WOMEN IN THE
PLATFORM ECONOMY:
Breaking Barriers & Driving Inclusive Growth

A Report by OLA MOBILITY INSTITUTE

In Collaboration with CHILDREN’S INVESTMENT FUND FOUNDATION
This report is the product of a strategic collaboration between Ola Mobility Institute and Children’s Investment Fund Foundation to accelerate the participation of women in the platform economy.

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

**The Children’s Investment Fund Foundation (CIFF)** is an independent philanthropic organisation, with offices in Addis Ababa, Beijing, London, Nairobi and New Delhi. Established in 2003, CIFF works with a wide range of partners seeking to transform the lives of children and adolescents across the world. CIFF’s areas of work include maternal and child health, adolescent sexual health, nutrition, education and income generation, child protection and supporting smart ways to slow down and stop climate change.

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Foreword

India is one of the first countries in the world to recognise two new categories of workers outside the traditional employer-employee arrangement, mandating social protection for all. This form of delinking social security from employment has catapulted India’s labour governance and social security regimes into the 21st century. While “platformization” has kept the economy afloat during the pandemic, we must pause and ponder over the opportunity it also creates to improve the Female Labour Participation Rate (FLPR).

Digitalisation has heralded a new era, challenging gender norms and improving economic mobility. Platforms offer job flexibility and more freedoms to women, who are traditionally constrained by social norms. This not only grants them a degree of financial autonomy but also improves their overall social status. However, there is a dearth of data on what enables, inhibits, and promotes women participation in the platform economy. This important and timely report by Ola Mobility Institute (OMI) shows how platforms are inclusive by design, with low entry barriers, enabling women to monetise their assets, including skills, with flexible working hours and locations. It, therefore, becomes imperative for the country to leverage the platform economy in its bid to improve women participation in the workforce.

Higher participation in the workforce will improve women’s access to finance, technology, income and even social security. This report highlights the role platform economy can play in redefining the socio-economic landscape of India in the years to come. The comprehensive analysis made by this study, highlights platform companies’ immense potential in reducing the skilled labour demand-supply, by branching across sectors, bridging the urban-rural divide, and bringing into their fold more women entrepreneurs. The report lays out that to truly achieve financial and digital inclusion, there is a need for multi-stakeholder engagement, with detailed gender audits of public schemes and programmes, such as National Skills Mission and Make in India. The role of the public sector in empowering women with access to innovative, scalable, sustainable financing that would allow them to invest in assets such as smartphones, vehicles, and skills, is also captured in the recommendations.

With digitalisation redefining economies around the world, India is leading this transformation with the largest workforce in the gig economy. The landmark legislation — the Code on Social Security, 2020 — is an inflection point in unlocking jobs in the platform economy. I congratulate OMI for this evidence-based report, which offers valuable insights on the platform economy’s role in catalysing a shift from traditional labour models to ones that are flexible, sustainable and scalable. This is a crucial step towards building an inclusive economy.

12 August 2021,

New Delhi

(D.P.S. Negi)

STOP CHILD LABOUR

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Foreword

The amalgam of evolving consumer needs, technological advancements and worker aspirations has made platform businesses a mainstay of the Indian economic landscape. Platformization has kindled structuring of the labour markets, with the Government of India according legitimacy to new-age gig and platform work through the Code on Social Security, 2020.

Platform economy, which is inclusive by its very nature, has also enabled greater women participation in the labour force. This is evidenced by a heightened participation of women in platform jobs such as hyperlocal delivery, logistics and warehousing, passenger mobility, health and wellness, beauty and self-care, among others. These changing labour practices have a long-term cascading effect on breaking gender stereotypes and uplifting the socio-economic status of women.

However, across sectors, the labour force participation of women remains abysmally low. It is important to understand the interface of women’s economic participation and platform economy, to truly leverage its equalising potential. Through this report, OMI brings evidence-based perspectives on this intersection, with insightful recommendations to support them. Surveys conducted among individual platform workers and aspirants across six cities - Bengaluru, Mysuru, Jaipur, Jodhpur, Udaipur and Delhi helped the report identify their motivation and challenges.

The report also captures the sense of autonomy and agency that the platform economy provides to women workers. The Institute has gone above and beyond in its secondary literature review and stakeholder consultations to delve deeper into the themes around skilling, access to finance, mobility, and gender-inclusive platform business. The stakeholder consultations with government officials address the current policy lacunae and how a more enabling environment can be created for India’s women workers. The report can, thus, provide a framework to policymakers, aid them in redefining livelihood opportunities for women through multi-stakeholder collaborations.

OMI’s meticulous analysis is accompanied by recommendations fundamental to achieving an inclusive economy. Better public infrastructure, universal coverage of social security benefits, better access to finance, and gender-responsive communication plans sit at the heart of this report. We believe that women’s economic participation and gender equality cannot be viewed in silos, and the report reinstates this belief with its emphasis on the need for a comprehensive strategy encompassing all relevant policies and public programmes. The time for collective action by government, industry and civil society is now and we must ensure the future of work for women sees its full potential.
Acknowledgements

The landscape of women in the platform economy is still an underexplored aspect of India’s economic reportage. In that context, it has taken the time and cooperation of several individuals and organisations to put together the quantitative and qualitative data presented in this report.

First, we would like to place our thanks to the multiple stakeholders of the various platform businesses, women-centric companies, civil society organisations, and allied stakeholders who willingly shared anecdotes, success stories, and challenges in this fast-evolving work environment. Further, many of the profiled organisations such as Urban Company, Swiggy, Taxshe, Sakha Cabs and Azad Foundation, TeamLease, Dunzo, Avail Finance, Ola, Ola Foundation, and IndiaTech also participated in an online consultation organised in March 2021. The roundtable added much perspective to our recommendations. Most of them have been aligned with the findings of the report.

Secondly, we owe our gratitude towards various officials in the Government of India, Government of Rajasthan, Government of Delhi, and Government of Karnataka for granting us one-on-one interviews. Their receptivity to the topic was highly encouraging. Some of the policy initiatives stem from our direct learnings from such interviews.

The secondary literature review and the backbone of analysis for this report comes from the academic publications of several development organisations. Representatives of the Initiative of What Works to Advance Women And Girls in the Economy (IWWAGE), SafetiPin, Dvara Research, Vidhi Legal, Nikore Associates, JustJobs Network, International Finance Corporation (IFC), Women’s World Banking, and the Institute for Transportation and Development Policy (ITDP) provided deep insights during the stakeholder consultations. Moreover, their consistent work in the field continues to fuel our combined effort to take transformative and affirmative steps for women’s economic empowerment.

This report is possible only because of the women who chose to engage with us through the individual surveys. We acknowledge their voices in capturing what happens on ground when it comes to platform work. We are privileged to represent the voices of women who aspire to join the platform workforce as well.

Last but not the least, we register our immense gratitude to PwC for its invaluable efforts in interviewing women - affiliated to platforms and those outside the platform economy, as well as stakeholders from the government, private sector, and civil society, and supporting us with complete research and analysis, amidst the ongoing pandemic. The PwC team led by Sujata Mullick and colleagues at the Ola Mobility Institute - Yash Narain, Snehil Singh and Apoorv Kulkarni - have truly been our partners in achieving what we hope is a milestone in the journey of women’s economic empowerment in India.
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ABBREVIATIONS

EXECUTIVE SUMMARY
## ABBREVIATIONS

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<th>Description</th>
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<tbody>
<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
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<tr>
<td>APY</td>
<td>Atal Pension Yojana</td>
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<tr>
<td>ASDC</td>
<td>Automotive Skills Development Council</td>
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<tr>
<td>B2B</td>
<td>Business to Business</td>
</tr>
<tr>
<td>B2C</td>
<td>Business to Customer</td>
</tr>
<tr>
<td>CII</td>
<td>Confederation of Indian Industry</td>
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<td>CIFF</td>
<td>Children’s Investment Fund Foundation</td>
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<tr>
<td>CoSS</td>
<td>Code on Social Security</td>
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<tr>
<td>CPR</td>
<td>Centre for Policy Research</td>
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<tr>
<td>CSO</td>
<td>Civil Society Organisation</td>
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<tr>
<td>CSR</td>
<td>Corporate Social Responsibility</td>
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<tr>
<td>EMI</td>
<td>Equated Monthly Instalment</td>
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<tr>
<td>EPC</td>
<td>Electricians, Plumbers and Carpenters</td>
</tr>
<tr>
<td>EPFO</td>
<td>Employee Provident Fund Organisation</td>
</tr>
<tr>
<td>ESI</td>
<td>Employees’ State Insurance</td>
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<tr>
<td>FICCI</td>
<td>Federation of Indian Chambers of Commerce &amp; Industry</td>
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<tr>
<td>FLFP</td>
<td>Female Labour Force Participation</td>
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<tr>
<td>GoI</td>
<td>Government of India</td>
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<td>GMSA</td>
<td>GSM Association</td>
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<tr>
<td>GST</td>
<td>Goods and Services Tax</td>
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<tr>
<td>HR</td>
<td>Human Resources</td>
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<tr>
<td>ICRRIER</td>
<td>Indian Council for Research on International Economic Relations</td>
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<tr>
<td>IFC</td>
<td>International Finance Corporation</td>
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<tr>
<td>INR</td>
<td>Indian Rupee</td>
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<tr>
<td>IT</td>
<td>Information Technology</td>
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<tr>
<td>ITDP</td>
<td>Institute for Transportation &amp; Development Policy</td>
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<tr>
<td>IWWAGE</td>
<td>Initiative for What Works to Advance Women and Girls in the Economy</td>
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<tr>
<td>KPI</td>
<td>Key Performance Indicators</td>
</tr>
<tr>
<td>MFI</td>
<td>Micro-finance Institutions</td>
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<tr>
<td>MoHUA</td>
<td>Ministry of Housing and Urban Affairs</td>
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<tr>
<td>Abbreviation</td>
<td>Full Form</td>
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<tr>
<td>MoRTH</td>
<td>Ministry of Road Transport &amp; Highways</td>
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<tr>
<td>MSME</td>
<td>Ministry of Micro, Small &amp; Medium Enterprises</td>
</tr>
<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
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<tr>
<td>NCAER</td>
<td>National Council of Applied Economic Research</td>
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<tr>
<td>NIPFP</td>
<td>National Institute of Public Finance and Policy</td>
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<td>NPS</td>
<td>National Pension Scheme</td>
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<td>NSDC</td>
<td>National Skill Development Corporation</td>
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<td>NSSO</td>
<td>National Sample Survey Office</td>
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<td>OMI</td>
<td>Ola Mobility Institute</td>
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<tr>
<td>ORF</td>
<td>Observer Research Foundation</td>
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<tr>
<td>OTP</td>
<td>One-time password</td>
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<td>PE</td>
<td>Platform Economy</td>
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<tr>
<td>PMJJBY</td>
<td>Pradhan Mantri Jeevan Jyoti Bima Yojana</td>
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<tr>
<td>PMJAY</td>
<td>Pradhan Mantri Jan Arogya Yojana</td>
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<tr>
<td>PMSBY</td>
<td>Pradhan Mantri Suraksha Bima Yojana</td>
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<tr>
<td>SIDBI</td>
<td>Small Industries Development Bank of India</td>
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<tr>
<td>SOS</td>
<td>Save Our Souls</td>
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<tr>
<td>ULB</td>
<td>Urban Local Body</td>
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<tr>
<td>UNICEF</td>
<td>United Nations International Children's Emergency Fund</td>
</tr>
<tr>
<td>UPI</td>
<td>Unified Payments Interface</td>
</tr>
<tr>
<td>USD</td>
<td>United States Dollar</td>
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<tr>
<td>VVGNLI</td>
<td>V V Giri National Labour Institute</td>
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<tr>
<td>WBC</td>
<td>Women Banking Correspondents</td>
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<td>WHO</td>
<td>World Health Organisation</td>
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EXECUTIVE SUMMARY

The world of work is constantly changing. With advancements in technology, evolving consumer needs and worker aspirations, and the expanding scope of the marketplace, platform businesses have become omnipresent in India’s economic landscape. Yet, as the platform economy scales, the number of women as platform workers remains relatively insignificant. With ~4 million platform jobs estimated to be created by the end of 2019 across on-demand passenger mobility, hyperlocal delivery, logistics, and professional home services1,2, women constitute less than 2% of the workforce3,4. The situation calls for an in-depth analysis of what enables, inhibits, and promotes women’s participation in the platform economy.

