

REPORT

# Social Protection in India's Platform Economy: *Unpacking Supply Dynamics*



MARCH 2024





REPORT

# **Social Protection in India's Platform Economy: *Unpacking Supply Dynamics***

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A study by OMI Foundation  
March 2024

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# Credits

## About OMI Foundation



OMI Foundation Trust is a new-age policy research and social innovation think tank operating at the intersection of mobility innovation, governance, and public good. Mobility is a cornerstone of inclusive growth providing the necessary medium and opportunities for every citizen to unlock their true potential. OMI Foundation endeavours to play a small but impactful role in ushering meaningful change as cities move towards sustainable, resilient, and equitable mobility systems which meet the needs of not just today or tomorrow, but the day after.

OMI Foundation conducts evidence-based policy research under three interdisciplinary centres of excellence. These are:

### **Centre for Inclusive Mobility**

OMI Foundation's Centre for Inclusive Mobility ensures the existing and emerging mobility paradigms are Safe, Accessible, Reliable, and Affordable for every user of mobility infra and services, including persons with disabilities, women, LGBTQIA+ individuals, trans/ non-binary individuals, children, and the elderly. It further paves the road for the future of work and platform economy to fulfil the modern promise of labour.

### **Centre for Future Mobility**

OMI Foundation's Centre for Future Mobility envisions a future which meets the aspirations of all in a diverse world, anchored in the paradigms of active, shared, connected, clean, AI-powered, and autonomous mobility.

### **Centre for Clean Mobility**

OMI Foundation's Centre for Clean Mobility explores the diversity of near- and long-term pathways to clean mobility. It focuses on the use of electric, future fuels, and renewable energy alike within the mobility ecosystem.



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# OFFICE OF THE EXECUTIVE DIRECTOR

## Foreword

15-03-2024



K.V. Subramanian, Ph.D.  
Executive Director;  
International Monetary Fund  
17th Chief Economic Adviser  
(2018-21); Govt. of India  
Professor of Finance (on  
leave); Indian School of  
Business

For more than three-fourths of the known economic history, India has been the dominant economic power globally. Such dominance over extended periods manifests by conscious design; not by mere chance. Our rich traditions advocate for the ethical creation of wealth, as highlighted in seminal works like Kautilya's Arthashastra and Thiruvalluvar's Thirukkural. This lineage of thought underscores wealth creation and inclusive growth as a noble pursuit, deeply ingrained in our cultural and philosophical heritage.

If India has to regain and surpass its past glory by 2047 as 'Viksit Bharat', harmonising market efficiency with ethical governance is essential. We must create a conducive environment for fair competition and entrepreneurship, strengthening the invisible hand. Simultaneously, the country will have to deliver good governance through transparency and effective enforcement by leveraging data and technology symbolising the hand of trust. Towards this vision, carving out a path which is true to India's unique strengths and realities, distinct from Western paradigms, is crucial for our sustained development and prosperity.

The rising digitalisation enabled by the Jan Dhan-Aadhaar-Mobile (JAM) trinity, alongside the platformisation of work, is reshaping livelihoods for India's young and enterprising workforce. The Code on Social Security, 2020, as part of India's labour reforms, acknowledges platform work as a unique category, moving beyond the conventional formal-informal dichotomy. This pioneering framework encourages a synergistic approach, wherein central and state governments together with industry and workers strive for sustainable welfare and inclusive growth.

OMI Foundation's report, mapping the existing social protection benefits available to platform workers, is an important resource informing development of an effective and sustainable welfare architecture. The comparative analysis of global approaches for social protection underscores the need for India to carve its own path, reminiscent of our COVID-19 response. The emphasis to blend innovation with enabling policies mirrors our tradition of combining market forces with societal trust towards collective welfare and prosperity.

I applaud the OMI Foundation for enriching our understanding of social protection in the platform economy. This report is pivotal, promising to spark meaningful dialogue and initiatives. It shall be an indispensable blueprint for policymakers, the industry and the civil society in shaping a sustainable social protection infrastructure. I am confident that the findings and recommendations of this report will enable development of a more resilient and equitable platform economy in India for workers and businesses alike.

(K.V. Subramanian)

## Messages



**Rajiv Dubey,**  
Member of the Governing  
Board, International Labour  
Organisation (ILO), Geneva

In today's rapidly evolving digital landscape, the OMI Foundation's report, 'Social Protection in India's Platform Economy: Unpacking Supply Dynamics', emerges as a beacon of comprehensive analysis and futuristic thinking. It is heartening to see such diligent efforts being made to map out the terrain of social protection mechanisms available to Indian platform workers. The report not only delineates the current state of affairs but also paves the way for a future where social protection mechanisms are not merely add-ons but are integral to the fabric of platform work. This aligns with the global shift towards recognising the invaluable contribution of gig and platform workers to our economies. The OMI Foundation's work underscores the importance of collaborative strategies where government, industry and workers unite to foster a holistic and sustainable social protection infrastructure.

As we stand at the cusp of potential legislative and policy transformations, this report will be a critical resource for all stakeholders. It challenges us to envision a social protection paradigm that is both innovative and inclusive, ensuring that India's platform economy continues to thrive while safeguarding the welfare of its workers. The journey towards establishing such an ecosystem is complex, but with a powerful unifying vision, shared responsibility and collaborative effort, it is highly achievable.



**Aparajita Bharti,**  
Founding Partner, The  
Quantum Hub (TQH)  
Consulting

The report provides crucial insights about the social protection practices of platform businesses in India, and the inter-sectoral variation in them. An important contribution of the report is demystifying variation in the worker engagement models in the platform economy of India. This understanding is essential in designing a social protection framework which ensures that the benefits reach all the workers. The report also bridges a critical information gap on the supply-side of social protection benefits that could help the government design informed policies and schemes to complement such private sector practices. Lastly, I congratulate the authors for laying down a roadmap for much needed future research including worker surveys for exploring the demand-side of social protection, gender equity in the platform economy, and innovative models for worker welfare. I am confident that the insights and roadmap in the report will enable all stakeholders to come together to set up an effective, meaningful and sustainable social protection infrastructure in the country.

## Messages



**Preethi Rao,**  
Director; Partnerships  
& Outreach; LEAD at  
Krea University

The report provides a broad understanding of the work arrangements and associated social protection benefits that platform workers in India have access to. Given the entrenched informality in work contracts in India, the report provides valuable insights and sets the stage for informed design of policies and schemes by the public sector that can complement the private sector practices in extending social protection to such excluded worker segments. This would ensure that such workers and their families have a sustained safety net to fall back on, especially during adverse and unforeseen situations, irrespective of their work arrangements.



**Soujanya Sridharan,**  
Senior Manager,  
Apti Institute

'Social Protection in India's Platform Economy: Unpacking Supply Dynamics' provides a thorough and insightful analysis of the current landscape of social protections offered by platform businesses. It effectively outlines various engagement models and categorises digital platforms, offering a significant contribution to our understanding of this evolving sector. The report is also instrumental in guiding future research that may benefit from delving deeper into specific areas to bridge existing gaps and enhance the report's applicability and impact. A critical area for further exploration is the practical accessibility of social protections for platform workers. While the report details the range of benefits offered, additional research could focus on how workers actually claim these benefits, offering a clearer picture of the effectiveness of current practices. Furthermore, there is a substantial opportunity for research that critically examines the need for policy interventions, specifically targeting coordinated actions by the state and platform businesses. Such research should aim to develop actionable strategies that can concretely realise the vision of robust social protections for workers in this sector. Overall, while the report lays a strong foundation, these areas represent valuable directions for future research to further advance the field and impactfully contribute to the social protection of platform workers.

## Foreword



Ambassador (Retd.)  
Gautam Bambawale,  
Managing Trustee,  
OMI Foundation



Harish Abichandani,  
First Trustee,  
OMI Foundation

In an age of rapid technological progress and changing work dynamics, the platform economy stands as a beacon of innovation, job creation, and growth. As OMI Foundation Trustees, we've seen its potential to revolutionise the workforce and economy. Yet, this transformation demands careful adaptation and proactive measures, particularly in providing social protection for the vital platform workers.

The study on social protection for platform workers in India, undertaken by the OMI Foundation, represents a significant step forward in our understanding of the challenges and opportunities that lie within India's platform economy. It is with great pride and a sense of responsibility that we present the findings of this comprehensive analysis, which sheds light on the current state of social protection benefits provided by platforms, the engagement models between platforms and workers, and the broader policy landscape affecting this sector.

At the OMI Foundation, our mission is to foster a more inclusive and equitable society. Our research and initiatives focus on shaping policies and practices that promote economic growth while safeguarding individual welfare and dignity. This study reflects our dedication, providing insight into the intricacies of the platform economy and the varied needs of its workforce.

We are particularly encouraged by the innovative approaches some platforms are taking to extend social protection benefits to their workers. Yet, the study also highlights the pressing challenges that need to be addressed — the rising costs of health insurance premiums, the variability in the availability of benefits, and the need for innovative pension schemes, among others. These challenges underscore the importance of collaboration among all stakeholders — platforms, policymakers, civil society, and the workers themselves — to build a more resilient and supportive ecosystem for platform workers.

As we move forward, the insights from this study will be invaluable in guiding our efforts and the broader discourse on the future of work in India. The Code on Social Security 2020 of the Government of India - a global first - marks a significant policy evolution, and it is imperative that we continue to engage in constructive dialogue and action to realise its full potential.

