have contributed to crisis management and recovery using their nimble operations, agile thinking, and technological prowess to get things done quickly. These collective efforts built on a strong foundation of social partnerships will pave the way for a brave new world - a world that is resilient.

REFERENCES: BUSINESS INITIATIVES

RIDE-HAILING

Company	Countries	Key Initiatives	Links
DiDi Chuxing 	China and Latin America	<ul style="list-style-type: none"> Waved the February lease and insurance payments for drivers Created \$10 Million Relief Fund for infected drivers in China and Latin America Built disinfection stations Installed protective sheets to separate drivers & customers in the car Specialised fleet of 1,336 drivers to provide emergency services for health workers in Wuhan Launched new service for grocery and laundry pickups 	https://www.weforum.org/agenda/2020/03/china-covid-19-coronavirus-mobility-solutions/
Dongfeng Automotive 	China	<ul style="list-style-type: none"> Supported government by providing 300 ride-hailing drivers in Wuhan for emergency services 	https://www.weforum.org/agenda/2020/03/china-covid-19-coronavirus-mobility-solutions/
GoJek 	Indonesia	<ul style="list-style-type: none"> Relief fund for drivers -comprising 25% of all senior management salaries for next 12 months 	https://www.thejakartapost.com/news/2020/03/24/gojek-bosses-give-up-25-of-annual-salary-for-drivers-partners-as-covid-19-deals-blow.html
Grab 	Singapore, Indonesia, Philippines, Malaysia, Thailand	<ul style="list-style-type: none"> Free insurance benefits for drivers and delivery partners for \$500 Relief fund to support income of drivers for 90 days Commission rebates of 25%- 50% for driver partners Partnered with Government of Malaysia to bust fake news GrabBayanihan Car - A specialised fleet services for health workers in Philippines. Drivers providing the service getting paid for the service Vouchers for drivers in Malaysia to help with daily household expenses Free insurance benefits for GrabCare drivers and delivery partners for S\$1,000 	https://www.grab.com/my/press/others/protecting-partners-well-being/
Lyft 	United States	<ul style="list-style-type: none"> 14 days paid sick leave for drivers 	https://www.lyft.com/safety/coronavirus
Ola 	India and Australia	<ul style="list-style-type: none"> INR 20 crore relief fund for driver partners Crowdsourcing platform 'Drive the Driver' for drivers across platforms Launched 'Ola Sahyog' an interest-free micro-credit programme for its drivers Free masks and sanitizers for drivers-partners Issued mandatory safety guidelines for drivers and riders Lease commission rebates for driver-partners Medical support & covered income loss of upto Rs. 30,000 for infected driver-partners in India Up to 14 days of financial assistance for affected drivers in Australia 	https://ola.foundation/donate
Uber 	Worldwide	<ul style="list-style-type: none"> 14 days paid sick leave for drivers Providing emergency transportation services for health workers in US 	https://www.uber.com/en/coronavirus/