First, the growth of the platform economy must be acknowledged, while at the same time the reasons for the falling Female Labour Force Participation (FLFP) rate must be studied. The intersection of both the themes could reveal some unique areas of interventions. The secondary literature reviews and stakeholder consultations were conducted to particularly delve into relevant topics such as skilling, mobility, access to finance, and gender inclusive platform business. The key findings chapter reflects in-depth challenges and good practices across the key parameters. They culminate as thematic recommendations towards the end of the report.

Finally, documenting the voices of women in the platform economy as well as women who could potentially work in the same space, has provided great insights into what motivates them, aids them as well as challenges them to take up these redefined livelihood opportunities. The report summarises the findings from two surveys of women in these categories. The surveys provide insights on the awareness of the platform economy amongst women and also their willingness to participate in it. The women platform workers surveyed revealed how the platform work provides them a sense of autonomy and agency. Their aspirations and motivations are also captured in the surveys. The interviews with various stakeholders also helped us dive deep into the workings of platform businesses and allied industries. Additionally, the stakeholder consultations with government officials helped us understand the policy lacunae in creating more enabling environments for the country’s women workers.

Through the qualitative study and the quantitative surveys, the insights have been triangulated as findings in Chapter 4. This includes strategic interventions addressed to the platform businesses, and policy recommendations to the public sector. Some of them are – improving public infrastructure, creating enablers for better access to finance, ensuring universal coverage of social security benefits, creating awareness through gender sensitisation workshops, and designing gender-responsive communication plans.

This report would act as a primer in understanding the intersectionality between women’s economic participation and the platform economy. The future of work for women holds immense promise, to be fulfilled by the collective action of the government, industry and civil society. We believe that this report and its offshoots would catalyse women’s economic empowerment in India.

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1 “Jobs Are Being Created, Ola And Uber Added 2.2 Mn Jobs: NITI Aayog CEO Kant” Inc42. February 2019.

2 Betterplace Survey: Source: “Gig Economy Is Here: 21 lakh blue-collar jobs to be created in next 12 months, reveals survey” CNBCTV18. March 2019

3 Rough estimate by OMI: A report by staffing platform, TeamLease Services, revealed that in 2019, the number of women in platform-based jobs in the mobility and logistics sector increased by 70% from 40,000 in 2018 to 67,900. An additional 8,000 women are engaged by Urban Company primarily in beauty and wellness services among other professional home services, as of January 2021. Further, the number of women as delivery agents or passenger mobility driver-partners is 2,000 as per news reports. This takes the number of women platform workers up to 77,900 among the ~4 million strong platform workforce, constituting 1.95%.

Women in the Platform Economy: Breaking Barriers & Driving Inclusive Growth

01 CURRENT SCENARIO

Women constitute less than 02% of the ~4-million strong platform workforce in the on-demand passenger mobility, hyperlocal delivery, logistics, and professional home services domains.

02 GOAL OF THE STUDY

Increase the participation of women in the Indian economy by leveraging digital platforms.

03 WHY ARE DIGITAL PLATFORMS SUITABLE FOR WOMEN?

Platforms afford workers the flexibility and choice to monetise assets when and where they want, and augment asset ownership, dual benefits unavailable in traditional employment forms.

04 RESEARCH OBJECTIVES

- Study the aspirations, motivations, incentives, and challenges of women participating in the platform economy
- Document good practices in the industry and identify areas of improvement

05 METHODOLOGY

Survey of Individual Platform Workers
- 84 women platform workers engaged by Urban Company, Swiggy, and Sakha Cabs
- From October 2020 to February 2021
- Phone interviews/ smartphone surveys administered by platform businesses

Survey of Aspirational Women
- 624 women not affiliated to any platforms
- Across 6 tier-1, tier-2 cities of Bengaluru, Mysuru, Jaipur, Jodhpur, Udaipur, and Delhi
- Between November and December, 2020
- Field / offline surveys

Indicators
Each woman (platform/ aspirational) was asked 40 to 55 questions grouped under 8 indicators in a semi-structured interview
- demographic profile
- asset ownership
- aspirations, attitudes & anxieties
- enablers & inhibitors
- work experiences & remuneration
- job satisfaction & continuity
- social security & financial inclusion
- skilling & training
RECOMMENDATIONS

Expert Interviews

- Telephonic and virtual interviews with experts
- 40 organisations across 3 categories of stakeholders
  - Government: GoI, Rajasthan, Delhi, and Karnataka (departments looking into women and child development, labour and employment, skill development and entrepreneurship, transport, tourism, finance, financial corporation, police, industries, etc.)
  - Industry: Urban Company, Swiggy, Taxshe, Sakha Cabs and Azad Foundation, TeamLease, Dunzo, Avail Finance, Ola, and IndiaTech

Validation of findings and recommendations

- Policy Roundtable with the industry in March 2021 to validate findings and recommendations

Recommendations for the Industry

- **01** Women Empowerment Programmes & Gender Sensitisation with Family
- **02** Gender-Responsive or Intensive Communication Plan
- **03** Partnership with Government & Civil Society Organisations
- **04** Better Infrastructure & Work Design to create enabling environment for women workers
- **05** Diversity & Inclusion (Gender-based Hiring Targets & Incentives)
- **06** Social Security Benefits (Ensure Enrolment; coverage of women partners especially)

Recommendations for the Public Sector

- **01** Ensuring universal coverage of platform workers through the Code on Social Security, 2020
- **02** Providing safe and accessible public infrastructure for women
- **03** Bridging skill gaps by carrying out periodic assessments and partnering with companies for onboarding skilled women
- **04** Organising gender sensitisation programmes for personnel in public-facing roles
- **05** Banking the unbanked and under-banked women through FinTech organisations
- **06** Incentivising inclusive businesses
- **07** Enabling data-driven decision making
01 INTRODUCTION AND BACKGROUND
Digital platforms have emerged as an increasingly preferred medium of work over the past decade. In this context, the gig economy has gained much popularity and academic attention due to its rapid growth and large scale of impact. While there is growing evidence on developments in the types of gig economy, the geographic complexities and workers’ experiences within them, little of the research conducted to date has focused on women’s experience in the platform economy.

WHAT ARE GIG AND PLATFORM ECONOMIES?

The gig economy comprises all jobs outside the traditional employer-employee arrangement. A subset of the gig economy is the platform economy where workers leverage the medium of digital platforms to earn a livelihood. Such 21st-century jobs have local and global reach and involve varying degrees of job complexities warranting the employment of different skill sets.

Studies suggest that 56 percent of new employment from India is generated by the gig economy. Global reach, flexible working hours, availability of jobs across sectors and skill levels, and low entry barriers are key enablers of growth. In this light, India’s digital platform economy across passenger mobility, logistics, retail, agriculture, already engaging 15 million workers, is expected to create a potential value of half a trillion dollars (i.e., USD 500 billion) by 2025. This report seeks to explore this promising market in the Indian landscape through a gendered lens with a focus on work generated specifically through digital platforms.

Unlike traditional jobs, the platform economy affords flexibility and choice of labour - the agency to determine when and where to work - a unique characteristic benefitting workers across nations, thereby accelerating the growth of platform jobs the world over. At the same time, the platform economy is not without its challenges, especially when viewed using the lens of gender. In India, existing socioeconomic and cultural barriers have disproportionately impacted women more than they have men; the lack of access to finance and other physical and non-physical assets including smartphones, motor vehicles and skills, and the lack of access to personal mobile devices and steady internet come in the way of women pursuing platform livelihoods. These issues have exacerbated deep cultural biases that limit women’s access to education and training, safety in public spaces, and stereotypes of jobs that are acceptable for women to take up.

The scope of this report includes developing an understanding of the perceptions of women as workers in the platform economy.
India’s gig and platform workers have gained further visibility through the recently passed Code on Social Security (CoSS)\(^\text{12}\). Among questions surrounding the connection between worker classification regimes, worker status and social security, the legislation addresses much-needed definitions for gig and platform workers\(^\text{13}\) and mandates social protection for all workers regardless of their employment status, thus catapulting India’s labour governance to the 21st century\(^\text{14}\). Under this new law, platform work is a step up from unorganised work, as it places emphasis on regular payments, aggregating work demand, and keeping records for posterity. The workers themselves are empowered for they enjoy independence, agency, and guaranteed payments by the clients upon completion of service\(^\text{15}\). While the law does not make exclusive provisions for gender-focused incentives, it has created potential for the necessary intervention from both public and private spheres to empower women as key economic contributors.

**THE FUTURE OF WORK FOR WOMEN**

This legislation comes at an important time when India’s female labour force participation rate is at an all-time low at 20.8 percent in 2019\(^\text{16}\), almost 5 percent points below its figure at the start of the decade\(^\text{17}\). As the legislation attempts to provide dignity and security to all platform workers, efforts need to be taken to support women’s economic empowerment to ensure that the benefit of the gig economy evolves to the benefit of all.

Women have wider demand for and access to jobs than ever before. According to the ILO, there may be more women than men in certain jobs, including personal care, health care, cleaners and helpers, teaching, customer services, food preparation and other clerical services\(^\text{18}\). In the same report, other industries are seen to have equal or almost equal representation of women to men; these include legal, social and cultural professionals, sales workers, business and administration professionals, hospitality, retail, handicrafts, production, etc\(^\text{19}\). There is a shortage of women workers in industries including but not limited to electrical, building and related trades, metals, drivers and mobile plant operators, labour in mining, construction, manufacturing and transport, etc\(^\text{20}\). A glance at these choices shows that women opt for higher-skilled, non-manual jobs, or jobs typically aided by knowledge and technology. The platform economy offers women such skill-based, technologically driven jobs.

The future of work for women is digital\(^\text{21}\), hence transformational interventions are required to support women’s entry and growth in the platform economy. With well-timed and holistic interventions, India can effectively leverage its skilled workforce across regional boundaries to uniquely benefit women. Overall, there needs to be a concerted effort from various stakeholders involved - such as the governments at the centre, states and cities, platform companies, industry associations, civil society organisations (CSOs), women’s groups, and financial institutions, among others - to improve women’s participation in the platform economy.

### 1.2. THE IMPACT OF COVID-19

The changing idea of how we work and where we work has been further disrupted with the onset of COVID-19, physical distancing, and other pandemic-appropriate behaviour. Along with the health consequences of the pandemic, there have and will continue to be severe labour market and socio-economic consequences across sectors.
At the same time, governments have become aware of the essential nature of these services, and despite the initial effects of disruption, delivery and rideshare workers were given special permission across Indian states to operate at the frontline and offer door-to-door delivery of essentials including medicines, groceries and food, among others. Cities and governments have, thus, leveraged digital platforms and platform workers in helping neighbourhoods stay connected through the lockdowns. “The conversation has turned to how well the state can leverage the platform economy for public good.”

Nonetheless, the platforms themselves were hit as badly as any other industry, but exhibited resilience, and relatively good management and response to the crisis in the form of immediately declaring medical assistance for workers and their families, distributing personal protection kits, food and groceries, and communicating hygiene instructions leveraging their enormous reach. Once services were allowed to resume, platforms also took care to setup fumigation centres across the country for cleaning vehicles, installing partitions in cabs and auto-rickshaws, and to train their partners in additional hygiene protocol to be followed while offering their services across the spectrum. Though the scope of this report pertains to women in the platform economy, the post-Covid scenario adds more questions to women’s participation in a new and evolving industry. More women are being forced to fall out of the workforce to manage domestic care-work. Further, the Fairwork Foundation reports that women previously engaged in the domestic and care work platform businesses have also been forced to stay back at home, as their jobs were initially considered as ‘non-essential’ sectors.