## Acknowledgements

This report is a result of a comprehensive, multi-stakeholder, and interdisciplinary study to unpack the supply side dynamics of social protection benefits within the burgeoning platform economy of India. Through a meticulous analysis, this study evaluates the breadth and depth of social protection offerings by ten leading platforms operating across four critical sectors of the platform economy. Leveraging in-depth interviews with workforce providers and government bodies, the research delves into the myriad challenges and complexities that underscore the delivery of social protection to platform workers in India, offering timely and actionable insights into the fabric of this modern economic landscape.

This report greatly benefited from the expert guidance and support of key government officials: Ms. Arti Ahuja, IAS, Secretary, Ministry of Labour and Employment; Mr. Ramesh Krishnamurthi, Additional Secretary, Ministry of Labour and Employment; Mr. Kamal Kishore Soan and Mr. Rupesh Kumar Thakur, Joint Secretaries, Ministry of Labour and Employment; Dr. Pradeep Kumar Jena, Deputy Secretary, Ministry of Labour and Employment; Dr. Sakshi Khurana, Senior Specialist (Labour, Employment & Skill Development), NITI Aayog; and Mr. Rahul Bhagat, IPS, Former Director, Ministry of Labour and Employment. Additionally, invaluable feedback from esteemed peer reviewers has been instrumental: Ms. Mariko Ouchi, Senior Specialist in Social Protection at the International Labour Organization; Ms. Soujanya Sridharan, Senior Manager at the Aapti Institute; Ms. Preethi Rao, Director of Partnerships and Outreach at LEAD, Krea University; and Ms. Aparajita Bharti, Co-Founder of The Quantum Hub Consulting. Their collective insights have been pivotal to the report's development.

We extend our profound gratitude to the teams across all participating platforms, workforce providers, and to the government officials within various institutions for their invaluable participation in this study. Their insights have significantly enriched our findings and contributed to the depth of our research.

Lastly, we extend our sincere appreciation to the fellow members of the National Steering Committee on Gig and Platform Economy, constituted by the Ministry of Labour and Employment, Government of India. The discussions at the committee meetings inspired us to undertake this study to unpack the supply dynamics of social protection benefits. The steadfast support from all committee members has been instrumental in the development of this report.

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# Executive Summary



## Executive Summary

The past decade has witnessed the rapid growth of the platform economy, with the number of platforms growing over fivefold to 777 in 2020 (ILO, 2021b). Consequently, platform work has become a significant source of livelihood globally, attracting attention to the well-being of workers, particularly in terms of social protection. Despite the prominence of the platform economy, there exists a gap in understanding the types of benefits provided to platform workers by platform businesses and governments.

This paper seeks to fill this gap through in-depth semi-structured interviews of (a) 10 platform businesses in India - operating in at least four states - to understand the social protection benefits provided to platform workers, (b) two workforce providers, and (c) two organisations generating awareness among and providing social protection to workers. These interviews are supplemented by secondary research on the social protection benefits provided to platform workers by businesses in India, and governments around the world.

Today, there is an ongoing global discussion on how to design an effective social security system for platform workers. While there is no consensus yet, many platform businesses are already proactively providing benefits to their workers. The following key findings highlight the initiatives taken by platforms to bridge the gap in social protection for a workforce that traditional models often overlook.

**1. Platforms offer a mix of social security benefits to their workers.** This has been observed, with some variations, across the four types of platforms studied, viz. passenger mobility, hyperlocal delivery, home services, and e-commerce.

## 2. Social security benefits offered by platform businesses:

- a** Platforms across the board offer accident cover (including disability, and death), and health and medical support ranging from telemedicine to OPD support. Accident insurance coverage is common across sectors, with passenger mobility platforms providing up to INR 500,000 (INR 5 lakh) and hyperlocal delivery platforms offering between INR 300,000 (INR 3 lakh) and INR 10 lakh (INR 1 million). Health coverage varies, with some platforms extending benefits to include spouses and children of platform workers.
- b** Platforms in the home services and e-commerce segments offer term life cover of up to INR 600,000 (INR 6 lakh) especially for high-performing workers.
- c** Likewise, passenger mobility and home services platforms facilitate access to credit through cash flow-based lending and other financial inclusion products in partnership with fintech companies and formal lenders.
- d** Hyperlocal delivery platforms stand out from their peers in implementing affirmative action to increase women's participation in the workforce, including providing paid menstrual leave and maternity cover.
- e** All platforms facilitate access to social security schemes run by the government. However, certain limitations imposed by wage ceiling or vehicle ownership render many of the platform workers ineligible for such schemes.
- f** Lastly, platforms are investing in the professional growth of their workers through skilling programmes. Platforms in all categories offer education support for workers' children, and provide skilling and upskilling courses to workers, thereby facilitating

learning of transferable skills, and a worker's horizontal and vertical mobility. In other words, these initiatives aim to enhance both technical and soft skills, preparing workers for future opportunities, and for ensuring their competitiveness in the evolving digital economy.

### 3. Financing social protection:

**a** Social security schemes are mostly financed by platform businesses themselves. One out of the ten platforms studied drew affordable contributions from workers for such benefits. Further, comprehensive health cover is offered only through contributions from the workers. This is noteworthy because the cost of healthcare is increasing much faster than the general rate of inflation in the economy, thereby making health insurance costlier each year.

**b** While health cover is present in select platforms, old age pension is conspicuous by its absence across the board. Unlike traditional employment arrangements, platform work's transient nature makes it difficult to accumulate a substantial corpus for old age protection through consistent long-term contributions.

**c** Compounding the issues of cost is the poor awareness and demand for social security among workers. Workers prefer higher take-home income instead of making contributions for securing the future.

**4. Platforms can engage workers directly or through talent conduits that can be called 'workforce providers'.** Workforce providers are organisations or entities that specialise in assembling and managing pools of skilled and semi-skilled labour to supply to platform companies. These entities facilitate the connection between individual workers and large platform businesses, thereby streamlining the process of onboarding and workforce management for these platforms. Workforce providers play a critical role

in the platform economy by ensuring a steady supply of labour to meet the dynamic demands of various service sectors, while also offering workers access to livelihood and remunerative opportunities across a range of platform-based services.

Both models are prevalent across sectors such as passenger mobility, hyperlocal delivery, home services, and e-commerce, indicating a flexible yet complex landscape of platform work. The social protection that the workers gain may get influenced by the nature of their engagement with the platform business.

Workforce providers provide select social protection like accident cover to their platform workers. The client platforms of such workforce providers in turn may extend other social protection measures as part of their policy for all platform workers engaged with them.

**5. Governments worldwide, on their part, are adopting varied policy approaches to address social protection for platform workers, often influenced by the level of informality in their economies.**

**a** In advanced economies like the US and UK, where the informal sector is less than 20% of the workforce, policymakers are seeking to treat platform work as formal employment. As a result, existing social protection systems for formal workers are and can be extended to platform workers.

**b** However, in countries with a substantial informal workforce, these approaches may not be practical. Thus, countries like Indonesia and Uruguay are extending benefits available for informal workers to platform workers, and leveraging technology to expand coverage.

**c** India is exploring alternative strategies, such as recognising platform workers as a distinct category, breaking away from the formal-informal dichotomy. This approach

allows for the design of social protection systems that are better suited to the unique needs of platform workers and the characteristics of the platform economy in the country.

These diverse practices within India and the heterogeneous approaches around the world necessitate the reimagining of social protection as a system which goes beyond the traditional tools of life and health cover, pensions, etc., to include access to credit, skill development, dignified livelihood opportunities, and other benefits.

In conclusion, the findings of this study underscore the importance of strengthening an enabling policy environment to establish an effective social protection system for platform workers. India has a unique opportunity to create an inclusive, resilient, sustainable, and forward-looking policy for the platform economy, which can become a blueprint for countries around the world.

As the findings highlight, platform businesses are taking several initiatives to bridge the gap in social protection for a workforce that traditional models often overlook. The same must be strengthened. This calls for continuous coordinated efforts across different levels of government to develop user-friendly and empowering systems for the platform economy.

Moreover, the study reveals the potential for leveraging underutilised resources within the existing social protection infrastructure to extend coverage to platform workers. However, the success of these initiatives relies on the active participation of platform workers. Therefore, awareness campaigns should be designed and implemented to enhance worker understanding and appreciation of the value of social protection, encouraging their enthusiastic engagement with available benefits.

Policymakers along with the industry should adopt a multifaceted approach that recognises the diverse nature of platform work, promotes innovative financing mechanisms, incorporates a scientific perspective on scheme design, supports worker participation, and ensures easy access to benefits. By embracing these principles, we can foster an equitable and accessible social protection system that meets the needs of platform workers today, tomorrow, and the day after.



**01**

# Introduction

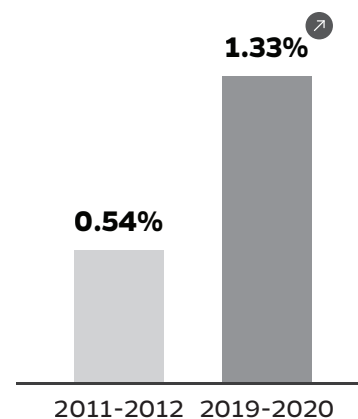


## 1.1

### The Promise of the Platform Economy

The emergence of digital platforms has revolutionised the world of work, bringing about numerous benefits for workers. These platforms have provided unprecedented opportunities to workers globally for monetising their assets, including skills (Sundararajan, 2016; Ramachandran, Singh & Narain, 2021). Platforms are transforming the way work is organised by aggregating two sides of the market to generate network effects (Poell, et.al 2019). As a result, platforms are creating new income-generating opportunities.