FOOD DELIVERY

Company	Countries	Key Initiatives	Links
Deliveroo 	United Kingdom	<ul style="list-style-type: none"> • Contactless deliveries • Purchase kitchen and household products from supermarkets via the app 	https://www.bloomberg.com/news/articles/2020-03-12/uber-deliveroo-seek-to-limit-virus-spread-as-demand-jumps
Domino's Pizza 	Japan	<ul style="list-style-type: none"> • Contactless deliveries 	https://www.japantimes.co.jp/news/2020/03/10/business/corporate-business/japan-delivery-zero-contact-covid-19/#.XnmyJMzZQI
Doordash 	United States, Canada and Australia	<ul style="list-style-type: none"> • Contactless deliveries • 14 days paid sick leave for drivers 	https://help.doordash.com/consumers/s/article/Custom-Protecting-yourself-and-others-from-the-Coronavirus-COVID-19?language=en_US
Glovo 	Spain, Italy	<ul style="list-style-type: none"> • Contactless deliveries 	https://www.bloomberg.com/news/articles/2020-03-12/uber-deliveroo-seek-to-limit-virus-spread-as-demand-jumps
InstaCart 	United States	<ul style="list-style-type: none"> • Contactless deliveries • Created Gig Workers Collective platform for workers to collaborate on work and their emotional well being 	https://www.gigworkerscollective.org
Just Eat 	United Kingdom	<ul style="list-style-type: none"> • Contactless deliveries • Commission rebates of one-third (33%) on all commissions for restaurant partners 	https://www.bloomberg.com/news/articles/2020-03-12/uber-deliveroo-seek-to-limit-virus-spread-as-demand-jumps
Postmates 	United States	<ul style="list-style-type: none"> • Contactless deliveries • Initiated Small Business pilot programme that waives commission fees for businesses in San Francisco Bay Area 	https://blog.postmates.com/postmates-coronavirus-covid-19-response-94eef5b1bbc2
Swiggy 	India	<ul style="list-style-type: none"> • Contactless deliveries • Free medical consultation for drivers • Training hygiene practices to their delivery partners 	https://www.investindia.gov.in/team-india-blogs/covid-19-and-gig-health-fix-indian-startups
Takeaway 	Europe	<ul style="list-style-type: none"> • Contactless deliveries 	https://www.reuters.com/article/us-health-coronavirus-takeaway-com/takeaway-com-no-touch-delivery-in-response-to-coronavirus-idUSKBN2100QZ
Uber Eats 	Worldwide	<ul style="list-style-type: none"> • Waived commission fee for restaurant partners • Contactless deliveries • Daily payment to restaurants than monthly, to secure cash flows • Waived sign up fees for new restaurants coming onto the platform in UK • Introduced fast-tracked onboarding for new restaurants to help get them onto the app in UK • \$5 million in funding available for independent restaurants across Australia and New Zealand. • Delivering 25,000 meals in Australia for health workers • Issued mandatory safety guidelines for drivers and riders 	https://techcrunch.com/2020/03/20/uber-eats-uk-waives-fees-during-the-coronavirus-crisis/
Yamato Transport 	Japan	<ul style="list-style-type: none"> • Contactless deliveries 	https://www.japantimes.co.jp/news/2020/03/10/business/corporate-business/japan-delivery-zero-contact-covid-19/#.XnmyJMzZQI
Zomato 	Worldwide	<ul style="list-style-type: none"> • Launched “Feed the Daily Wager” campaign • Partnering with NGOs to delivery food packages • Contactless deliveries • Training hygiene practices to the delivery partners 	https://www.investindia.gov.in/team-india-blogs/covid-19-and-gig-health-fix-indian-startups

LOGISTICS AND ON-LOCATION SERVICES

Company	Countries	Key Initiatives	Links
Amazon 	Worldwide	<ul style="list-style-type: none"> • \$25M Driver Relief Fund • \$5M Small Business Relief Fund • Hiring 100,000 workers and extra pay for working staff • Deliver at-home coronavirus testing kits in US and UK • Stopped sale of non-essential services in most of the affected countries” 	https://techcrunch.com/2020/03/23/amazon-care-to-provide-delivery-and-pick-up-of-at-home-covid-19-test-sample-kits-in-seattle-trial/
Big Basket 	India	<ul style="list-style-type: none"> • Temperature checks for delivery partners • Free masks and gloves • Contactless delivery” 	https://www.investindia.gov.in/team-india-blogs/covid-19-and-gig-health-fix-indian-startups
Delhivery 	India	<ul style="list-style-type: none"> • Paid sick leave for all 40000+ central and field employees and partners, with no time stipulation. 	https://www.delhivery.com/covid19-measures/
Flipkart 	India	<ul style="list-style-type: none"> • Stopped non-essential goods delivery in most of the affected countries 	https://www.investindia.gov.in/team-india-blogs/covid-19-and-gig-health-fix-indian-startups
Grab 	Singapore, Indonesia, Philippines, Malaysia, Thailand	<ul style="list-style-type: none"> • Contactless deliveries • Free masks for drivers • Conduct virtual training sessions to onboard driver-partners onto GrabFood and GrabExpress for sustained income” 	https://www.grab.com/my/press/others/protecting-partners-well-being/
Jumia 	Nigeria, Kenya, Ivory Coast, Morocco, Nigeria and Uganda	<ul style="list-style-type: none"> • Providing logistical networks to the government for distribution of supplies to healthcare facilities and frontline workers 	https://techcrunch.com/2020/03/22/jumia-adapts-pan-african-e-commerce-network-in-response-to-covid-19/
Mirakl 	France	<ul style="list-style-type: none"> • Developed StopCOVID19.fr - a government backed marketplace to centralize the supply and demand of essential products 	https://www.mirakl.com/mirakl-launches-stopcovid19-fr-platform-in-partnership-with-the-french-government-to-facilitate-distribution-of-essential-commodities/
Urban Company 	India	<ul style="list-style-type: none"> • Contributing INR 1.5 Cr to a Covid-19 relief fund to help the families of 30,000 workers on its platform • Extending interest free business advances and delayed payback periods” 	https://www.investindia.gov.in/team-india-blogs/covid-19-and-gig-health-fix-indian-startups