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[FIGURE 1: MEASURES TAKEN BY PLATFORM BUSINESSES AGAINST COVID-19](#)

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22 “Gig workers are superheroes who keep neighbourhoods connected.” The Economic Times. April 2020
26 Adapted from “Leveraging and Protecting the Gig Economy against COVID-19”. Ola Mobility Institute. April 2020.
01. PROTECTING WORKERS IN THE WORK ENVIRONMENT

a. Strengthening operational safety and health measures
Securing safety and health through training and education
- Platforms have launched dedicated hotlines and websites to disseminate information and take preventive action

b. Mandating the use of hand sanitisers and masks
Platforms, particularly, those handling food and other deliveries have mandated the use of hand sanitizers and masks by their driving and delivery partners and require them to wash their hands regularly and observe “coughing etiquette” as specified by WHO and health ministries around the world.

c. Adapting the work environment
   i. Enabling contactless deliveries
   ii. Servicing new markets - from food delivery to grocery and medicine delivery
   iii. Going digital: encouraging card-less, cashless payments, ‘no-contact’ payments

02. SUPPORTING THE LIVELIHOOD OF WORKERS AND THEIR FAMILIES

a. Providing health access for all and expanding paid leave
Providing health access and insurance and covering medical expenses
   i. Ola has facilitated free medical help for all driver-partners and their families. The driver-partners and their spouses will be covered by a sum of INR 30,000 under which they will receive a compensation of INR 1,000 per day for a maximum of 21 days for an individual from the date they are tested positive for COVID-19. The cover would include their hospital expenses and home quarantine prescribed by a doctor.
   ii. Urban Company is contributing INR 1.5 Cr to a COVID-19 relief fund to help the families of 30,000 gig workers.

b. Paid sick leave
Delhivery, India’s courier pickup and delivery company has provided paid sick leave for 40,000+ central and field employees and partners. This policy will continue through COVID-19 outbreak, with no stipulated end date.

03. SECURING INCOME AND LIVELIHOODS OF PLATFORM WORKERS AND THEIR FAMILIES

a. Safeguarding small businesses
   i. Ola has created a corpus of INR 20 Cr, called the ‘Drive the Driver Fund’ to support auto-rickshaw, cab, kaali-peeli and taxi drivers to mitigate the effects of the lockdown on their income.
ii. Ola has partnered with Avail Finance under the Ola Sahyog initiative to enable instant access to cash for 100,000 eligible driver-partner families across the country. This would provide crucial credit of INR 1200 per week for three weeks to foot household expenses, set off against future earnings on the platform.

b. Waiving lease and insuring payments
Urban Company is extending interest-free business advances and delayed payback periods to protect the platform workers, self-employed and small businesses engaged with them.

Examples of platforms in India taking such measures: Ola, Uber, Urban Company, Swiggy, Zomato, Dunzo, Flipkart, Big Basket, Delhivery
The Indian platform economy has quickly gained traction and functions as an avenue of job creation. It attracts many aspiring workers including the youth and women. However, women continue to face challenges across social, financial, educational and skill-based tropes that limit their participation in the field. This study is premised on the fact that the platform economy has the potential to engage a large number of women as part of its workforce through private and public sector interventions. In this context, it is important to understand the extent and magnitude of this sector in terms of women’s agency and mobility, digital literacy, financial inclusion, social support and biases, and women’s livelihood opportunities.

This study seeks to understand the motivations, experiences, and obstacles of two types of women: those currently working in platform businesses (henceforth, termed as ‘Individual Platform Workers’), and those not currently contracted in such work but have the potential or aspiration to participate in platform business (henceforth, termed as ‘Aspirational Women’).

For Individual Platform Workers, the study explores the larger idea of platformization of work within the sector, in which managerial control often rests with a third party who may not actually be the job-creator, thus giving rise to models and processes that redefine the experience of work in the context of evolving regulatory mechanisms. Additionally, this study seeks to understand the barriers that limit the Aspirational Women’s ability and willingness to participate in the platform economy.

2.1. OBJECTIVES:

The objectives of the study are:

To seek deeper insights from relevant stakeholders on the facilitators and barriers for women’s participation in the platform economy.

To document the motivations, incentives and challenges of women workers in the platform economy, so as to understand some of the good practices in the industry and what aspects need to be changed.

To reach out to ‘aspirational women’ identified across six Tier 1 and Tier 2 cities in India, to understand their willingness to participate in the platform economy, and their enablers and inhibitors, if any.

In the short-term, with these objectives, an attempt has been made to arrive at possible strategic interventions by the industry and the government, outlined in Chapter 6 of this report. In the long run, it is hoped that the relevant stakeholders would be able to ascertain functional/innovative models that work best for increasing women’s participation in the platform economy. By identifying the relevant stakeholders and seeking their perspectives through consultation, the study creates new possibilities for collaborations and interactions on the horizon, should all their interests be met in due course.
METHODOLOGY
A mixed-methods approach was adopted to execute the study. It employed both qualitative and quantitative methods, which included primary data collection in the form of key informant interviews from relevant individuals representing integral stakeholder bodies from both the public and private sectors. An overview of the stakeholder bodies, their interest and relevance to the platform economy, and their influence within the sector is mapped out in Section 3.1.

Primary data was collected through both online surveys and in-person interviews for two distinct sets of respondents: Individual Platform Workers and, Aspirational Women.

Primary data of Individual Platform Workers was collected through online surveys and shared by select aggregator platform companies to their female workers. These female participants worked in the beauty and spa segments in Urban Company, and as delivery partners affiliated to Swiggy, and cab drivers with Sakha Cabs. The surveys were shared in English, Hindi and Kannada to ensure inclusivity of women from all backgrounds. A total of 84 responses were collected over October 2020 through February 2021, the analysis of which is given in Section 3.3. The survey was floated for an extended period of time bearing in mind the priorities of platform companies during the COVID-19 pandemic lockdown and subsequent unlocks as well as allowing time for responses to come in.

The Aspirational Women’s survey was created in a similar format and shared in three languages across six cities by field workers engaged by the agency, Akara Research. A detailed methodology on the Aspirational Women’s survey is presented in Chapter 5. To summarise, the Aspirational Women’s survey covered 624 women participants across Bengaluru, Mysuru, Jaipur, Jodhpur, Udaipur, and Delhi. The questions were framed to understand women’s educational backgrounds, marital status, ownership of assets, household income patterns, and their willingness to join and/ or awareness of platform businesses.

Further, a series of telephonic and virtual interviews were conducted with select individuals representing organisations relevant to the Indian platform economy in both the private and public spheres. It was vital to collect insights from both these spheres to form a holistic understanding of the facilitators and barriers within the sector at large. A comprehensive and unique set of questions was designed keeping in mind the functional areas and domain expertise of the organisations being interviewed. At this juncture, it is also necessary to underline that not all stakeholders identified were willing to participate through interviews. Further, the study faced limitations due to lack of expert opinion on the nuances of the platform economy from within the government sector, and hence, could not provide pertinent responses. The study tends to focus more on the emerging trends and policies as covered in the interactions with the platform businesses and think tanks. Yet, with the existing data on government policies, schemes and vision documents, it was possible to study the systemic support available for women, and lacunae in the policies, if any.

The final chapter consisting of the recommendations is a summary of the good practices in the industry which has helped women enter, thrive and grow as platform workers. Further, there are some thematic suggestions for the industry - based on interviews with the women, and CSOs - with the intent to bridge some existing gaps in enhancing women’s participation in the platform economy. Finally, the recommendations to the public sector come from strong suggestions from the industry representatives, also from existing gaps in policies and schemes that could be bridged through institutional mechanisms. We are certain that the recommendations, if implemented with will, can meet the growing needs of aspirational women and help them fulfil their economic potential.

3.1. STAKEHOLDERS

The stakeholders (given in Figure 2) were identified through secondary research as individuals/ organisations having a direct interest or influence in women’s participation in the platform economy. They are broadly classified into four categories: (a) Public sector representatives involved in policy making and/ or designing schemes or operations relating to women’s economic empowerment, more so, in the platform businesses; (b) The private sector stakeholders such as platform and allied businesses; (c) Individual Women - those within and outside the platform economy; and (d) Civil Society Organisations (CSOs), including think tanks and women’s welfare organisations, etc. with existing academic interest, goodwill and/ or power to influence the public or private sector in creating an enabling environment for platform workers."
Women in the Platform Economy: Breaking Barriers & Driving Inclusive Growth

FIGURE 2: STAKEHOLDERS IDENTIFIED FOR THIS STUDY, AND THEIR INTEREST AND INFLUENCE MAPPED

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Interest</th>
<th>Influence</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>GOVERNMENT</strong></td>
<td></td>
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</tr>
<tr>
<td>Ministries:</td>
<td>The government is interested in improving the economic participation of all.</td>
<td>Can facilitate greater participation of women by:</td>
</tr>
<tr>
<td>- Women &amp; Child Development</td>
<td>- Various Ministries have targeted goals to achieve for multi-sectoral initiatives</td>
<td>- Providing skilling and training</td>
</tr>
<tr>
<td>- Skill Development &amp; Entrepreneurship (including National Skill Development Corporation (NSDC), Automotive Skills Development Council (ASDC), and Sector Skill Councils)</td>
<td>- Responsible for the training, security and safety of women workers in the economy</td>
<td>- Removing regulatory barriers</td>
</tr>
<tr>
<td>- Home Affairs</td>
<td>- Augurs well for the country’s standing in global rankings for gender inclusion and gender affirmative action</td>
<td>- Creating programmes and schemes that are targeted towards financial inclusion of women</td>
</tr>
<tr>
<td>- Housing &amp; Urban Affairs (MoHUA)</td>
<td>- To improve India’s ranking under Ease of Doing Business, Human Development Index, etc.</td>
<td>- Leverage platform businesses for the universal enrolment of platform workers for social security programmes</td>
</tr>
<tr>
<td>- Road Transport &amp; Highways (MoRTH)</td>
<td></td>
<td>- Ensuring proper implementation of all laws and policies that govern women’s agency</td>
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<tr>
<td>- Finance</td>
<td></td>
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<tr>
<td>- Micro-Small-Medium Enterprises (MSME)</td>
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<td></td>
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<tr>
<td>- Electronics &amp; IT (MeitY)</td>
<td></td>
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<tr>
<td>- Labour and Employment</td>
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<td></td>
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<tr>
<td><strong>Quasi-governmental bodies:</strong></td>
<td></td>
<td></td>
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<tr>
<td>NITI Aayog</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Stakeholder representatives from States:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Government of Karnataka</td>
<td></td>
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<tr>
<td>- Government of Rajasthan</td>
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<td></td>
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<tr>
<td>- Government of Delhi</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>INDIVIDUAL WOMEN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>84 women workers</strong> from Urban Company, Swiggy, and Sakha Cabs as part of the Individual Platform Women’s Survey</td>
<td>- Increasing livelihood opportunities</td>
<td>- Can determine the sectors and locations for platform economy growth</td>
</tr>
<tr>
<td></td>
<td>- Shift from conventional to platform markets, adapting to digitalisation</td>
<td>- Can influence the incentives offered by the private and public sectors</td>
</tr>
<tr>
<td></td>
<td>- Augmented income</td>
<td></td>
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<tr>
<td></td>
<td>- Social security coverage and income security</td>
<td></td>
</tr>
<tr>
<td>Stakeholder</td>
<td>Interest</td>
<td>Influence</td>
</tr>
<tr>
<td>-------------</td>
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<tr>
<td><strong>PRIVATE SECTOR</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Platform businesses:</strong></td>
<td>- Expanding markets, new demography of users, larger valuations</td>
<td>- Can put in practice gender-affirmative policies within the industry</td>
</tr>
<tr>
<td>- Flipkart</td>
<td>- Complying to mandates of women-friendly policies</td>
<td>- Provide livelihood opportunities for women</td>
</tr>
<tr>
<td>- Ola</td>
<td>- Partnerships resulting in better resource mobilisation, profitability, and economies of scale</td>
<td>- Provide customised and localised solutions for digital inclusion, financial inclusion, and skilling requirements</td>
</tr>
<tr>
<td>- Rapido</td>
<td>- CSR incentives, welfare objectives in tandem with profit-maximising goals</td>
<td>- Influence government for platform-economy-friendly laws</td>
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<tr>
<td>- Sakha Cabs</td>
<td></td>
<td></td>
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<tr>
<td>- Swiggy</td>
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<tr>
<td>- Taxshe</td>
<td></td>
<td></td>
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<tr>
<td>- Urban Company</td>
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<td></td>
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<tr>
<td>- Zomato</td>
<td></td>
<td></td>
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<tr>
<td><strong>FinTech companies:</strong></td>
<td></td>
<td></td>
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<tr>
<td>- Avail Finance</td>
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<td></td>
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<tr>
<td>- Kosh</td>
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<tr>
<td><strong>Financial Institutions:</strong></td>
<td></td>
<td></td>
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<tr>
<td>- Commercial banks, NABARD, SIDBI, etc.</td>
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<td></td>
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<tr>
<td><strong>Industry Associations:</strong></td>
<td></td>
<td></td>
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<tr>
<td>- Confederation of Indian Industries (CII)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Federation of Indian Chambers of Commerce &amp; Industry (FICCI)</td>
<td></td>
<td></td>
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<tr>
<td>- India Tech, etc.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Human Resource Organisations:</strong></td>
<td></td>
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<tr>
<td>- Teamlease</td>
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<tr>
<td>- Betterplace</td>
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<tr>
<td>- Mann Deshi Foundation</td>
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<tr>
<td><strong>Skilling agencies:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Mahindra RISE, TVS, Bajaj, etc.</td>
<td></td>
<td></td>
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<tr>
<td><strong>Other service providers:</strong></td>
<td></td>
<td></td>
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<tr>
<td>- Safetipin</td>
<td></td>
<td></td>
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<tr>
<td>- Dvara Money</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Manas Foundation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Women’s World Banking</td>
<td></td>
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</tr>
</tbody>
</table>
### Stakeholder