As per NITI Aayog (2022), the share of gig and platform workers in the total workforce of India has increased from 0.54% in 2011-12 to 1.33% in 2019-20. The unique characteristics of digital platforms are aiding their adoption by workers. These platforms offer workers the valuable benefit of flexibility, enabling them to strike a desired balance between their working hours and daily lives. Moreover, platforms provide work opportunities for traditionally disadvantaged groups, breaking entry barriers in the labour market (Berg et.al. 2018; World Employment Confederation, 2022). The scale of these platforms also extends access to work opportunities beyond large urban centres, with platforms providing their services in India's hinterlands as well (Raman, 2020; NITI Aayog, 2022). Further, platform workers benefit from reliable and timely compensation for their services, and higher income when compared to workers in the unorganised sector (Raman and Ramachandran, 2021; Ramachandran and Raman, 2021; World Employment Confederation, 2022).

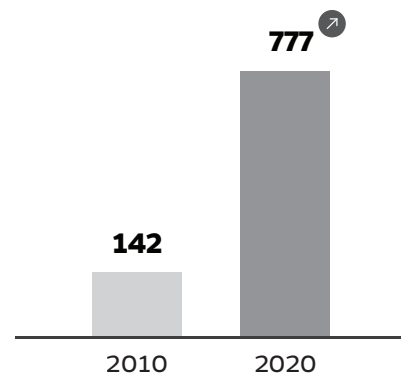


**Figure 1** : Gig workers as a percentage of total workers in India; **Source** : An estimate by NITI Aayog (2022).

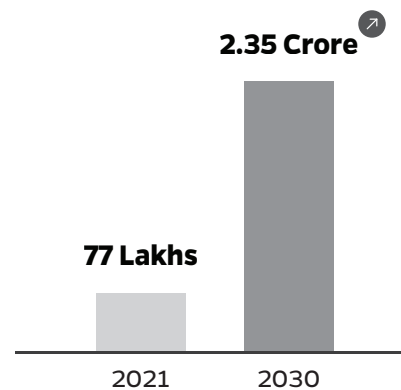
While the consensus around the meaning and scope of gig and platform work is evolving globally, India's Code on Social Security 2020 (CoSS 2020) has been pioneering in this respect. Government of India's Code on Social Security 2020 (CoSS 2020) is a comprehensive reform that amends and consolidates nine central labour legislations to extend social security benefits to all workers, including organised, unorganised, and gig and platform workers (V. V. Giri National Labour Institute, 2021). The Code defines "gig worker" as one who works outside the traditional employer-employee arrangement, and a "platform worker" as a person engaged in or undertaking platform work. It further defines "platform work" as "a work arrangement outside of a traditional employer-employee relationship in which organisations or individuals use an online platform to access other organisations or individuals to solve specific problems or to provide specific services or any such other activities which may be notified by the Central Government, in exchange for payment" (Code on Social Security, 2020).

This definition of platform work as a separate category, breaking from the dichotomy of formal and informal work, is timely as the platform economy becomes more prominent in India and elsewhere.

The number of platforms globally has increased from 142 in 2010 to 777 in 2020 (ILO, 2021b) creating millions of jobs. During this time, platforms in G20 nations grew from 128 to 611, thereby accounting for 79% of the platforms across the world (ILO, 2021b). India too has witnessed a rise in the number of platforms, and NITI Aayog (2022) projects the number of platform workers to grow from 77 lakhs (7.7 million) in 2021 to 2.35 crore (23.5 million) by 2030. Thus, the platform economy is expected to grow by three-times in this decade alone. In light of the rising presence of digital platforms, it becomes imperative to establish an enabling environment that fosters the well-being of platform workers, with social protection emerging as a crucial factor in this equation.



**Figure 2 :** Increase in global platforms;  
**Source :** ILO (2021b).



**Figure 3 :** Number of gig workers in India;  
**Source :** An estimate by NITI Aayog (2022).

## 1.2

## Social Protection for Platform Workers During Covid-19

Social protection for platform workers is not a new phenomenon. In the wake of the pandemic, India witnessed several platform businesses protect the lives and livelihoods of their workers on their own account as well as by collaborating with national, state, and city governments, and civil society organisations. Raman and Ramachandran (2020) compiled various initiatives by platform businesses in India<sup>1</sup>, such as the following.



Platforms launched **dedicated helplines**, and **websites** to disseminate **safety and security information**, and take **preventive measures**.

Ola, and Swiggy facilitated **free medical help** to platform workers, and their families. Ola also provided **COVID-19 cover of INR 30,000** that also covered their **spouses** that had a **cash component of INR 1000 per day for 21 days** if hospitalised due to COVID-19.

Urban Company contributed **INR 1.5 crores** to a **COVID-19 relief fund** to help **families of the platform workers**, and facilitated the **interest free advance payment facilities**.

Ola created a corpus of **INR 20 crores** naming '**Drive the Driver Fund**' to support platform workers, facilitated for the access of microcredit facilities, and **waived car lease rentals**.

A few platforms expanded the policy of **paid sick leave** to platform workers.

Most of the delivery platforms introduced **contactless deliveries**, and **trained** the platform workers in **safety and hygiene**.

<sup>1</sup> Similar findings in the global context can be seen in the same study as well as other reports. Accenture (2021) found 79% of new platform workers of Uber report that platform work acted as a financial safety net during COVID-19. OECD (2021) found that platforms provided some form of sickness pay to enable self-isolation without the loss of income.



## 1.3 \_\_\_\_\_

### The Fundamentals of Social Protection

The previous section enumerates a few key measures undertaken through social partnerships during Covid-19. Traditionally, though, formal employment has been a significant channel to provide social protection. While these benefits may also be available to individuals outside the formal employment arrangements such as self-employed or unorganised sector workers, coverage and eligibility depend on the country's social protection system, with a few countries mandating comprehensive coverage for self-employed individuals, while others may offer voluntary or limited coverage based on sectors or income thresholds (ILO & OECD, 2020).

While social protection has been at the core of worker welfare for many decades, the growth of platform work has sparked fresh debates on the subject. In fact, the definition of social protection has been evolving throughout the last century (ILO, 2003), and the fresh attention on this topic is a continuation of such evolving understanding.

In broad terms, social protection or social security<sup>2</sup> is 'the protection that a society provides to individuals and households to ensure access to healthcare and to guarantee income security, particularly in cases of old age, unemployment, sickness, invalidity, work injury, maternity or loss of a breadwinner' (ILO, n.d.). This is provided through a combination of non-contributory<sup>3</sup> and contributory<sup>4</sup> tools or schemes by the government for its citizens and by job creators to their workers.

In effect, social protection systems are expected to mitigate poverty and inequality, while promoting social inclusion and human dignity. Given its function, the concept of social protection should be expanded to cover a broad set of measures that go beyond the traditional tools such as life and health cover, pensions, etc., and include access to credit, skill development, inclusive, and dignified livelihood opportunities, along with other benefits.

## 1.4 \_\_\_\_\_

### The Need for A New Study

The existing literature focuses extensively on the need for social security for platform workers and the public administration perspective regarding the classification of work that enables such protection (Vesperoni, E. et.al., 2018; ILO, 2021b, 2022b, and 2023). However, there is a gap in the supply-side information regarding the social security benefits extended by platform businesses in the absence of a statutory mandate. Similarly, there is limited information on regulatory practices for social security in the platform economy in developing countries.

Against this backdrop, this report presents insights from the practices of providing social security by platforms in India, coupled with the practices adopted by governments in other parts of the world, particularly in developing countries.

<sup>2</sup> Interchangeably used.

<sup>3</sup> Non-contributory schemes are usually financed through taxes or other state revenues, or in certain cases through external grants or loans.

<sup>4</sup> Contributory schemes, most commonly statutory social insurance schemes, are financed by contributions made by protected persons and – in the case of employees – by their employers, sometimes complemented by resources from the general government budget. Contributions to social insurance schemes are usually proportional to earnings, reflecting the contributory capacity of the covered population.

02

## Methodology



## 2.1 \_\_\_\_\_

### Objectives

This study carries a dual purpose, with both aimed at shedding light on vital aspects of social security within the platform economy.

1. Document the social security practices implemented by location-based platform businesses operating in India.

2. Explore the international best practices in social security, delving into the strategies adopted by governments around the world.

## 2.2 \_\_\_\_\_

### Approach

To achieve the first objective, data collection involved conducting in-depth interviews with different stakeholders. However, to ensure confidentiality, the information gathered during the interviews has been kept anonymous, respecting the preferences of the majority of the interviewees.

We engaged with the following stakeholders.

1. Ten digital platform businesses with operations in at least four states across India. These platforms collectively had a revenue of over INR 56,400 crore in FY 2023. Together these companies together engage over 45.55 lakh platform workers<sup>5</sup>.

2. Two workforce providers (as sources of platform workers).

3. One government institution providing social protection at the pan-India level, housed under the Ministry of Labour and Employment.

4. One government institution providing awareness, training, and education to workers at the pan-India level, housed under the Ministry of Labour and Employment.

The information from the interviews is supplemented with credible secondary data available in the public domain and duly referenced in the report.

To achieve the second objective, an extensive literature review was conducted including academic journal publications, media reports, and information on the respective government and business websites.



<sup>5</sup> The number of platform workers is computed based on publicly available sources. See. (About us olacabs.com, n.d.), (Ashrafi & Manchanda, 2023), (Bhattacharyya & Khosla, 2018), (Manchanda, Upadhyay & Ashrafi, 2023), (Mukul, 2024), (Outlook Start-Up Desk, 2023), (Rudra, 2023), (Shivangini, 2023), (Sil, 2024), (Uber Newsroom, 2023), (Zomato on LinkedIn, n.d.), ("Flipkart Marketplace Arm's Revenue Jumps," 2023), ("Swiggy pays Rs 31 crore", 2023), ("Swiggy's FY23 revenue grows 45%", 2024), ("Urban Company's journey", 2023). However, in the absence of any way to ensure that a worker, who may be working with multiple platforms, is not counted more than once, the authors have been unable to ensure de-duplication. er, who may be working with multiple platforms, is not counted more than once, the authors have been unable to ensure de-duplication.