FINTECH

Company	Countries	Key Initiatives	Links
11:FS, Fronted and Credit Kudos 	United Kingdom	<ul style="list-style-type: none"> • Launched ‘Covid Credit’ that uses open banking technology and allows non-salaried workers to generate a proof statement [that] details their past income and the impact of COVID-19. 	https://techcrunch.com/2020/03/24/covid-credit/
Jumia Pay 	Nigeria	<ul style="list-style-type: none"> • Reduced fee to encourage digital payments over cash 	https://techcrunch.com/2020/03/22/jumia-adapts-pan-african-e-commerce-network-in-response-to-covid-19/

FINTECH

Company	Countries	Key Initiatives	Links
Paga 	Nigeria	<ul style="list-style-type: none"> Made fee adjustments, allowing merchants to accept payments from Paga customers for free 	https://techcrunch.com/2020/03/25/african-turns-to-mobile-payments-as-a-tool-to-curb-covid-19/
Safaricom 	Kenya	<ul style="list-style-type: none"> Person-to-person (P2P) transactions under \$10 would be free for three months, to promote m-Pesa as a public health measure 	https://www.pymnts.com/coronavirus/2020/kenya-prioritizes-m-pesa-digital-money-during-coronavirus-scare/
Yoco Card Machines 	South Africa	Encouraging to use contactless payment option	https://techcrunch.com/2020/03/25/african-turns-to-mobile-payments-as-a-tool-to-curb-covid-19/

REFERENCES: GOVERNMENT INITIATIVES

Region	Country	Link
Asia	China	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Hong Kong	https://www.airport-technology.com/news/covid-19-hong-kong-airport-relief-package/
	India	https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1608345
	Indonesia	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Japan	https://japan.kantei.go.jp/ongoingtopics/_00013.html
	Singapore	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
Europe	France	https://ec.europa.eu/commission/presscorner/detail/en/IP_20_503
	Germany	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Italy	http://www.mef.gov.it/en/inevidenza/Protect-health-support-the-economy-preserve-employment-levels-and-incomes-00001/
	UK	https://www.gov.uk/government/news/chancellor-announces-workers-support-package
North America & Oceania	Australia	https://treasury.gov.au/coronavirus
	Canada	https://www.canada.ca/en/department-finance/news/2020/03/introduces-canada-emergency-response-benefit-to-help-workers-and-businesses.html
	New Zealand	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	USA	https://www.finance.senate.gov/imo/media/doc/CARES%20Act%20Section-by-Section%20(Tax,%20Unemployment%20Insurance).pdf
South America, Africa and Middle East	Argentina	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Brazil	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Egypt	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Ethopia	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Ghana	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Iran	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Kenya	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Nigeria	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	Saudi Arabia	https://www.mof.gov.sa/en/MediaCenter/news/Pages/News_20032020.aspx
	South Africa	https://www.imf.org/en/Topics/imf-and-covid19/Policy-Responses-to-COVID-19
	UAE	https://www.centralbank.ae/sites/default/files/2020-03/CBUAE%20announces%20a%20comprehensive%20AED%20100%20billion%20Targeted%20Economic%20Support%20Scheme%20to%20contain%20the%20repercussions%20of%20the%20pandemic%20COVID-19.pdf



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