#### Think tanks:
- Centre for Policy Research
- Just Jobs Network
- V. V. Giri National Labour Institute
- Indian Council for Research on International Economic Relations
- National Institute of Public Finance and Policy
- National Council of Applied Economic Research
- Observer Research Foundation
- Vidhi Legal
- Tandem Research
- Dvara Research
- Aapti Institute
- International Finance Corporation
- Institute for Transportation and Development Policy
- Nikore Associates

#### Non-governmental Organisations:
- Azad Foundation
- Ola Foundation

#### Labour & trade unions for women

### Interest

- Adhere to existing initiatives on women’s economic empowerment—ranging from financial inclusion, to livelihoods programmes, skills training and social security
- Bridge gender gaps across various themes
- Cater to remote/marginalised/vulnerable women’s groups
- Ensure workplace safety and rights of workers

### Influence

- Undertake studies and publish academic papers on women’s participation in the platform economy, for future evidence-based policy making
- Partnerships with government at all-tiers to influence and implement affirmative action
- Better conditions for women workers in the platform economy

### 3.2. PROFILE OF COMPANIES INTERVIEWED

In order to get a holistic understanding of the Indian platform economy, the scope of work of the players in the Indian context, and their worker-oriented measures, a series of interviews were conducted with select individuals representing the following organisations. Insights derived from these interviews form part of our Key Findings in Chapter 4.
## FIGURE 3: PROFILE OF COMPANIES INTERVIEWED

<table>
<thead>
<tr>
<th>Sector</th>
<th>Urban Company</th>
<th>Swiggy</th>
<th>Ola</th>
<th>Sakha Cabs</th>
<th>Taxshe</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Professional Home Services</td>
<td>Food Delivery</td>
<td>Passenger Mobility</td>
<td>Passenger Mobility</td>
<td>Passenger Mobility</td>
</tr>
<tr>
<td>Geographical Presence (as of Jan. 2021)</td>
<td>24 cities (including presence in 4 countries)</td>
<td>300 cities (including metros, Tier 2, 3 and 4)</td>
<td>250+ cities (including metros, Tier 2, 3 and 4 in India, Australia, New Zealand and the UK)</td>
<td>3 cities- Delhi, Jaipur, Indore Partnerships in 4 other cities</td>
<td>Bengaluru</td>
</tr>
<tr>
<td>Operational Model</td>
<td>Platform-based, household services &amp; personal grooming</td>
<td>Platform-based, local delivery of food</td>
<td>Platform-based, ride-hailing, ride-sharing</td>
<td>Website &amp; Call-based, ride-hailing</td>
<td>Website &amp; Call-based, ride-hailing</td>
</tr>
<tr>
<td>No. of women workers out of total workers</td>
<td>8,000 out of 27,000</td>
<td>400 out of 1,00,000+</td>
<td>A few hundred out of 25,00,000</td>
<td>Women only, 1000+ drivers</td>
<td>-</td>
</tr>
<tr>
<td>Social Security Benefits</td>
<td>Workers will soon be covered by social security schemes under The Code on Social Security, 2020</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worker Protection Measures</td>
<td>Medical insurance; Life insurance; Covid insurance; Accident insurance</td>
<td>Insurance-medical coverage for Rs 1 Lakh (additionally for spouse/children); Accident insurance</td>
<td>In-trip insurance; Vehicle insurance; Vehicle loan; Healthcare benefits (Ayushman Bharat, online doctor consultation); Medical insurance; Interest-free micro credit</td>
<td>Provident Fund; ESI; Health Insurance; Maternity Benefits</td>
<td></td>
</tr>
<tr>
<td>Skilling</td>
<td>Conversational skills; Operating maps;</td>
<td>Driver training;</td>
<td>Digital literacy;</td>
<td>6-month driver training programme;</td>
<td></td>
</tr>
<tr>
<td>Urban Company</td>
<td>Swiggy</td>
<td>Ola</td>
<td>Sakha Cabs</td>
<td>Taxshe</td>
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<td></td>
</tr>
<tr>
<td>Financial literacy; Operating taxi apps and maps, using online wallets; 100 in-house trainers; Certification from Skill India</td>
<td>Conversational skills; Operating company app</td>
<td>Operating maps; Conversational skills; Operating rideshare and FinTech apps - resulting in digital and financial proficiency(^{27}); Partnership with NSDC</td>
<td>Conversational skills; English; Personal development; Rights-based literacy (legal, political &amp; financial); Specific workshops with PayTM</td>
<td>Digital literacy; Income literacy; Training in legal and road safety; Conversational skills</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender Safety</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>SOS Button; Intervention partnership with IRIS NGO; Helpline for women partners; Internal partner care system</td>
<td>Call number masking; SOS button on app; Emergency helpline; Pepper spray</td>
<td>AI-enabled safety features to track detours; Emergency button; Call number masking; Facial recognition system for driver authentication; One-time-password (OTP) system; 24X7 dedicated helpline</td>
<td>Gender safety training; Helpline; Awareness about nearest police stations and vans; Arrange accommodation on outstation trips</td>
<td>Gender-sensitisation camps in low-income neighbourhoods through Neeva Foundation; Helpline; Women-only cabs for women and children</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Collaboration with CSOs/Government</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>IRIS – partners for gender safety/interventions during incidents;</td>
<td>Ola Foundation; RISE India;</td>
<td>Main partner: Azad Foundation;</td>
<td>Neeva Foundation;</td>
<td></td>
</tr>
</tbody>
</table>

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3.3. PROFILE OF INDIVIDUAL PLATFORM WORKERS SURVEYED

A survey of women working in the platform economy was conducted to understand the profiles of women, what motivates them to continue work in the platform economy, and the challenges faced by them in the workplace.

A total of 84 responses were received from women workers of the platform economy. Maximum responses were from women forming a part of the home-care services industry accounting for 69% of total responses, followed by women in delivery services (21%), and passenger mobility services (10%).

- 80% of the respondents are in the age group 26-45 years, followed by 18-24 years (18%) and 46-65 years (2%).
- Of the women surveyed, 72% are married. 19% are unmarried while 5% of them are divorced and 4% widowed.
- A majority of the respondents reported having completed high school and higher secondary (61%), with a sizeable number holding diploma or undergraduate degree (25%).
The findings suggest a trend where women are more likely to take up platform jobs after their education and marriage. This is a positive finding, contrary to the macro-economic trend where married Indian women withdraw from the labour force on account of caregiving responsibilities and for enabling family’s upward social mobility.

**MOTIVATIONS FOR JOINING THE PLATFORM ECONOMY**

83% of the respondents heard about livelihood opportunities in the platform economy from their friends and family. At Sakha Cabs, there is a strong trend of existing women drivers motivating their sisters, friends, and aunts to join the workforce as drivers.

25% of the women have chosen platform work with a desire to become an entrepreneur or their own boss. 11% of them are earning to pay for their higher education or to support dependents. An additional 13% and 20% of respondents report having platform jobs to keep themselves busy or apply the skills they have learnt, respectively.

Further, 84% of the respondents have chosen platform work as a full-time opportunity. The remaining 16% of participants who have chosen platform labour as a part-time opportunity are home makers followed by students.

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Undoubtedly, platform jobs become essential for women who are supporting dependents, as seen from the survey responses, where over 90% of the respondents have reported supporting two or more dependents. Over 80% have dependents younger than 18 years of age.

Overall, the flexibility and choice afforded by platforms are the primary factors motivating women to actively participate in the economy. For a majority of the platform workers, platform labour is a full-time opportunity, pointing to the important role platforms play in enhancing women’s economic participation.
WORK & WORKER CHARACTERISTICS

About 38% of the respondents work between 5 and 25 hours a week and 29% of them spend more than 40 hours in platform work. The flexibility of work timings results in a unique advantage for workers to choose how many hours to put in a typical workday. Whereas a traditional beautician/driver is expected to spend at least 40 hours on job, a majority of these platform workers spend less than half that time, while earning much more.  

The monthly income of 39% of the respondents falls in the range of INR 10,000 to 25,000. Of these, 48% of women cite this as their only source of income. About 34% respondents report a monthly income of between INR 25,000 and 40,000 while another 20% of them earn around INR 40,000 to 75,000 per month.

75% of the total respondents’ primary source of income is through platform businesses suggesting that the platform job is their only or primary livelihood opportunity.
Women participants in platform businesses are more likely to continue in this workforce due to the flexibility offered, which allows them to manage their unpaid care work at home and paid work in their occupation. Platforms are helping reframe the role of women in private and public life. Labour force participation is no longer a binary decision between household duties and economic aspirations, but women now have the choice to work at will.30

The ability to earn extra money, choose the working hours, place of work, and tasks that need to be performed, and the fact that the platform workers are their own boss are considered as motivation for continuing in the workforce. No wonder, among the women surveyed, 73% chose platform work over other part-time and full-time career opportunities.

30 “Women in the driving seat: Studying the interplay between gender and asset ownership in the platform economy”. Ola Mobility Institute. March 2021.
At the same time, while 29% of the respondents have reported not facing any issue in the platform economy, the remaining women feel that insufficient income (17%), personal safety (17%) and unfavourable locations (11%) are the major issues faced.

However, 88% of women note that the platform economy offers a dispute redressal system which encourages women to join the platform economy, as compared to unorganised, informal jobs where there are few or no methods to address the needs of the workers.

53% of surveyed women are subscribed to safety net programmes such as LIC life insurance, Pradhan Mantri Jan Dhan Yojana, Atal Pension Yojana, Ayushman Bharat scheme etc. Though a strong correlation is yet to be established through the sample, interviews with Urban Company suggest that with the provision of social security benefits, the attrition rates have dropped drastically.

Majority of women workers are more likely to recommend platform work to their friends (59%) and family members (25%) as they see platform work as a great career path.
4.1. SKILLING

"Five training professionals, who were trainees in 2008, are trainers now.

Azad Foundation/ Sakha Cabs"

4.1.1. CURRENT SCENARIO

The vast dimensions of the platform economy - ranging from delivery, passenger mobility, professional home services and beyond - entail varying degrees of skill requirements of platform economy workers. In India, fewer women than men are able to access education. According to the 15th Indian Census published in 2011, India’s female literacy rate is 64.6%, almost 17 percentage points below the male literacy rate\(^3\). Women’s limited access to education in India – an outcome of social restrictions and entrenched gender biases across regional communities in the country and world over – has an effect on women’s skills and ability to participate in the labour force. Platforms can fill this gap in supply of skilling by providing the opportunities necessary to thrive in a digital age, including vocational, digital, financial, and customer-service related aptitudes\(^3\). Skills acquired on digital platforms are not only useful personally, professionally and socially, but they are also transferable across jobs within the platform space\(^3\).

DIGITAL TOOLS & SKILLING

The last three decades have seen a transformation in economic productivity due to mobile phones and data services across the country. However, women continue to lack access and ownership of such technology, which not only restricts their digital literacy, but also limits their ability to access education and skilling opportunities online or assimilate into the platform economy at large. A recent study by Harvard Kennedy School revealed that no more than 38% women own mobile phones in India, compared with 71% men\(^3\). This vast gender gap in the ownership of mobile phones, particularly smartphones and internet usage in India is indicative of women’s limited agency. Women’s participation in the platform economy is therefore shaped by the realities of ownership, internet usage, social norms and digital literacy.

Interestingly and perhaps unsurprisingly, the survey of 84 Individual Women Platform Workers reveals that 99% of the respondents own a smartphone, which they primarily use for platform business.