## 2.3

### Selection of Platform Businesses

The platform businesses are classified into two broad categories based on the characteristics of the platforms. These are location-based (also known as in-situ<sup>6</sup>) platforms, and web-based platforms. In the location-based platforms, platform workers are located within the specific geographical area where services (such as delivery, personal care, and taxi rides) are demanded. The platform workers on the web-based platform provide their services online from anywhere in the world (DeStefano, 2016). This study focuses on location-based platforms in India.

For the purpose of the study, we further categorise the location-based platforms on the basis of the type of business operations in India. The objective is to understand and highlight variations across social protection as per the different business operations within the platform economy.

**Passenger Mobility:** Cab, auto-rickshaw, and bike taxi aggregating platforms such as Ola, Uber, Rapido, etc.

**Hyperlocal Delivery:** Platforms engaged in food and grocery delivery businesses such as Swiggy, Zomato, Dunzo, Zepto, Blinkit (owned by Zomato), etc.

**Home Services:** Platforms such as Urban Company, Yes Madam, Broomees, etc. which provide home-based services including personal care.

**E-Commerce: Platforms<sup>7</sup>** like Amazon, Flipkart, Myntra, Meesho, 1mg, etc. which deliver a variety of products sold through their online marketplace.

## 2.4

### Limitations of the Study

1. The findings on social protection offered by platforms in India are primarily based on the interviews with platform businesses and workforce providers and secondary research on ten platform businesses, and two workforce providers with a presence in at least four states in India. However, this sample may not fully represent the diverse range of platforms operating in the country, which could limit the comprehensiveness of the findings.
2. Direct engagement with platform workers was not in the scope of this study, resulting in the absence of demand-side perspectives on social protection. This limitation restricts the study from fully capturing the firsthand experiences, needs, and preferences of platform workers regarding social protection initiatives.
3. Despite the attempts to engage worker representatives including trade unions to understand perspectives of workers engaged in platform work, an interview could not be secured within the study's timelines. As a result, the study lacks direct insights from trade unions.
4. Fleet operators represent an important component of the worker engagement models in the passenger mobility platforms.

<sup>6</sup> See Hadwiger (2022), ILO (2022a)

<sup>7</sup> The e-commerce platforms provide delivery work to the platform workers. This work profile matches with that of the workers in the hyperlocal delivery business. Therefore, these businesses are covered in the study to understand the benefits offered to the workers engaged in delivery of packages.

However, these operators could not be interviewed for this study which limits the comprehensiveness of the understanding of the social protection available to workers engaged through them.

5. Comprehensive information regarding social protection benefits, including worker eligibility, was not readily available in the public domain and was not provided by platform businesses during interviews. This lack of data limits the depth of analysis in understanding the specific details of the social protection schemes.

6. The study did not thoroughly evaluate the effectiveness of the social protection schemes due to data limitations. Without comprehensive data, it is challenging to assess the true impact and outcomes of these schemes on platform workers.

It is important to consider these limitations when interpreting the findings of the study and to acknowledge the potential gaps in the understanding of social protection in the platform economy.

03

## Social Protection for Platform Workers in India



The evolving nature of work in the digital era has necessitated the adoption of innovative approaches in ensuring social protection for platform workers. The traditional social protection infrastructure, designed around formal employment relationships, often fails to adequately cover this growing segment of the workforce. However, in recognition of the unique needs and vulnerabilities faced by platform workers, platforms in India have taken steps to bridge this gap by offering certain social protection benefits. Such initiatives aim to mitigate the risks and vulnerabilities associated with platform work, ensuring a certain level of security for platform workers.

In order to present an overview of current social protection benefits provided by platforms in India, this chapter begins by discussing the different engagement models between platforms and platform workers. Thereafter, the chapter explores the benefits provided by platforms to this workforce. Through interviews with various stakeholders, including platform businesses and workforce providers, and extensive secondary research, this paper delves into the evolving landscape of social protection in India's platform economy.






### 3.1

## Worker Engagement Models in Platforms

Platform businesses employ two primary engagement models for platform workers. The first model involves direct engagement with the platform itself, where workers register through a dedicated application and establish a direct relationship with the platform company. In this model, platform workers earn money by completing individual tasks or achieving specific milestones. Under the second model, platform workers can be engaged through workforce providers, such as fleet operators in passenger mobility platforms, or organisations providing platform workers to platforms during their high demand seasons.

In this arrangement, the platform company compensates the workforce providers based on agreed terms, such as task completion by the worker. The workforce provider then pays the worker for their contributions. This model places the workforce providers as a conduit between the platform company and platform worker, and is frequently used to manage demand fluctuations in the market.



Particulars	Passenger Mobility	Hyperlocal Delivery	Home Services	E-Commerce
				
<b>Worker Profile</b>	Cab and bike taxi drivers	Two-wheeler drivers and couriers	Plumbers, electricians, carpenters, hairdressers, beauticians, domestic help, etc.	Vehicle drivers or couriers
<b>Tasks on Platform</b>	Drive riders from pick-up point to their destination	Last mile delivery of food, medicines, groceries, etc. to the customer	Home repairs, personal care and grooming, etc.	Last-mile delivery of goods to customers, and first mile delivery from the sellers.
<b>Workers Engaged Directly?</b>	Yes	Yes	Yes	Yes
<b>Workers Engaged through Workforce Providers?</b>	Yes	Yes	Yes	Yes

**Table 1 :** Engagement models between platforms and platform workers; **Source:** Authors' analysis

The social protection benefits offered by the platforms to workers directly engaged by them are covered in the following section.



## 3.2

### Social Protection Benefits Offered by Platforms

Different platforms in India extend different social protection benefits to their workers including accident coverage, health coverage, skilling or upskilling opportunities, credit access, and more. Platforms belonging to the same platform type extend similar benefits, but some variation in mix, quantum and other terms may exist among them. However, by examining the social protection benefits provided by different platform types, including passenger mobility, hyperlocal delivery services, home services, and e-commerce, we aim to understand the broad provisions for platform workers within each business domain. Considering that platform workers often engage with multiple platforms, this analysis allows us to determine the social protection mix available to workers operating in various sectors of the platform economy.



### 3.2.1.

#### Social protection in the passenger mobility platforms

The platforms studied for this report provide **ride-based accidental insurance to drivers, offering** coverage of INR 500,000 (INR 5 lakh). Additionally, different passenger mobility platforms extend a varied mix of benefits including personal health cover with varying features, free telemedicine consultations, discounted diagnostic tests and medicines, hospitalisation cover for selected diseases<sup>8</sup> and accidents, and cash benefits during hospitalisation for up to 7 days in case of accidents and 15 days for specific diseases. A more comprehensive health insurance is provided through an insurer at a negotiated (discounted from market rate) price, which is available to the platform workers. They can avail this through a premium contribution<sup>9</sup>.

Other social protection benefits offered by different platforms take shape of collaborating with civil society organisations to support drivers' enrollment in government schemes<sup>10</sup> such as **Ayushman Bharat**<sup>11</sup>, providing **app-based upskilling programmes for workers**, offering one-time school education benefits of INR 20,000 to INR 25,000 for children<sup>12</sup>, and establishing emergency support funds to assist workers during family emergencies. Further, protection of personal baggage and mobile phones, and funeral expenses are examples of benefits which are offered by some platforms.

<sup>8</sup> See [Ola](#) (2017), [ETAuto](#) (2023), [Outlook](#) (2023), [Uber](#) (2022), [Express Mobility Desk](#) (2022), [Uber](#) (2019), [ANI](#) (2019), [Livemint](#) (2021), and [Acko](#) (n.d.)

<sup>9</sup> [Ola](#) (n.d.)

<sup>10</sup> See [Haqdarshak](#) (2021)

<sup>11</sup> Ayushman Bharat is National Health Protection Scheme, which will cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage up to INR 5 lakh (500,000) rupees per family per year for secondary and tertiary care hospitalisation (Ayushman Bharat - National Health Protection Mission, 2018). Information about initiative can be found here: [Uber](#) (2019)

<sup>12</sup> See [Ola](#) (2017), [IndiaCSR](#) (2017), [Acko](#) (n.d.)

### 3.2.2.

#### Social protection in the hyperlocal delivery platforms

The platforms covered in this section offer **ride-based accidental insurance** for the **platform workers**, providing coverage for work-related risks such as injuries, disability, and death. The coverage **amount varies between INR 3 lakh (INR 300,000) and INR 10 lakh (INR 1 million)**, depending on the platform<sup>13</sup>.

In addition to accidental coverage, some platforms also provide health insurance for platform workers that, in some cases, covers their spouses, and two children<sup>14</sup>.

Additional social protection-related initiatives vary across the platforms. They include **mobile phone insurance of INR 5,000, cash benefits of INR 525 per day up to INR 50,000 for disability, Skill development programmes for delivery executives** (some extending to their children), financial literacy programmes offered in collaboration with non-government-organisations (NGOs), and outpatient-department (OPD) cover for accident-related injuries not requiring hospitalisation. To promote higher participation of women in the workplace, platforms in this category have implemented various initiatives, including providing access to sanitary napkins,



ensuring CCTV coverage at merchant stores for the safety of women delivery executives, instituting a policy to prevent sexual harassment of women delivery partners<sup>15</sup>, offering vehicles (bicycles or rented mopeds or motorcycles) to women riders who may not own vehicles, granting menstrual leave of two paid days per month for women platform workers, providing access to clean restrooms at petrol stations through partnerships, offering higher joining bonuses to women platform workers, and equipping women platform workers with safety kits including torches and pepper sprays. In addition to these initiatives, digital self-defence training is also provided to the women platform workers.

<sup>13</sup> See Acko (n.d), Zomato (2022), The Economic Times (2022) Swiggy (2020) Swiggy (2021), Swiggy (2022), The Hindu Businessline (2023), and Business Standard (2021) IIFL Securities (2023), and Business Standard (2023)

<sup>14</sup> See Swiggy (2020) (video), The Economic Times (2022)

<sup>15</sup> See Swiggy (2022)

### 3.2.3.

#### Social protection in the home service platforms

In this category, the platform workers are being offered several benefits, including group accidental insurance coverage of **INR 6 lakh (INR 600,000)**<sup>16</sup>. Additionally, platform workers receive health insurance with a coverage of **INR 1 lakh (INR 100,000)**, and **access to 12 OPD visits per year**. Some workers are eligible for extended health insurance, which covers their spouses and two children, with a coverage amount of **INR 2 lakh (INR 200,000)**<sup>17</sup>. In some other cases, platforms in this category facilitate health insurance for workers through an insurer at affordable prices which partners can avail by paying a premium as less as **INR 116 per month**. The benefits include OPD through teleconsultation, and discount on medicines. Education benefits include helping children of the workers in school education through supplementary classes by partnering with an education startup.



One of the platforms in this category has recently introduced **Partner Stock Ownership Plans (PSOP)** worth **INR 5.2 crore (INR 52 million)**<sup>18</sup>. This initiative allows workers to share in the company's success and benefit from its growth. Moreover, the platforms in this category provide skilling opportunities to enhance the professional and managerial skills of platform workers, empowering them for future career growth and development.

### 3.2.4.

#### Social protection in e-commerce platforms

The platforms in this category offer **accidental insurance** coverage to platform workers for work-related injuries, disability, and death, with **varying coverage amounts ranging up to INR 5 lakh (INR 500,000)**<sup>19</sup>.

In addition to accidental insurance, platforms provide various social protection benefits that may vary from platform to platform, such as **group term life insurance of INR 5 lakh (INR 500,000)**, education scholarships for platform workers' children, free video consultations with doctors and discounted medicines and lab tests, financial literacy training through on-demand videos, logistics training in collaboration with the government's skilling agencies, and special upskilling programmes for women platform workers.

Additionally, enrollment of platform workers in government welfare programmes is facilitated through collaboration with Common Service Centres (CSCs). A platform in this category has also been found to collaborate with vehicle service providers in several cities in India to offer discounted vehicle checking and repair services to its platform workers.

<sup>16</sup> See Urban Company (2021)

<sup>17</sup> Please note that extended Health Insurance is available to UC Plus partners only. These workers pay a particular subscription fee, and get other benefits such as minimum guarantee of work. See Urban Company (2022)

<sup>18</sup> See Urban Company (2022b)

<sup>19</sup> See Flipkart (2021), and Amazon (n.d.)

### 3.3 \_\_\_\_\_

## Analysis of Social Protection by Platform of India











Category of Digital Platform	Social Protection Benefits/ Initiatives				
	Accident Cover (including disability, and death) 	Health and Medical Support 	Term Life Cover 	Old Age Protection 	Education Support for Children 
Passenger Mobility	✓	✓			✓
Hyperlocal Delivery	✓	✓			✓
Home Services	✓	✓	✓		✓
E-Commerce	✓	✓	✓		✓

Table 2A : Social protection benefits by platforms in India<sup>20</sup>; Source : Authors' analysis.

<sup>20</sup> This table is prepared by analysing the social protection benefits offered by the platforms covered within the scope of this study as outlined in Chapter 2 earlier.

Category of Digital Platform	Social Protection Benefits/ Initiatives					
	Skilling/ Skill Upgradation	Access to Credit	Facilitating Access to Government Schemes	Maternity Cover	Affirmative Action for Improving Women's Participation	Any Other Benefits <sup>21</sup>
						
Passenger Mobility	✓	✓	✓			✓
Hyperlocal Delivery	✓		✓	✓	✓	✓
Home Services	✓	✓				✓
E-Commerce	✓					✓

**Table 2B :** Social protection benefits by platforms in India; **Source :** Authors' analysis.

**Note1 :** A social protection benefit or initiative is marked with a check if at least one platform business within the category provides it.

**Note 2 :** 'Any other benefits' in Table 2B refer to miscellaneous benefits that vary across platform businesses. These include insurance of mobile phones, loan protection in case of accidental death, damage to helmets, assistance for vehicle repair through partnerships, assistance for fueling the vehicle, etc.

<sup>21</sup> These are miscellaneous benefits that vary across the platform economy.

### 3.3.1

#### **Types of social protection by platform businesses** **- A summary**

1. The social protection mix of platforms varies, but comprehensive accidental insurance is commonly included. This is in line with workers' compensation principles<sup>22</sup>.
2. Continuous learning opportunities through skill development and training are provided by most of the platform businesses. These offerings range from behavioural training, and financial literacy to managerial training helping nurture transferable skills among workers, and enabling horizontal mobility between platforms, and vertical or upward mobility within the company. Some platforms also extend such education and training opportunities to family members of the platform workers.
3. Most platforms provide some health and medical support ranging from free teleconsultation to health insurance extending cover to the family members of platform workers. Interviews with platforms suggest that health coverage for catastrophic events and major critical illnesses is offered more often as compared to common illnesses and outpatient care for reasons of financial viability.
4. The absence of pensions in the social security offerings of platform businesses stems from the unique challenges posed by platform work. Unlike traditional employment arrangements, platform work's transient nature makes it difficult to accumulate a substantial corpus for old age protection through consistent long-term contributions. Innovative approaches are needed to address this issue. Encouraging small, regular savings

habits among platform workers could be a potential solution. On the supply side, there is a need for innovative pension schemes tailored to the platform economy, while on the demand side, a simplified solution to facilitate and streamline small, regular savings for pensions is necessary. Resolving this challenge requires collaborative efforts and innovative solutions from both the industry and policymakers.

5. Social protection benefits available to platform workers sourced through workforce providers may vary from case to case.

Workforce providers are organisations or entities that specialise in assembling and managing pools of skilled and semiskilled labour to supply to platform companies. These entities facilitate the connection between individual workers and large platform businesses, thereby streamlining the process of onboarding and workforce management for these platforms. Workforce providers play a critical role in the platform economy by ensuring a steady supply of labour to meet the dynamic demands of various service sectors, while also offering workers access to livelihood and remunerative opportunities across a range of platform-based services.

Workforce providers provide select social protection like accident cover to platform workers. The client platforms of such workforce providers in turn may extend other social protection measures as part of their policy for all platform workers engaged with them.

Financial viability of social protection is an important consideration for the workforce providers. They explain that their margins are often too small to be able to provide any social protection benefits by themselves.

<sup>22</sup>The underlying principle of workers' compensation is that workers would be entitled to benefits if the injury was caused by their employment, regardless of who caused the injury, and employers would be responsible for specific itemised benefits (Clayton, 2004). However, it is crucial to recognise that these benefits are typically associated with a particular employer and may be lost at the end of an employment contract (Behrendt, 2019).

6. The increasing cost of group term life and group health insurance makes providing the same financially unfeasible for platform businesses as well, as can be seen in the following section.

7. Efforts are being taken by some platforms especially in the hyperlocal delivery segment to increase the representation of women in platform work. These are provided through benefits like paid menstrual leaves, policy to prevent sexual harassment, joining bonus, gender sensitised or women-friendly policies, processes, systems including communication, etc.

8. Several platform businesses recognise that flexi-credit schemes would be very helpful for platform workers to enable credit as a tool of social security. Accordingly, these platforms are helping in providing small-ticket loans by partnering with fintech companies.



### 3.3.2.

#### Financing social protection

1. Interviews conducted with platform businesses reveal that the majority of platforms bear the cost of social protection measures, particularly for directly engaged platform workers, without any contribution from the workers themselves.

2. Some platforms negotiate top-ups for additional benefits which a platform worker is free to avail at discounted rates at their own cost.

3. The cost of comprehensive health insurance poses a significant barrier in providing such coverage to platform workers. **Between 2021 and 2023, health insurance premiums in India increased by 12-15% per year, surpassing the general inflation rate of 4.8%-6.1% during the same period** (Table 3) (Mercer, Marsh (2023). This rise was in line with global experience. The substantial rise in health insurance costs (ibid), combined with the preference of workers for immediate pay over long-term insurance contributions (Ramachandran and Raman, 2021), creates financial viability challenges in offering comprehensive coverage to platform workers.