Among these smartphone users, 82% of the women can execute online transactions. The same women have also undergone training on the app, its features, customer interaction, and map navigation. By engaging women with smartphones, and equipping women with basic digital literacy, platform businesses with the help of the government can help in closing the digital gender gap in India.

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\(^3\) Census of India. 2011.
\(^3\) “Digital Platforms: The Virtual Classrooms That Transform India’s Youth into Productive Workers.” Next Billion. 2020.
\(^\)Ibid
USE OF SMARTPHONES

According to the GSMA Mobile Gender Gap Report 2019, there is a 19% difference in monthly expenditure on mobile services for men and women in India. The study also revealed that 18% more men than women download and use an app, and almost 20% more men than women use mobile internet. The study suggests that most women phone users are unaware of mobile internet features and therefore do not avail of the opportunities presented on them. These observations match the results from our Aspirational Women’s survey, which reveal that the women interviewed typically use their phone for calling (20%), sending and receiving messages (14%), followed by online shopping (9%), and studying (15%).

GENDER BIAS AND OCCUPATION CHOICE

It is tough to overcome the initial inertia needed to break through the social fabric. Women need encouragement. Self-help groups are the best form of organised efforts for women.

Ministry of Skill Development and Entrepreneurship, Government of India

Urban Company revealed that currently, only male partners are employed for cleaning services. As per the feedback collected by the platform from their workers, female partners found the cleaning kit to be too heavy, stating logistical issues over safety concerns for the lack of participation in cleaning services.

According to the National Skills Development Corporation (NSDC), the reason for nearly no women working as electricians, plumbers and carpenters (henceforth EPC) in the platform economy, and the larger issue of women’s lack of participation in the platform economy has “nothing to do with the platform economy” at all. This lack of participation is an outcome of intrinsic social biases, familial obligations, and outdated perceptions surrounding women as breadwinners.

However, women in rural areas have come forward as community guardians. With support from the NSDC, women have opted for multi-skilling courses that include plumbing and masonry to work as rural toilet builders. These efforts were undertaken on a mission mode. This suggests that efforts to overcome such entrenched social biases need to be implemented at the community level in rural and urban areas alike.

The NSDC acts as a catalyst in skill development by providing funding to enterprises, companies and organisations that provide skill training. In the context of strengthening India’s workforce, the NSDC aims to help women become self-empowered and self-employed. These choices demonstrate that skilled women entrepreneurs are spread across urban, peri-urban and rural geographies. There is scope for platform businesses to permeate beyond urbanised settings to meet skill supply and goods/service demand that already exists in the market.

36 The NSDC is a not-for-profit public limited company set up by the Ministry of Finance on a PPP model. The GoI through the Ministry of Skill Development and Entrepreneurship (MSDE) holds 49% of the share capital of the NSDC, while the private sector has the balance 51% share capital. The NSDC aims to promote skill development by catalysing creation of large, quality, and for-profit vocational institutions. The organisation also provides funding to build scalable and profitable vocational training initiatives.
37 Interview with NSDC
38 Interview with NSDC
4.1.2. GOOD PRACTICES

Some of the organisations in the Indian platform economy have provided certain skilling and professional development training programmes for workers, serving as commendable examples for the industry.
**Azad Foundation** is a civil society organisation that aims to provide livelihoods with dignity for resource-poor women in urban areas in India. The foundation’s **Feminist Leadership Programme** is aimed at creating a cadre of “change catalysts” who spread awareness in their communities and help resource-poor women access resources and services. In 2019-’20, 25 women were helped to enrol in the ‘Women on Wheels’ training programme. 560 people from communities were supported to access identification documents and social security schemes. The foundation’s **Azad Kishori programme** is aimed at nurturing young minds through training at school (girls in 9th-12th grades).

**Sakha Cabs** is a social enterprise that provides safe transport solutions to women. In conjunction with Azad Foundation, Sakha Cabs initiated the ‘Women on Wheels’ programme that trains women across functional rights-based literacy in the areas of legal, political, and financial rights and knowledge. The women are also trained in digital literacy, conversational skills, and personal development as part of the programme.

The **Association for Non-traditional Employment for Women (ANEW)** offers 5 vocational courses including nursing, IT, driving, and a special summer course for varied vocations, equipping women from low-resource families with non-traditional skills suited for the 21st century.

**Taxshe** - a social enterprise aimed at making transport reliable for women and children - offers a 6-month programme wherein women are trained in a diverse set of skills: driving, communication, legal rights, road safety, and self-defence.

**ASDC partnered with Uber** to train and certify over 1,00,000 individuals and commercially licensed drivers on Uber’s platform in 2015-2018. The ASDC reported that a negligible number of these individuals were women. They further stated that over 200 certified training partners pan-India joined the programme to teach individuals driving, behavioural skills, hygiene, and communication skills.

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"Patience and hygiene are the most important traits of any service professional."

**Seeta Somimagar, Skin therapist, Urban Company**

Seeta Somimaga is a skin therapist with over 13 years of experience in the industry. She was recommended by a friend to join Urban Company (UC) when she decided to leave her job at a big cosmetics and wellness company. According to her, with hard work, a personable attitude, and dedication to each client, a salon professional can maintain sustained relationships with her entire clientele.

**Seeta’s Experience as a Platform Worker:**
- Underwent **10 training sessions** with seniors regarding proper etiquette including communication skills and hygiene;
- Gets an average of **54 bookings in a month**; and most of clients are regulars;
- Scores **above average ratings** consistently.

**Seeta’s Financial Status:**
- Joined the platform to clear personal debts (had a personal loan of INR 7.5 lakhs before joining UC);
- **Earning INR 1-1.5 lakhs per month** after joining UC, and thus paid off her debts;
- Supported her daughter’s admission to a good college, and today, pays INR 3 lakhs per annum as college fees.

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39 Sakha Cabs Interview  
40 Sakha Consulting Wings. Online.  
41 Interview with Taxshe  
42 “Uber signs pact with ASDC to train drivers”. Economic Times. 2015.  
43 ASDC Interview  
44 ASDC Interview
4.1.3. CHALLENGES AND OPPORTUNITIES

The platform economy in India faces some shortcomings with respect to skilling of its women workforce, which need to be addressed.

Responsibility: “Responsibility to provide skill ing and training initiatives does not solely rest on the private sector or platform businesses but must be the mandate of the government.”\(^{45}\) There is potential for focused initiatives by the government in partnership with CSOs and platform businesses. The public sector, through periodic assessment, is in a place to design, develop, and execute relevant skilling programmes.

**Digital Tools & Services:** The need for improvement in women’s digital literacy should encourage more IT/ digital/ computer courses for women. Platform businesses may provide recruits with smartphones when contracted for work. Similarly, larger nation-wide efforts to finance smartphones and other digital tools for women, and thereby secure women’s ownership and control of such assets, must be implemented urgently.

**Gap between skills in the market and actual platform opportunities:** The courses women opt for at the NSDC are diverse\(^{46}\), yet there is a gap between the skills in the market and actual platform livelihood opportunities available. There is scope for platform companies to branch across sectors or for new platform businesses to emerge across the urban-rural nexus to accommodate the untapped potential of women entrepreneurs. Likewise, women should be trained by the public and private sectors alike in skills relevant to the 21st century.

**Institutional barriers including requirements of assets, education, skills and experience** on the platform algorithm sometimes inadvertently act as disadvantages for women. Some platform businesses may require women to own assets such as two or four wheelers, especially in delivery and/or personal mobility services. Other requirements such as education degrees may be prerequisites for certain platform businesses. In lieu of this, platform businesses may explore special case waivers or provide courses to ensure the necessary eligibility. Platform businesses may also facilitate the access to assets through partnerships with manufacturers, lending institutions, government agencies, among others.

Public schemes and programmes, such as Make in India and National Skills Mission etc., require detailed gender audits to help achieve financial and digital inclusion. Gender equality and women’s economic participation cannot be addressed in a silo but need a holistic and comprehensive strategy encompassing all relevant policies and public programmes.

\(^{45}\) IWWAGE Interview

\(^{46}\) According to the NSDC interviewee, women have opted for a variety of courses ranging from hand embroidery, cybersecurity, web development, to agriculture including banana farming, makhana growing, and more.
4.2. MOBILITY

4.2.1. CURRENT SCENARIO

WOMEN AS COMMUTERS

Inclusive mobility is integral to the actualisation of women’s economic participation. According to the Census of India 2011, 77% of the daily commuting trips by women (as against 50% of trips by men) in Indian cities involve walking, cycling or public transport use. This means that more women are dependent on mobility services and infrastructure provided by the city, as compared to men. Thus, the performance of urban mobility services has different effects on women and men, with the costs of poor public transport often being borne by women. Women may turn down better employment opportunities far away from home in favour of lower-paid local opportunities when the public transport system is unreliable or unaffordable, in contrast to men who often switch to private motor vehicles if public transport is unreliable. Without accessible and safe public transport, studies show that women do not travel beyond 3-5 km from their homes.

Safety in public spaces, too, is a crucial concern given the violence women are subjected to, particularly while using public transportation. Safetipin reports that almost 80% women have faced harassment during commutes in public transport. Providing safe, comfortable, accessible, affordable, and reliable mobility services to women is imperative not only for women’s higher participation in the labour force, but for women to live as empowered citizens with dignity.

At this juncture, it is important to recognise that travel patterns vary not only by gender but also by age, income, occupation, etc. even among girls and women. A 2018 study by the Ola Mobility Institute found how women’s preference towards public transportation declines with rising individual income. The same study also noted women’s high preference for intermediate public transport modes such as auto-rickshaws, and taxi cabs especially for short distance travel, and as first and last-mile connectivity to public transit. Cities, therefore, should design mobility solutions in such a way that they help fulfil trip chaining in a seamless fashion, enable travel with dependents or others in an efficient and safe manner, and empower women to overcome time poverty, among other goals. Unsurprisingly, the world over and more so in India, gender-disaggregated mobility analyses reinforce the need to promote multiple modes of mobility catering to the needs and aspirations of all.

Women working within the platform economy also require mobility options. These workers may choose to own vehicles or opt for mobility options such as ride-hailing or rideshare, public transport or non-motorised transport to get to work. Since they do not work at permanent locations but are client-facing in that they operate from the customer’s location, they must be easily navigable, mobile beings. Platform workers, particularly women, must make quick travel journeys that are affordable, accessible, and safe.

According to the Individual Women Platform Workers survey conducted, 47% of the respondents’ own vehicles. Of these, 84% own two-wheelers, 13% four-wheelers and 3% three-wheelers. These women may find two-wheelers to be easier to maintain and find parking during peak hours. The choice of a two-wheeler may be the result of financial constraints. Of these 47% respondents, 50% women have brought their vehicular asset for attaching with platform economy. This suggests that half the respondents see lucrative value in their platform jobs and have invested in a vehicle to make them more mobile.

These vehicular ownership patterns, in a manner, reflect the larger macro-economic trends of vehicle ownership in India. While there are 128 two-wheelers (scooters, mopeds, motorbikes) per 1000 population, India has 23 cars per 1000 individuals. India is quintessentially a two-wheeler country witnessing a trend of increasing two-wheeler ownership among women, an ownership pattern stimulated further by the platform economy.

47 ITDP Interview
48 ADB, 2013
49 Safetipin Interview
50 Ibid.
51 ITDP Interview
52 “What do women and girls want from urban mobility systems?”, Ola Mobility Institute. March 2019
53 Where work and non-work-related trips, i.e. multiple-purpose trips, are combined in order to save time
54 Because domestic and care duties fall disproportionately on the shoulders of women, they are time poor compared to men. Public transit system, which is unreliable, inefficient, etc. compounds the time poverty women experience.
55 The Power of Two Wheels - Bike-Taxis: India’s New Shared Mobility Frontier”. Ola Mobility Institute. March 2020, and “Road Transport Year Book 2016-17”. Ministry of Road Transport and Highways. September 2019
The platform economy has overcome many challenges on the passenger mobility front with the advent and rapid growth of new-age on-demand shared mobility, revolutionising how people move, work, and live. In India, the number of rides arranged via aggregator companies such as Ola and Uber jumped fourfold between 2015 and 2016 alone, to approximately 500 million\(^56\), and continues to grow.

Ride-hailing and ridesharing can complement and support public transportation in several ways\(^57\). Studies have also indicated that ride-hail and rideshare fill the gaps in first- and last-mile travel, by getting people from their point of origin to a public transport hub or from the public transport hub to their destination. Not only does this address the requirements of trip chaining, but ride-hail and rideshare can make travel safer for women through last-mile connectivity. Further, ride-hail and rideshare can overcome challenges in access to transportation for persons with disabilities. It, thus, provides minority groups with safe and easy access to travel options.

**GENDER-SEGREGATED TRANSPORT**

Gender-Segregated Transport cannot be a long-term solution, unless accompanied by a wider campaign against harassment and violence to ensure transport is safe for women.

ITDP Interview

The response to safety concerns has sparked a debate on the provision of gender-segregated transport (GST) services in both public transport and ride-hail, rideshare platforms, to various degrees. The demand for GST is high especially in developing countries such as Mexico, Afghanistan, and Brazil, where evidence shows that a substantial percentage of women would not only prefer GST but be willing to pay higher fares to obtain it\(^58\).

In a GST scenario, women as drivers are highly sought after only to ensure safety for women passengers. However, in the wee hours of the day, the safety and security of women drivers too must be ensured. Further, matching women passengers with women drivers throughout the day to ensure women drivers earn sufficiently is another challenge with GST. The matching issue often leads to high turn-around time in the case of on-demand mobility, thereby disincentivising its widespread use. These operational challenges combined with socio-economic and cultural barriers result in Indian cities witnessing men driving commercial vehicles which women have the license and permit to operate\(^59\).

Thus, GST is the band-aid on a bullet exit wound: it does nothing to eradicate or address gender-based harassment and violence. Therefore, the study reflects that safety and security are fundamental mobility goals which cities must achieve universally, i.e. across all mobility options available\(^60\).

**FIGURE 18: GENDER-SEGREGATED AND OTHER GENDER-AFFIRMATIVE TRANSPORT UNDERTAKEN BY THE GOVERNMENT TO FACILITATE SAFE TRAVEL FOR WOMEN**

- Women-only compartments and reserved seats in the Delhi Metro, Kolkata Metro, and Mumbai Metro and Local train are popular.

- The percentage of women travellers increased from 32% in the first week to 39% in the second week after the Delhi government made public transport free for women.\(^61\)

\(^{56}\) “Driving Towards Equality: Women, Ride-Hailing, and the Sharing Economy”, IFC. March 2018

\(^{57}\) Ibid

\(^{58}\) “Gender Segregated Transportation in Ride-Hailing” IFC. June 2020

\(^{59}\) “Women in the driving seat: Studying the interplay between gender and asset ownership in the platform economy”. Ola Mobility Institute. March 2021

\(^{60}\) Ibid


Delhi witnessed over 10 percentage point increase in the number of women passengers using public buses after their travel was made free. Women riders as a proportion of total riders increased from 33% to 44% within 22 days of implementing the scheme in 201962.

Tamil Nadu has made travel in public buses free for women, transgender women, and persons with disabilities63,64.

However, in Udaipur, the women-only buses were not successful. It was reported by Safetipin as an outcome of the fact that in more backward communities “women only travel with men” and don’t have the freedom or financial viability to make their own mobility choices. Similarly, if women are travelling with male dependents such as a male parent, child, in-law or grandparent, gender-segregated travel becomes infeasible65.

**POTENTIAL FOR NEW-AGE SHARED MOBILITY**

**Privacy:** Ride-hail services allow for private transportation mimicking a chauffeured experience, thereby providing a reliable way of moving around while protecting one’s space.

**Accountability:** Rides can be tracked and shared with friends and family, and therefore accord an extra layer of safety to the passenger. Drivers can also be traced and held accountable through the contact information provided on the application. Artificial Intelligence can be leveraged to enhance ride safety of both passenger and driver66.

**Affordability:** The digitalisation of mobility is replacing the ownership of the drive, i.e. owning a private vehicle, with the ownership of the ride, i.e. accessing a vehicle67. Thus, shared mobility modes such as bike-taxis, auto-rickshaws, taxi-cabs, micro-transit, micro-mobility and vehicle pooling or vehicle rentals, make mobility affordable for all.

**Fear of travelling with strangers:** New-age shared mobility allows riders to choose shared or individual passenger experiences. A new wave of women-only taxi companies including Sakha Cabs, Taxshe, Priyadarshini Cabs, and more provide women with women-only cab services at a premium rate. This provides a higher level of security as the women drivers are equipped with legal, defence, and safe driving skills.

Overall, digitalisation of mobility and the labour market has challenged the status quo, and not only created livelihood opportunities for women68, but also provided women riders with safe, comfortable, accessible and affordable mobility services. However, the potential of women’s participation as drivers is held back by a range of barriers, including the need to secure the financing to buy or rent a motor vehicle, deep cultural biases, and concerns over personal safety and security.

**WOMEN AS DRIVERS**

With the emergence of platform businesses mainly in the sectors of passenger mobility and logistics including last-mile delivery services, there is a niche market for women who are drivers/riders. Through the interviews with the companies and the individual platform workers, some distinguishing features have emerged which are encapsulated in Figure 19.
Women as drivers – as an occupation choice – is relatively new and continues to be challenged, especially in India. Systemic barriers that prevent women from becoming service providers in the mobility domain begin with safety concerns and branch out into occupational stereotypes, family concerns, expectation of women to be chaperoned by either their father or husband or other male members of the family, role of women as caretakers, and sexist stereotypes regarding women’s driving abilities. Driving has proved to be a liberating, empowering and enjoyable field. There is demand from women seeking driver training courses to gain agency, become an earning member of the family, develop new skills, or help their community with pick-up and drop services.


Ibid

Taxshe interview

Based on case studies provided by ANEW
**CASE STUDY: ANEW DRIVING TRAINING PROGRAMME**

Jayalaxmi - A skilled tailor transformed into a safe, confident, empowered driver

Success story:
Jayalaxmi enrolled at ANEW to develop her tailoring skills and provide better services to her customers through computer knowledge. Following a paperwork mismatch, she found herself in a 2.5 month long driving course and acquired a license by the end of the programme. Soon she was employed as a cab driver at an upscale hotel in Chennai, for a payment of INR 7,000 per month. Despite the reservations raised by her family, she worked there for over a year, before shifting to Ola through ANEW placements.

In time, Jayalaxmi has been able to buy her own car and work full time. At Ola, she takes back a whole day’s revenue after minimal commission to the platform. She now earns INR 2,500 - 3,000 per day, and has also earned a good reputation for herself at Ola as well as in her community. She and her family are now immensely satisfied with her successful career in driving.

Indeed, a plethora of reasons motivate women to join the platform economy. Findings from the Individual Women Platform Workers survey presented in Chapter 3 as well as from the interviews with ANEW, TaxShe, and Sakha Cabs are revealing.

![Figure 20: Motivations for women to earn a living as a platform driver](image)

**Income booster:**
Driving as a full-time job is not only enjoyable as a passionate career choice but it empowers women to augment their incomes.

**Skill developer:**
Women are able to learn driving, navigation, communication, and road safety skills, among others. These are skills that are transferable to other social or professional settings.

**Community shielder:**
Women support the community by dropping and picking up children from school, and dropping women to hospitals, airports, etc.

**Family supporter:**
Platforms reframe women’s role in public and private life. Women no longer have to make the binary choice between managing the family and having a paying job. Notwithstanding the urgent need to make society more gender-equal and equitable, women have the flexibility and choice to work when and where they want in the platform economy. And can generate income around childcare/ caregiving commitments.

**4.2.2. GOOD PRACTICES**

Though women need socio-cultural enablers and better access to finance to own a vehicle, one of the biggest facilitators for them to transform into drivers is gaining skills through training programmes offered by different businesses. A few of them are highlighted below.

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73 Based on Interviews with ANEW, Taxshe, and Sakha Cabs. And “Women in the driving seat: Studying the interplay between gender and asset ownership in the platform economy” Ola Mobility Institute. March 2021.
Women in the Platform Economy: Breaking Barriers & Driving Inclusive Growth

**Driver Training:** Training in driving is essential for women seeking jobs in the mobility sector. Organisations must view training as an essential investment into the workforce.

**Social enterprises** such as Sakha Cabs and Taxshe have been formed to offer training and employment. They afford safe mobility solutions for women by women. The business models of both these organisations involve a larger foundation or NGO that works to address gender-based violence and stereotypes in lower income groups in various capacities.

Uber, Maruti Suzuki, and the NSDC have come together on the UberSHAAN initiative to focus on skill development and driving training programmes.

### 4.3. ACCESS TO FINANCE

> Try to understand why they (women) don't engage with the bank after opening the account. Try building her savings history, building her reputation collateral and giving credit access. This builds her agency and financial resilience.

Women’s World Banking

#### 4.3.1. CURRENT SCENARIO

The World Economic Forum ranks India at 138 out of 144 countries on gender gap in economic empowerment.

While a gender pay gap is observed between men and women performing similar tasks, 79% of the respondents feel that there is no gender pay gap. The results suggest an encouraging pattern where platform work boosts financial inclusion and offers financial freedom to women.

Financial inclusion starts with banking and continues with access to and provision of other financial services. The percentage of un- and under-banked Indian women is as high as 62 (~41 crore women). This is evident when one sees the informal savings group arrangement which is larger among women as compared to men.

The presence of a bank account, and especially, a digital banking account, is a prerequisite for a woman to take up a platform job. In India, overall, only 44% of women have bank accounts, of which, less than 2% have mobile banking facilities. Further, in today’s world, access to credit, insurance, and other institutional financial services, forms a very important component of financial security, especially due to the economic fallout from COVID-19.

The results of the Individual Women Platform Workers survey show that all the workers of platforms hold a bank account and it is mainly used for family banking transactions and platform work-related transactions.

All the platform businesses interviewed take steps in helping a woman worker open a bank account or convert an existing one into a mobile banking account.

![Figure 21: Usage of Bank Account as Reported by Individual Women Platform Workers](image)

For women, accessing institutional credit is a major challenge. This can be directly attributed to the limited possibilities of presenting collateral to secure loans. Women often do not have the same right to land: Property rights span a range of assets, but land can be the most valuable and is prized as a form of collateral.

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**Note:**
- "Women & Banking: India’s Financial Inclusion Suffers from Gender Gap", Financial Express, May 2018
However, in many locations, property is titled in the husband’s name alone (in case of married women) or in the name of male members of the family (brothers and father, in case of unmarried women).

One solution proposed to improve access to credit and achieve financial inclusion for those from the lower-income groups comes in the form of cash flow-based lending. This new form of lending is akin to “Shampoo Sachetization”, as coined by a former RBI Governor, indicating offering credit in the form of shampoo sachets. In contrast to the more conventional asset-based lending in which the repayment is based on the collateral and assets, cash flow-based lending would be based on the projected future cash flows of the borrower instead. Today, lenders may utilise new kinds of data available through digital transactions to profile the social and economic background of the borrowers. Banks and micro-finance institutions (MFIs) may, thus, practise cash flow-based lending by mapping beneficiaries with digital platforms.

Microfinance institutions are important for an economy like India, where more than 90 percent of the workers are engaged in the informal sector. Local banks are not typically an option for these low to middle income classes of women because the associated costs are too high, both in terms of presenting collateral and assets, as well as undergoing the associated processes of formal lending. In some cases, individuals lack the documents required to open an account, such as identification cards and proof of income. This is where microfinance institutions come in and fill the gap as they target this unbanked section of the population and empower them to make use of the credit provided to start their businesses or take up new skills and jobs.

Further, women often have less voice and control over resources including their own income. According to a survey by the International Finance Corporation in 2011, more than 18% of married women in India do not have a say in decisions about spending their own earnings.

The need for alternative banking solutions is reiterated in the success stories of FinTech organisations such as Avail Finance, Kaarva, Kaleidofin and GetKosh. Avail Finance is a new age company, a neo-banking platform providing blue-collared workforce access to low-interest personal loans as well as unsecured loans. They provide their services to consumers not only through direct lending in a B2C model, but also through a host of platform companies in a B2B2C model. Through the latter, they are able to reach a major portion of their target group all at once. Almost 45% of the women receiving micro credit from Avail Finance are platform workers.