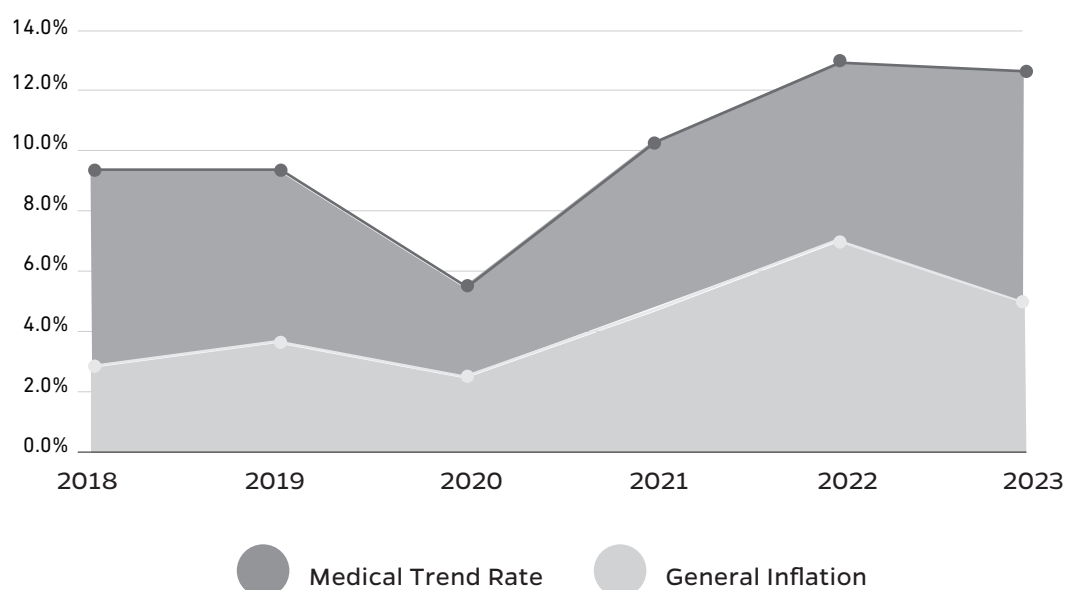


4. In the platform economy, it is common for only a fraction of the registered platform workers to be actively engaged at any given time. Additionally, there is a high level of churn due to the transient nature of platform work. Given the gap between registered and active workers, platform companies generally offer social protection benefits only to active workers. It is important to note that the definition of an 'active worker' may differ from one platform to another.



Country/ Region	2021 Estimated Medical Trend rate	2021 Estimated Inflation Rate <sup>14</sup>	2022 Forecast Medical Trend rate	2022 Forecast Inflation Rate <sup>14</sup>	2023 Forecast Medical Trend rate	2023 Forecast Inflation Rate <sup>14</sup>
<b>Global -with US</b>	10.0%	4.3%	12.5%	7.3%	12.5%	4.6%
<b>Global -without US</b>	10.1%	4.3%	12.7%	7.3%	12.6%	4.6%
<b>North America</b>	6.7%	4.0%	5.7%	6.7%	6.3%	2.6%
<b>Canada</b>	7.1%	3.4%	7.0%	5.6%	7.0%	2.4%
<b>United States</b>	6.3%	4.7%	4.4%	7.7%	5.6%	2.9%
<b>Asia</b>	8.9%	2.3%	10.7%	3.4%	11.5%	2.8%
<b>China</b>	10.4%	0.9%	10.0%	2.1%	10.0%	1.8%
<b>Hong Kong</b>	5.8%	1.6%	6.0%	1.9%	7.5%	2.1%
<b>India</b>	15.0%	5.5%	12.0%	6.1%	12.0%	4.8%
<b>Indonesia</b>	7.7%	1.6%	12.3%	3.3%	13.6%	3.3%

**Table 3 :** Table showing the comparison of the rise of healthcare cost vis-a-vis general inflation around the world in 2018-2023; **Source :** Mercer, Marsh (2023).



**Figure 4 :** Graph showing the comparison of the rise of healthcare cost vis-a-vis general inflation around the world in 2018-2023; **Source :** Mercer, Marsh (2023).

### 3.3.3.

#### Social protection and platform worker engagement

1. Availability of social protection benefits has a positive relation with worker engagement and working hours per day, as well as loyalty or stickiness towards platforms.
2. If asked for contributions, platform workers seem to have lower demand for social protection due to price sensitivity and a preference for immediate pay over long-term investments as reported by stakeholders interviewed for this study. This behaviour has also been documented in studies involving approximately **5,600 workers within and outside the platform economy in India, conducted between 2019 and 2021 (Ramachandran and Raman, 2021; Ola Mobility Institute and Children's Investment Fund Foundation, 2021)**. However, there has been some success in improving willingness to

contribute towards social protection as a result of awareness campaigns and availability of up-to-date, accessible and understandable information about savings accumulated in these programmes.

3. A few platform businesses are enabling platform workers to get enrolled in government welfare programmes. However, it is noted that many platform workers are ineligible for such welfare schemes targeting the most vulnerable or the poorest in the country. This is evident in the wage ceiling criteria or vehicle ownership criteria which renders many platform workers who are seen as new-age asset owners, earning more than their informal or unorganised sector peers, ineligible for government schemes<sup>23</sup>. There is also a perceived low motivation among workers to sign up for government schemes in general due to the cumbersome (reported) enrollment process. Simplification efforts and higher awareness are required to attract more enrollments.

### 3.3.4.

#### **Platform's perspectives on the evolving social protection policy landscape in India**

1. CoSS 2020 is generally viewed favourably by platform businesses as the code identifies platform work that exists beyond the traditional employer-employee relationship. It also detaches the linkage of social protection to employment, thereby making it a progressive step towards universalisation of social protection. However, most of these platforms indicated that the stipulated contribution of 1% of turnover by platforms may need rationalisation based on a scientific methodology.

2. Platforms are concerned that state-level regulations on social protection for platform workers can create duplication, increased

compliance requirements, and higher costs, which may inefficiently utilise resources and provide smaller benefits across multiple schemes without expanding coverage. Additionally, platform businesses and workers operating in different states may face the complication of multiple registrations, leading to further underutilisation of resources.

As observed in this chapter, platform businesses in India have been proactive in offering social protection benefits to their workers. To further enhance and expand these provisions, it is crucial to establish an enabling and progressive policy environment. Towards this end, CoSS 2020 in India provides a strong foundation for universal coverage. The next chapter explores global social protection policies for platform workers, offering insights and valuable lessons from diverse contexts.

<sup>23</sup> Studies find that thanks to the network effect of platforms, platform workers earn more than those workers in similar jobs but unaffiliated with platforms (Ramachandran and Raman, 2021; NITI Aayog, 2022).

04

## Global Landscape of Social Protection for Platform Workers



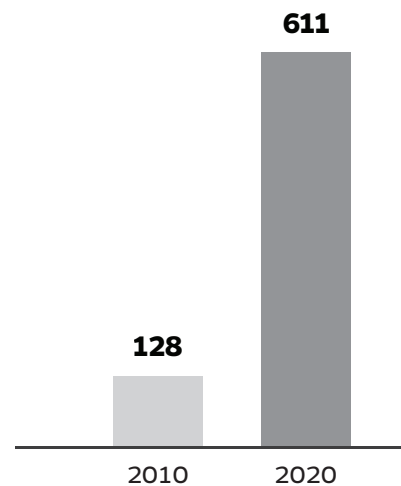
As the platform economy expands globally, the importance of addressing the unique challenges faced by platform workers and ensuring their access to social protection has significantly increased. This chapter examines the landscape of social protection policies for platform workers worldwide, actively highlighting the current state of social protection, identifying emerging trends, so as to inform policy formulation to strengthen social protection in the platform economy.

## 4.1

### Platforms and G20 Nations

The number of platforms operating in G20 countries saw substantial growth from 128 in 2010 to 611 in 2020, representing 79% of all platforms globally in 2021 (ILO, 2021). The delivery sector accounted for the largest number of platforms, with 281 platforms in operation. Online web-based platforms rank second with 251 platforms, while the taxi sector followed with 76 platforms (ibid).

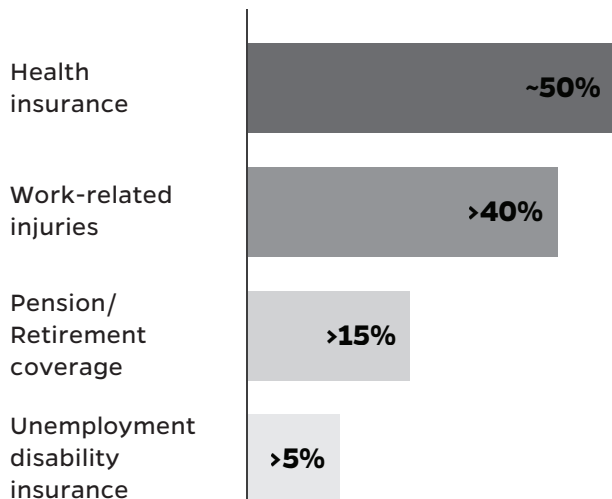
The ILO (2021) studied the coverage of social protection for platform workers in location-based platforms between 2017 and 2020 sampling 12,000 workers across 100 countries. 6,680 of these workers were from G20 countries and the location-based platform workers were only surveyed in developing countries (Argentina, Mexico, India, Indonesia, and China). Key findings about location-based platform workers in these countries are as follows (ILO, 2021).



**Figure 5 :** Number of platforms operating in G20 countries; **Source :** ILO (2021).

1. The average age of workers vary from 27 years (India) to 35 years (Indonesia) in delivery applications, and 33 years (India) to 42 years (Mexico) in cab aggregator applications.
2. Location-based taxi and delivery platforms exhibit a significant gender imbalance, predominantly favouring male participants. It is worth noting that in certain instances, such as in India, women's participation in these sectors has been very limited. Conversely, countries like Argentina, China, Indonesia, and Mexico showcase varying levels of involvement of women in the delivery sector, ranging from 8% to 25%.
3. The key motivating factors to work for passenger mobility platforms were lack of employment opportunities (India, and Mexico), and flexibility of work (Indonesia). Whereas motivations for workers of delivery platforms were better pay in comparison to other jobs (India), lack of employment opportunities (Argentina), and work flexibility (Indonesia).

4. Social protection available to cab and delivery platform workers in G20 countries: Health Insurance (~50% of worker-respondents), unemployment or disability insurance (<5%), pension or retirement benefit (<15%), and work-related injuries coverage (40%).