4.3.2. GOOD PRACTICES

The platforms engaging women workers offer a host of initiatives to help them avail credit in case of emergencies, with more initiatives being introduced due to the COVID-19 imposed slowdown in business and the economy. Among these platforms are Urban Company, Ola, Uber, Swiggy and Zomato.
In March 2020, Urban Company launched an interest-free loan programme for its partners, under which INR 11 crores were disbursed to the eligible partners, covering almost 85% of its workforce. Further, as part of the benefits to Gold Partners, partners can avail small loans in times of emergencies with zero to minimal interest rates.

Platform companies like Ola, Swiggy and Zomato, among others, have also partnered with neo-banking platforms like Avail Finance to provide short-term personal loans to their workers. This B2B2C manner of lending can be for loans as low as INR 2,000 or as high as INR 50,000. However, the majority of the customer base is male.

In Kolkata, the state government launched a scheme, named Gatidhara Scheme for women to buy vehicles. Sakha cabs volunteered to pay EMIs for women who chose to opt for this scheme. Further, self-help groups and joint liability group financing models enable women to come together, form a group, and avail credit options.

**INITIATIVES TAKEN BY THE GOVERNMENT TOWARDS SOCIAL SECURITY FOR WOMEN**

**Government of India:**

- India is the first country globally to recognise new forms of labour - gig and platform work - and mandate social protection for all workers regardless of their employment status. From health and life cover to maternity benefits and pension, the newly enacted legislation, Code on Social Security 2020, protects the lives and livelihoods of all workers. Rules under this Code are expected to be formulated.

- Additionally, there are several ongoing schemes such as Employees’ Provident Fund, Employees’ Pension Scheme, Employees’ Deposit Linked Insurance Scheme, Employees’ State Insurance, Pradhan Mantri Jan Arogya Yojana (commonly referred to as Ayushman Bharat), Janani Suraksha Yojana (maternity benefits), Atal Pension Yojana, and others which have a targeted outreach amongst the low income and marginalised communities in India.

**States:**

- Rajasthan provides Social Security Pension for single women and for women from Below Poverty Line families. The former category receives INR 48,000 per year, whereas the women from BPL families are eligible for INR 9,000 – 12,000 depending on their category. The state government also provides a pension of INR 6,000 - 15,000 for widowed women between 40 and 75 years depending on their age.

- The Rajasthan government provides a maternity benefit of INR 6,000 for women delivering a second child. This initiative has been piloted only in six districts. The government already implements the Centrally sponsored Pradhan Mantri Matru Vandana Yojana, which guarantees INR 5,000 as maternity benefit for women bearing their first child.

- The Karnataka government provides monthly financial assistance of INR 600 to unmarried and widowed women above the age of 40 years.

- In Karnataka, over 3 lakh households benefit from the Aam Aadmi Bima Yojana (Insurance cover), where the primary earner is provided with a one-time benefit of INR 2,00,000. It is estimated that less than 20% of such households are headed by women.

- The state government of Karnataka has specifically opened 250 facilitation centres for assisting in enrolment and distribution of social security benefits among “unorganised/ informal” workers.

**Covid-19 financing opportunities: Ola has rolled out a programme called Ola Assist in partnership with Avail Finance to enable its workforce to avail short term credit lending.**

**Alternative data to gauge credit opportunities: Women’s World Banking is working with data.org to develop an algorithm based on alternative data for nano- women entrepreneurs.**

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84 Urban Company, ‘UC ke Sitare’, interviews
A growing number of non-traditional financial companies are foraying into digital lending and credit, mobile banking, mobile payments and insurance, etc. This has ensured a steady flow of data regarding consumers’ credit profiles, past and present cash flows, and financial requirements which can be used in a host of ways to improve access to credit. With this data being collected on a dynamic basis, one thing is quite clear - women are not accessing Financial Technology as much as men. Women’s financial participation has plateaued globally, even though FinTech companies have grown86.

With this in mind, Women’s World Banking is working with data.org (Rockefeller Foundation) to develop an algorithm based on alternative data for nano-women entrepreneurs including beauticians, tea-sellers, bakers, vegetable vendors, mobile-repair women, tailors87. These nano-women entrepreneurs are either thin-file or no-file customers. This is being done with the intention of designing and developing favourable and convenient options of banking, lending and credit for these women.

In addition to availing access to credit and insurance, financial literacy interventions to make women service personnel aware of the options available to them is a must. These initiatives need to be taken up by digital platforms in conjunction with government agencies or associations or multilaterals like FICCI, IFC, banking institutions, etc.

ANEW has tied-up with FICCI Financial Literacy Organisation for financial literacy of its trainees and workers88. Sakha Cabs and Azad Foundation previously held workshops with PayTm for financial literacy of women. Their employees were taught about digital banking, online payments including use of Google Pay and PayTm, along with basic financial literacy including how to read income statements and bank statements. They helped their partners get bank accounts and GST certificates too89.

When it comes to ownership of vehicles, platform businesses may also have 3-way partnerships with manufacturers and lending institutions to make it easier for women to purchase a vehicle. Taxshe has ongoing partnerships with Ford, Maruti Suzuki, and HDFC Bank.

### 4.4. SAFETY AND SECURITY

Among sectors that were immensely impacted by the pandemic and the nationwide lockdowns were the platform economy and on-demand gig workers. In India, a large section of the urban population is currently engaged with the platform economy in some form or the other. Out of 486 million people in the workforce in total, more than 15 million are engaged in platform labour90, estimates a 2020 study. These workers are likely to include all those engaged in IT, HR, marketing, design, and other gig roles. On-demand mobility and logistics as well as professional home services are estimated to engage 4 million workers as of 202191.

There is no existing discourse on gender-based planning or designing of a city. A city is a dynamic space, but who takes the accountability for safety of women?

Safetipin

#### 4.4.1. CURRENT SCENARIO

86 IFC interview
87 Women’s World Banking interview
88 ANEW interview
89 Sakha Cabs and Azad Foundation interviews
The customer base of platform companies keeps increasing by leaps and bounds with their foray into more cities. At such scale, the concept of safety, both for the workers as well as the consumers, garners critical attention.\footnote{“The Digital Hustle. Gig Worker Financial Lives Under Pressure”. Flouish Ventures. September 2020}

Health and safety at the workplace are all the more pertinent for women. A cross-country report published by the Fairwork Foundation\footnote{“The Gig Economy and Covid-19: Fairwork Report on Platform Policies” Fairwork. 2020.} suggests that a substantial number of women gig workers are currently unable to work due to their concentration in care-related forms of platform work such as domestic work and household beauty services which have been suspended. One of the contributing factors to this post-lockdown dip is women’s greater responsibility for domestic care work due to the health needs of family members and the closure of schools.

**HEALTH AND SAFETY DURING THE COVID-19 PANDEMIC**

When it comes to the safety of their workforce, many platforms have in place several policies and initiatives that act as a safeguard for their workers, enhancing the workers’ faith in these platforms.

As far as initiatives in the times of COVID-19 go, platforms modified their service offerings and processes to ensure safe working conditions for their workers and continued service with safety as priority for their customers.\footnote{“Leveraging and Protecting the Gig Economy against COVID-19: Measures by Gig Economy and Governments around the World”. Ola Mobility Institute. April 2020.} These range from contactless deliveries and cashless payments on the one hand to prioritising safety and protecting the lives and livelihoods of workers on the other. Ola, for instance, has developed health advisories to educate drivers and create awareness of the threats due to the virus. Safety-related information material is provided in walk-in centres across cities or in the in-app resource centre. The platform has also set up a 24×7 helpline, which drivers and passengers contact, if they display symptoms or have been tested positive for the virus. Ola has mandated selfie-authentication of drivers to ensure that they are masked during service hours. Further, both Ola and Uber have partnerships with telemedicine providers (such as Mfine and DocsApp)\footnote{“COVID-19 and India’s Gig Economy: The Case of Ride-Hailing Companies”. Observer Research Foundation. July 2020.} to support their driver-partners.

**SAFETY AGAINST GENDER-BASED VIOLENCE**

Apart from the challenges posed due to the pandemic, there are a host of issues that women platform workers face. As per interviews with platform businesses, women platform workers providing delivery services are especially susceptible to abuse and bullying. There are currently no mechanisms in place, in ways of policy interventions that provide protection to women platform workers from such harassment. The Sexual Harassment of Women at Workplace Act 2013 does not cover platform workers since such jobs are outside the traditional employer-employee arrangement. To enable women workers to comfortably navigate in their workspace and seek legal remedy in situations involving harassment, a section on platform workers may be included in the Act. Women workers who face harassment could report to the specific platform through which they operate.

On the other hand, given that the nature of jobs entails more movement in public places such as the city’s roads, hotels, malls, and other hospitality establishments, a greater thrust is needed on women’s safety in public places. This is typically governed by laws and policies under the Ministry of Home Affairs (MHA) while also implemented with the coordination of the Ministry of Women and Child Development. The Nirbhaya Fund, for instance, constituted in 2012 aims at creating safety for women in public places. Some of the Safe City interventions, under the Nirbhaya Fund, taken up by various city governments include provision of better street lighting, mobile women’s police vehicles, public restrooms & lounges for women, one-stop call centres, psychological counselling, cybercrime cells, and capacity building of police personnel.
A few projects taken up under the Nirbhaya Fund:

**Emergency Response Support System:** The government has planned the introduction of Single Emergency Response across the country by providing a 24x7 efficient and effective response system which can receive input from various voice and data services such as voice call, SMS, email, Internet of Things, panic buttons in public transport etc. to attend to citizens in distress. So far funds of INR 278.63 crores have been released to all the states and Union Territories.

**Safe City Projects:** The Safe City project aims to create a safe, secure, and empowering environment for women in public places, to enable them to pursue all opportunities without the threat of gender-based violence and/or harassment. Eight cities have been identified for implementation of this project in the first phase, under the Nirbhaya Fund, at an estimated cost of INR 2,919.55 crores. These are Delhi, Kolkata, Mumbai, Chennai, Bengaluru, Hyderabad, Ahmedabad, and Lucknow.

**Strengthening State Forensic Science Laboratories (FSLs) in 13 States/UTs:** The MHA has sanctioned projects for strengthening FSLs in 13 States/UTs for setting up DNA analysis labs and Cyber-forensics to facilitate speedy investigations.

### 4.4.2. GOOD PRACTICES

**FIGURE 24: GOOD PRACTICES BY PLATFORM BUSINESSES**

**Internal Gender and Safety Audits:**

**Urban Company** conducted internal surveys and understood the need for better policies regarding workers’ safety. Making the necessary changes in their policies, they changed their operations to a huge extent. This included adding an SOS button to their app and having grievance redressal options. This decreased their workers’ attrition rates from almost 30-40% to 5%.

Safety and security measures form a crucial factor of consideration for women in the workforce. Further, there is a high degree of customer interaction required for the services provided by most of these platform companies. Keeping this in mind, most of the platforms have been vigilant in taking stringent precautionary measures in their operations.

**Urban Company,** the professional home services platform, has launched **Project Kavach** – a certification training programme to help their women partners protect themselves and take necessary safety precautions as they go about their daily lives, vocations, and routines. **SOS button** is a feature on the app for all their partners to get help in cases of emergencies. No bookings are allowed for women partners after 7 PM. In addition to these, the platform offers a helpline for women partners, an internal partner care system, and the service of psychologists and counsellors as part of their safety initiatives. A further provision of IRIS intervention in case the partner meets with an accident during commute, has an altercation with the customer at the customer’s residence or faces harassment by the client, ensures the partner’s safety and wellbeing.
Swiggy, the online food and grocery ordering and delivery platform, has ensured periodic complete scrub-down of every possible touchpoint in the workplace, initiated innovative ways of sensitising its delivery partners by way of gifs and videos, put in place a Deep Learning Algorithm to ensure that delivery partners wear masks, and replaced instant partner allocation with Just in Time delivery partner Arrival to reduce wait times by more than 25%.

As regards physical safety, female executives are allotted deliveries within a 4-6km radius of service. Call number masking while contacting or being contacted by customers has further aided in the executives feeling safer. All female executives are armed with pepper spray in case of emergency self-defence along with a dedicated helpline active 24x7, and the presence of an SOS button on the mobile application.

Azad Foundation, an NGO for resource-poor women, has focused on creating safer public infrastructure for women. Constructing and maintaining hygienic washrooms, helping women drivers of Sakha Cabs and other ride-hailing platforms to find safe accommodation while on outstation trips like Jaipur-Ajmer, Delhi-Jaipur, etc. are a few of the measures undertaken to make female drivers feel comfortable as they perform their day-to-day duties. Azad Foundation also intervenes through community leaders in instances where women face domestic violence. The Foundation’s emergency response mechanism, including panic call buttons, is operational round the clock.