**Figure 6** : Social protection for cab and delivery workers in G20 countries; **Source** : ILO (2021).

## 4.2

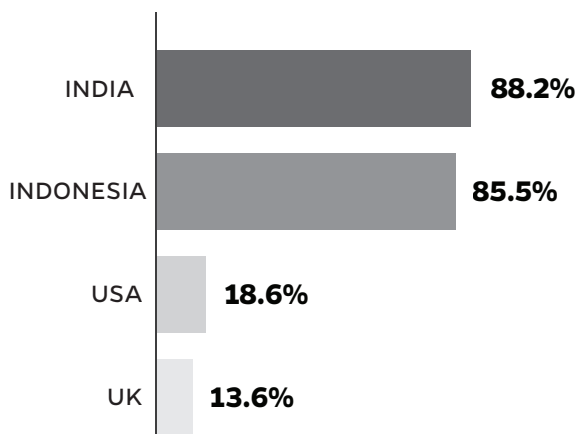
### Global Approaches

The structure of the job market in both developed and developing countries has been significantly impacted by the fluidity of labour markets. As a result, diverse approaches have been adopted by different countries to design social protection systems that are tailored to their specific economic contexts. These approaches aim to strike a balance among financial feasibility, labour market flexibility, and universal coverage. Broadly, these approaches can be categorised as follows.

#### 4.2.1

##### Classifying platform work as formal employment

Under this approach, policies are formulated to facilitate formalisation of platform workers to ensure they benefit from the existing social protection system. This approach is relatively easier to implement in the developed countries with smaller informal workforces, such as the US (18.6%) and the UK (13.6%) (ILO, 2018). However, in developing countries with larger informal workforces like India (88.2%) and Indonesia (85.6%), practical challenges arise due to the sheer size of the informal sector (ibid).



**Figure 7** : Proportion of informal workforce in different countries. Source : ILO (2018).

However, even in developed economies, this approach is often accompanied by a significant cost to job creation. Examples include the impact of Assembly Bill 5 (AB-5) in California, which led to the reclassification of independent truck drivers as employees, resulting in job losses (Brin, 2021). In 2020, AB-5 was replaced by Prop-22 that brought in 'The Protect App-Based Drivers and Services Act' which helped platform workers retain their flexibility of labour while also gaining benefits like assured earnings to the tune of 120% of minimum wages and rebates on healthcare, owed by the platform businesses. However, Prop-22 was declared unconstitutional by late 2021, and the fate of the workers in California and other states in the US is unclear (Oncidi, Gold & Deserio, 2020; O'Donnell, 2020; National Law Review, 2021; Bloomberg Law, 2021).

Similar consequences were observed in Geneva, Switzerland, where court mandates to reclassify platform workers as employees led to job losses and increased expenses for platform businesses (Clark, 2020). Likewise, the UK recognises platform workers as a third category of labourers called "workers", different from "full-time employees" and "independent contractors", with access to minimum wage, paid holiday, pension, etc., leading to higher cost of services and job creation (Russon, 2021; Pitas, 2021; Davies, 2021; Lomas, 2021; Topham, 2021; Keane, 2021).

#### 4.2.2

#### Extending benefits available for informal workers to platform workers

This approach entails extension of statutory coverage to platform workers without change in workers' classification as informal workers. This approach is practised primarily in developing countries where the degree of "informality" is high, and the costs of such schemes are shared among government, consumer, and industry. For example, Uruguay has a unified social security system called Monotax, which provides coverage for all taxi drivers, including those working through online platforms (ILO, 2014). Indonesia has introduced digital measures integrated into ride-hailing applications to provide accident insurance for both drivers and passengers,

and the country has implemented the Badan Penyelenggara Jaminan Sosial (BPJS) scheme, offering universal health insurance and worker insurance to independent, gig, and platform workers (Yoel & Hasym, 2021).

The implementation of these schemes has shown positive results. Uruguay's Monotax scheme has seen a threefold expansion of coverage, with increased awareness through a social security education programme (ILO, 2014). In Indonesia, the BPJS scheme has reached over 23.46 million workers within two years of its implementation (Yoel & Hasym, 2021).

### 4.2.3

#### Dismantling the formal-informal dichotomy

This approach recognises the gig and platform workforce outside of the formal-informal binaries. For example, India's Code on Social Security 2020 affords legitimacy to new-age jobs, recognising platform workers as a separate category of workers outside the traditional employer-employee arrangement and is supported by the E-Shram portal<sup>24</sup> for digital access to schemes.

The Code also suggests that social security schemes on matters relating to life and disability cover, accident insurance, health and maternity benefits, and old-age protection be provided to platform workers. Additionally, the Code proposes setting up a Social Security Fund, which would include contributions by aggregators too. By enabling benefits for workers outside of the formal economy, India has delinked worker entitlements from employment status, of course for progressive universal and portable social security.



<sup>24</sup> The Ministry of Labour and Employment, Government of India, introduced the e-Shram portal in 2021 (PIB, 2021). The centralised database of unorganised workers seeded in Aadhar, has registered more than 28 crore workers, including platform workers (as of November 2022). Upon registration, the workers have immediate access to Pradhan Mantri Suraksha Bima Yojana and can avail relevant government-sponsored schemes that may be introduced in future (E-Shram, n.d.).



#### 4.2.4

##### Entrepreneurship promotion

In the platform economy, any willing individual with an internet-enabled smartphone and a monetisable asset (a motorised or even non-motorised vehicle; skills such as grooming, appliance maintenance etc.) can earn a livelihood (Sundararajan, 2016; Ramachandran, Singh & Narain, 2021). The social security schemes that promote entrepreneurship and boost economic growth, while solving the problem of high unemployment rate. Such schemes are prevalent in Europe. For example, Sweden has institutionalised formal employees taking

unpaid leave of absence for up to six months to pursue entrepreneurship (Gilchrist, 2019). France introduced Plan d'aide au retour à l'emploi (PARE) in 2002, an unemployment insurance aimed at sparking entrepreneurial activities (Hombert, et al. 2020). Under this scheme, individuals who are unemployed can venture into entrepreneurial activities for up to three years, while retaining the unemployment benefits. Portugal has a programme called Apoios à Criação do Próprio Emprego (ACPE). Under this programme, entrepreneurs can access unemployment benefits through the subsistence of early business activity or convert unused unemployment benefits into a lump sum grant to fund a business (OECD, 2018).

## 4.3

### Types of Schemes and Quantum of Benefits

Various countries have implemented social protection schemes for platform workers, focusing on different aspects as follows.



#### Old-age benefits:

**Indonesia:** As part of the BPJS scheme, workers, including gig and platform workers, get access to old-age insurance, work accidental insurance, and death insurance (Yoel & Hasym, 2021).

**Uruguay:** The Monotax scheme serves as a unified social security system and provides mandatory pension coverage for all taxi drivers, including platform workers (ILO, 2014).



#### Health insurance and medical benefits:

**Indonesia:** The BPJS scheme offers universal health insurance for all workers, including independent, gig, and platform workers (Yoel & Hasym, 2021).

**France and Germany:** Platform workers, classified as self-employed, are required to register with the social security system for self-employed workers, granting them health insurance coverage. (Schoukens, 2018).



#### Disability benefits:

**Indonesia:** The BPJS scheme includes work accident insurance, which covers disabilities resulting from work-related accidents (Yoel & Hasym, 2021).

**France:** Platform workers, as self-employed individuals, are entitled to disability benefits through the social security system for self-employed workers (Schoukens, 2018).



#### Maternity benefits:

**Indonesia:** The BPJS scheme provides maternity benefits as part of its coverage for workers, including independent, gig, and platform workers (Yoel & Hasym, 2021).

**The UK:** Maternity benefits are available to self-employed workers (Schoukens, 2018), but it is unclear whether platform workers qualify for these benefits in the current categorisation.

**Uruguay:** Maternity benefits are available for employed or self-employed individuals (Leave Network, 2018), but the status of women platform workers for maternity coverage is not clarified.

The schemes and approaches mentioned above are grounded in the diverse economic contexts in which they are implemented. Different countries have adopted various strategies, ranging from contributory schemes to non-contributory schemes; from emphasising portability to universality. While these approaches aim to achieve similar goals, the existing social security system demonstrates a patchwork of coverage. In many cases, the focus of existing schemes is primarily on health and disability benefits, with room for improvement in areas such as unemployment and maternity benefits. Furthermore, research has revealed that many of the existing benefits for informal workers

remain exclusionary due to specific criteria for eligibility. Given these findings, there is a clear need for further research to develop effective social protection measures that can address the unique challenges faced by platform workers. Such research is the need of the hour in India too.



# 05

## Conclusion and Recommendations



The growth of the platform economy is providing new work opportunities to millions of people around the world. The diversity in the forms of work, business operations, and service provisions is a key feature of the ecosystem of digital platforms. The advantages of the platform work such as higher income, flexibility of work, and inclusivity are well acknowledged. Having said that, the quality of work provided by digital platforms has been questioned on a number of grounds, with provision of social protection for platform workers being one of them. To pave the way for informed and effective future measures, acquiring a thorough understanding of the social security benefits that platforms offer their workers is essential. This entails acknowledging the opportunities presented by such arrangements as well as the challenges they encompass. This report methodically details these social protection schemes, aiming to deepen our collective knowledge of the socioeconomic implications and the advantages of financial inclusion within the platform economy.

Through study of 10 platform businesses operating in India, secondary research, and an evaluation of government policies on social protection in different parts of the world, this paper has presented important findings on the supply dynamics of social protection available to platform workers. The recommendations listed below are informed from these findings and will help in strengthening the social protection systems in the platform economy.



## 5.1

### Recommendations for the Industry, Civil Society, and Government

#### 1. Enhance social protection awareness and participation among platform workers



Platform workers often prioritise higher immediate pay over contributing towards social protection, potentially compromising their resilience against future economic shocks. This preference, coupled with the reported cumbersome enrollment processes and restrictive eligibility criteria for existing government schemes, hinders worker participation in social protection. To address this, it is crucial to improve worker awareness regarding the benefits of social protection schemes and simultaneously adapt existing government schemes to boost worker adoption.

#### 2. Nurture innovative approaches to social protection

The report highlights the challenges faced by both individuals and organisations in securing comprehensive health insurance due to its high and fast rising costs coupled with the transient nature of platform work. These factors make long-term contributions to social security and pension schemes under the traditional models unfeasible. To address these issues, innovative approaches are essential. One potential solution is to encourage and seamlessly facilitate small and regular saving habits among platform workers. Exploring options to break down fixed monthly contributions into smaller, more frequent instalments, say daily or weekly, could be more conducive for platform work. This could be facilitated through tech-enabled micro-savings, micro-insurance, micro-pension schemes, and small-size credits tailored to the platform economy. Such innovations necessitate collaborative efforts from both the industry and policymakers to create simplified, accessible financial solutions that cater to the unique demands of new-age flexible work environments. Notably, such innovative approaches entail not the creation of new funds but modifications to contributory mechanisms.



## 5.2

### Recommendations for the Government

#### 1. Create a central coordinating authority for social protection

Efficiently designing a social protection system that aligns with the needs of platform workers and the characteristics of the platform economy requires synchronised efforts. Uncoordinated policymaking at central and state governments may not just result in duplication of efforts, but also suboptimal use of limited resources. Additionally, this may also unnecessarily increase the compliance burden for the platform businesses resulting in higher cost of services, increasing cost of job creation, and restricting innovation at scale. Establishing a centralised coordination authority for social protection would help in this direction. Some examples of similar bodies can be seen in developing countries like the National Social Protection Committee in Jamaica, and National Social Protection Secretariat in Kenya. Notably, CoSS 2020 has tasked the central government to create a national board for the welfare of platform workers, and formulate policies and regulations on social protection for platform workers. Establishing a central coordinating authority thus is aligned with the vision of CoSS 2020.

#### 2. Harness the potential of existing social protection infrastructure

India possesses a massive yet under-utilised social protection infrastructure that presents a significant opportunity. Consider the untapped corpus of INR 38,000 crore held by Construction Welfare Boards nationwide (Rajora, 2023), or the corpus of INR 1,927 crore available with the National Social Security Fund for unorganised workers (Upadhyay, 2020), or the substantial Employees State Insurance Corporation corpus exceeding Rs. 91,000 crores (Ray, 2020). Additionally, the presence of ESIC hospitals provides an existing infrastructure that can be extended to cater to the social protection needs of platform workers. Adopting a holistic perspective towards these resources enables the redistribution of public resources to ensure optimal social protection for all workers, including platform workers, thereby moving closer to achieving the vision of universal social protection outlined in CoSS 2020.



### 3. Adopt the guiding principles of the RAISE framework for a progressive social protection system in India

To develop a progressively universal, portable, and inclusive social protection system in India, Ramachandran, Raman, and Singh (2021) propose the following guiding principles within the RAISE framework

- a Recognise the varied nature of platform work to design equitable schemes;
- b Allow augmentation of social security through innovative financing mechanisms;
- c Institutionalise a scientific approach while designing schemes, factoring the impact on job creation, platform businesses, and workers;
- d Support workers in subscribing to government schemes and welfare programmes through widespread awareness campaigns;
- e Ensure benefits are readily accessible to workers.

Implementing these principles will pave the way for an effective and inclusive social protection system that meets the needs of platform workers in India, and beyond.

#### 4. Social Protection benefits should be portable across all the states of India

Inter-state migrant workers are a reality of the labour market of India. Because of the low entry barriers, large market access, income security, etc the platform work is preferred by many migrant workers. The country has witnessed a large-scale reverse migration of workers from the cities to their native places due to the absence of portable social protection systems. Thus, the government should build a social protection system that benefits the workers irrespective of their state identity. It will be useful to start with one uniform identity of a worker across India, UAN number through e-Shram portal provides that opportunity. Later, the government should enrol workers to the social protection schemes using the UAN number. These benefits could then become an essential social protection floor for platform workers with state benefits only providing a supplementary benefit to the workers.





## 5. State regulations on social protection should retain the essential definitions of CoSS 2020

CoSS 2020 defined gig and platform work for the first time in India, marking a historic global precedent. This legislation provides apt descriptions of the features inherent in these emerging forms of work.

Consistent definitions between the Union and State governments would ensure seamless transfer of social security benefits from the union government after implementation of CoSS 2020 without any inclusion - exclusion errors.

Thus, the state government must retain definitions specified under the CoSS 2020 as they formulate policies and draft regulations as per their state-specific context. Some of the key definitions as per Chapter - I of CoSS 2020 are mentioned below.

**a** Aggregator: A digital intermediary or a market place for a buyer or user of a service to connect with the seller or the service provider. (Section 2(2))

**b** Gig Worker: A person who performs work or participates in a work arrangement and earns from such activities outside of traditional employer-employee relationship. (Section 2(35))

**c** Platform Work: A work arrangement outside of a traditional employer-employee relationship in which organisations or individuals use an online platform to access other organisations or individuals to solve specific problems or to provide specific services or any such other activities which may be notified by the Central Government, in exchange for payment. (Section 2(60))

India is on the brink of an unprecedented opportunity to lead in developing a social protection policy grounded in progressive universalism and portability. By creating a policy framework that is informed, innovative, inclusive, and forward-looking, India can establish a benchmark for the world. Our efforts must aim to sculpt a future where social protection policies are responsive to the evolving realities of the platform economy and stand as exemplars for global adoption. The time is now for decisive action to reinforce a platform economy that is both sustainable and inclusive.

# 06

## Strengthening India's Platform Economy - A Research Agenda



Platform work is an undeniable growth engine of the Indian economy. It is imperative to undertake extensive and continuous research to unpack the impact of platformisation on our everyday lives. Thus, the future research agenda for strengthening the platform economy, with a focus on inclusivity and resilience, outlines a comprehensive roadmap for researchers across various disciplines. This agenda is crafted to deepen the understanding of the platform economy, anticipate future trends, and identify opportunities for policy intervention and innovation. It aims to equip researchers, policymakers, industry, and civil society with the insights needed to foster a thriving, equitable, and sustainable platform economy.

## 6.1 \_\_\_\_\_

### Expanding Worker Surveys

Building on previous large-scale worker surveys of OMI Foundation (viz. over 5,000 workers within and outside the mobility platform economy, and 600 women workers), there is a need for more detailed examination of the supply and demand sides of the platform economy. Future research should cover time series analysis of the impact of digitalisation on the lives and livelihoods of workers across work profiles and skills within the platform economy. Future research should also unpack consumer behaviour, platform service preferences, and their impact on workers' livelihoods. These surveys are crucial for providing a holistic view of the platform economy, identifying new areas for livelihood creation, and economic empowerment.

## 6.2 \_\_\_\_\_

### Innovative Social Protection Models

Research should explore demand-side dynamics of the social protection ecosystem in the platform economy. This involves studying the opportunities and challenges in accessing social protection offered by platform businesses, government, and the market in general, by millions of platform workers in India. Research should also unpack innovative models of social security tailored to the platform economy. This includes investigating how social protection schemes can be designed for inclusivity and resilience, empowering workers to undertake new forms of labour in a rapidly growing economy. There's a vital need to develop policies ensuring comprehensive coverage and portable social security for all workers, regardless of their employment status.

## 6.3 \_\_\_\_\_

### Promoting Inclusive Growth and Gender Equity

Research must continue to focus on the interplay between digital access, economic mobility, and gender. Identifying barriers and enablers to women's equal participation and leadership within the platform economy is essential. Studies should focus on strategies that promote equal opportunities for all genders and mitigate systemic biases. There is an opportunity to unlock the full potential of the platform economy and catalyse women-led development in India.

## 6.4 \_\_\_\_\_

### **Quantifying Economic Contributions and GDP Impact**

Large-scale studies to baseline the platform economy and estimate its contribution to the national economy are needed. This research should quantify the sector's impact on GDP, livelihoods and economic diversification to offer evidence-based insights for a broad audience. Understanding the scale and significance of the platform economy is crucial for informed policy-making.

## 6.5 \_\_\_\_\_

### **Skilling for Future Technologies**

With rapid technological advancements, there is a pressing need for continuous skilling and reskilling of the workforce. Future research should focus on identifying skill gaps and developing frameworks for lifelong learning, ensuring the workforce is prepared for the jobs of tomorrow. This includes a focus on sustainable practices and green jobs, aligning with national and global environmental goals.

## 6.6 \_\_\_\_\_

### **Developing Robust Platform Economy Ecosystems**

Future studies should support the development of robust ecosystems for the platform economy. Studying regulatory environment, infrastructure needs, and the role of innovation can foster a thriving platform economy. Exploring collaborative strategies among government, private sector, and civil society can create a conducive environment for the platform economy's growth.

This research agenda is ambitious and comprehensive, reflecting a commitment to generating valuable insights that support the growth of an inclusive, resilient, and sustainable platform economy. By addressing both the supply and demand sides, focusing on the needs of India's young and aspirational population, and anticipating future trends, researchers are positioned to make significant contributions to the field of platform economy studies.

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