Sakha Cabs, a ride-hailing and rental car company employing female drivers only, equips its drivers with rigorous self-defence training. Grievance redressal from female drivers in cases of flagged complaints happens one-on-one with the female driver and can be escalated up to the Executive Director, if needed. Azad Foundation intervenes in difficult predicaments as well. Night-driving financial incentives (especially with journeys to-and-fro airports) are provided to female drivers. Thus, women are not bound by any time restrictions and can be witnessed taking ride requests at 2AM as well. Additionally, Sakha Cabs ensures its female drivers have knowledge of PCR vans, knowledge about approaching police stations, and the presence of a peer group/solidarity group for the women to encourage each other.

The shared and electric mobility platform, Ola, has deployed an AI-enabled ‘Guardian’ safety feature that uses real-time data from rides to automatically detect irregular trip activity which then gets flagged off in real-time to Ola’s dedicated 24x7 Safety Response Team. The team immediately reaches out to customers and drivers to confirm if they’re safe and offer on-the-call assistance until ride completion. Other safety initiatives that Ola has include the emergency button, call number masking, facial recognition system for driver authentication, and one-time-password (OTP) system.

4.5. GENDER SENSITIVITY

Men say that women shouldn’t take drivers’ jobs.

Azad Foundation, Sakha Cabs

4.5.1. CURRENT SCENARIO

Though Female Labour Force Participation has remained historically low in India, latest trends confirm that women have been rapidly dropping out of the labour force in order to continue attending to domestic duties or even to pursue higher education. As household incomes have increased, the apparent ‘need’ for women to work has decreased. NSSO data (1970-2018) shows lower female participation rates for higher income groups, especially in rural India. This can be correlated to the fact that families consider their female members as ‘secondary workers’ i.e. female members would only go to work in case of dire financial circumstances.

Patriarchal norms, enforced through family and community, restrict women’s access to work, and social and physical mobility, with most Indian women aged between 15 to 49 not being allowed to go to public spaces alone.

“Facing up to a Pandemic — A look at Swiggy’s efforts to counter the COVID-19 threat” Swiggy. May 2020.
This concept of women being vulnerable in public spaces not only enables this discriminatory control that women are subject to under the guise of safety concerns, it also pushes women to reluctantly accept social and familial forms of surveillance as their only panacea against possibilities of violence.

In addition to this preconceived notion about women’s role in their families, there is also an added social stigma regarding a lot of the non-traditional livelihood opportunities on platforms, such as those of driving, plumbing, electrical work, etc.99 Though the platform economy offers women the opportunity to venture into non-traditional roles, women themselves prefer to opt for ‘feminised’ job roles, like beauticians and house cleaners. Other roles such as delivery executives, cab drivers, cleaners etc. remain overwhelmingly male-dominated. Unlike men, women in Asia have also stated a lack of familial consent - to even owning a mobile phone - as a constraining factor in many ways. Normalisation of gender-based violence in public spaces and public transport is a big issue, as are notions of propriety and family honour that restricts women’s mobility. All these factors directly affect the participation of women in the gig and platform economy sectors.100,101

In order to combat these socio-cultural and structural challenges, a gamut of awareness campaigns and other modes of gender sensitisation needs to be undertaken. Women, communities (household and neighbourhood/ locality levels) and public authorities should be informed and sensitised to the rights of women to access public space and mobility. As platform businesses take the initiative to equip women with the right skills, gender sensitisation for their families enable female members to take up non-traditional job roles. Gender sensitisation efforts should also be taken to educate platforms and employers about including female-centric provisions in their onboarding or recruitment drives and processes, mandatorily putting in place grievance redressal systems for their female workforce, and making provisions for defence training of their workers.102

4.5.2. GOOD PRACTICES

**Gender-inclusive and responsive communication** is another policy uptake which a few of the platform companies have adopted.

**Urban Company** incorporates women-centric messaging in its communication with its platform workers. This involves communication regarding personal safety measures and techniques to be adopted, maternity benefits, and other gender-specific information to be disseminated among the women workers. Incorporating such practices at the time of onboarding and training has instilled more confidence in its women workers.

**UBER INDIA HAS ADOPTED A HOST OF INITIATIVES ON GENDER SENSITISATION:**

**Driving Change**

Uber launched Driving Change as a global campaign in 2017. To date, the initiative has committed US$ 7.5 million to fund initiatives to prevent gender-based violence (GBV), including (a) learning about and building tools and policies, (b) promoting awareness, and (c) empowering communities.

**#IgnoreNoMore**

In India, Uber partnered with Breakthrough - an organisation that works to reduce violence against women and girls - to launch a series of gender-sensitisation activities for drivers including a dedicated advertising campaign, #IgnoreNoMore, in March 2020. Launched on International Women’s Day, Uber’s #IgnoreNoMore campaign targets bystanders, encouraging intervention and collective action to end incidences of gender-based violence in public spaces.

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99 Interview with IWWAGE
101 Interview with SafetiPin
102 Interview with ANEW
103 Gender Sensitisation Workshops for Driver Partners in India. Uber.
Since 2018, Uber India has also run gender-sensitisation workshops with more than 75,000 driver-partners, in partnership with Manas Foundation, tracking driver-partners’ ratings as part of the initiative’s impact measurements.

#WithinHerReach

Getting women on the road is not only a matter of safety and security, social norms strongly influence whether women can move freely. Census data shows that women are hesitant to work more than a kilometre away from home because of concerns that range from childcare responsibilities to fears over sexual violence.

"I feel proud and very happy to ride a bike taxi"

Snigdha Das, 48, is a bike taxi partner with Ola. She was employed in a company for 10 years before she quit in November 2019 for personal reasons. Snigdha had learnt to ride a bike when she was 16 years old and is glad to put the skill to use now. During the pandemic, she switched careers. Today, she enjoys zipping through the streets of Kolkata, while making her living on the go.

Snigdha’s experience breaking the stereotype:
- I am independent. I make my own career choices. I have been a single mother for the past 16 years. I have supported my son by myself. Today, he appreciates my work.
- I receive only 5-star ratings from customers. Customers between 20 and 30 years of age say they admire my decision.

Challenges on the job:
- A few customers cancel the trip when they get to know the rider is female.
- A rare few men also tend to misbehave.
- Though she likes the job, she feels it might be problematic for girls to take up driving as they can get harassed easily.

104 “Uber India gets women moving”. IFC. August 2020
ASPIRATIONAL WOMEN’S SURVEY
Platform jobs are a step up for India’s unorganised and informal sector workers. There is an aspirational quality to platform jobs that unorganised and informal labour does not offer. Earlier in the report, it has been established that platform work depends on the matching of service providers with requesters through a mobile app-enabled marketplace. Platform work, thus, differs from informal labour on the agency of worker, independence and flexibility of labour, all the while guaranteeing an income\(^{105}\). Digital platforms also use collaborative bargaining power to mediate access to many new forms of micro-insurance, credit and upskilling. Therefore, a platform worker is an aspirational step up from the traditional informal worker\(^{106}\).

It can be argued that signing up for work in the platform economy involves very low entry barriers. Platforms already engage 15 million workers\(^{107}\). Evidence suggests that almost 56% of all employment generated in the past 2 years has been on-demand non-contractual work\(^{108}\). Fewer jobs are being created in the organised sector, with less than 2% Indians getting jobs among the various posts they apply to. This argument further extends to women’s participation in informal sectors in the global context. For example, in Israel, women constitute only 19% in regular informal jobs, however, when supported by technology, their participation is 33% of all gig workers\(^{109}\).

Additionally, women make up 80% of the 67 million domestic workers globally\(^{109}\), increasing numbers of whom are now turning to the rapidly growing on-demand economy for domestic work in developing countries. Around 60% of all domestic workers in India work on multiple part-time commitments ultimately adding up to a full-time job. Since platform work is being seen as a step-up for the traditional informal worker, the sector is set to grow further given the aspirational status.

As discussed throughout the report, and despite the aspirational qualities of platform work, there is resistance from women across India to assimilate into the platform economy. The overall obstacles in awareness of platform work and the willingness to participate in it stem from wider challenges in women’s literacy, technological know-how and financial independence. Moreover, socio-cultural barriers limit women’s agency further and impede the ability for women to make independent choices in their private and public life.

5.1. Methodology

The socio-economic and cultural factors that impede women’s freedom and agency have effects on their ability to make independent choices and assimilate into the platform economy. This study seeks to explore the reasons why women are unable or unwilling to participate in the platform network by understanding their social, economic, and educational characteristics, and addressing the deeply ingrained biases against, and concerns about platform work. Through the data collected, this report presents findings related to location base, income group, age, and marital status of respondents. These characteristics play a significant role in contextualising women’s socio-economic circumstances, opportunities and experiences. Therefore, it is imperative to understand these fundamental characteristics of the respondents to develop a holistic perspective of the barriers to women’s participation in the platform economy.

With the objective of generating data on women’s participation in the platform economy, 624 women were interviewed, across a total of 6 cities in 3 states: Karnataka, Rajasthan and New Delhi. As stated in Chapter 2, the aim of this study is to understand the motivations, experience, and obstacles faced by women not currently contracted in any platform work but may have the potential or aspiration to. Therefore, these women are termed as Aspirational Women, giving the name to this study.

\(^{106}\) Ibid.
\(^{108}\) “The Gig Readiness Survey of Corporate India”. Noble House. 2019
\(^{109}\) ILO. 2015. Source: Bridging the Digital Gender Divide - Include, Upskill, Innovate; OECD, 2018
The questionnaire was administered by the research company, Akara, which sent volunteers into the field to survey women and collect data on a digital tablet. The surveys were conducted between 28th November 2020 and 18th December 2020. The surveys were conducted in regional languages so as to ensure the sample size was realistic and did not eliminate women workers who did not speak English.

The sample of women selected to be interviewed belonged to specific demographic characteristics including location base, age group, income levels, and other relevant indicators which formed the focus of the survey. The intention of the survey was to understand the desires and concerns of aspirational workers only, therefore those earning above a certain income group or those pursuing gigs with high degrees of complexity were not included. The responses across the six cities were controlled for age and household income.

5.2. PROFILE OF THE ASPIRATIONAL WOMEN SURVEYED

5.2.1. DEMOGRAPHIC PROFILE

The survey reveals that only about 21% of our respondents had some form of primary source of income. Of these, only 5% of women’s primary income contributed to 100% of their annual income. These women were employed in more formal jobs such as nursing, doctors, teaching and real estate.
In comparison, 32% of respondents’ primary income contributed to at least half of their annual income. Here, women reported working as beauticians in parlours, or in the garment and tailoring industry, factory work, teaching, and working in a bookstore.

62% of respondents’ primary income contributed to less than half of their annual income. The job types in the third category included similar fields as those in the second category as well as financial services, data entry work, marketing, reception management, pickle making, animal husbandry, and computer work. It is interesting to note that job types in the third category - which represents women earning less than half of their annual income from their primary source of income - included certain types of online work such as data entry and computer work as well.

### 5.2.2. AWARENESS OF PLATFORM ECONOMY

There was awareness of the platform economy even among the 78% of respondents who did not earn any primary source of income.

The highest source of awareness came from friends and family, followed by job exchange columns in the newspaper. If women who do not earn any primary source of income are assumed to be unemployed and uncontracted, it can be surmised that they are conversing with family and friends about potential work opportunities, and thus becoming aware of platform jobs.

### 5.2.3. WILLINGNESS TO PARTICIPATE IN THE PLATFORM ECONOMY (PE)

![Figure 29: Sources of Awareness for Respondents Not Earning Any Primary Income](chart)

![Figure 30: Willingness of Respondents to Participate in PE by Age Group](chart)

![Figure 31: Willingness of Respondents to Participate in PE by Marital Status](chart)
About 70% of the aspirational women interviewed (437 of 624 women surveyed), responded that they were unwilling to join the platform economy.

Of these 437 respondents, about 30% stated lack of permission or support from their family or husbands, and presence of family responsibility as the reason for not willing to join the platform economy. This suggests that most of these women do not make independent career decisions. For the age group 18-25, it is seen as a period where they are either pursuing higher education or typically choosing marriage over career. For the 40-45 age group, the family responsibility may involve taking care of children or older family members, in addition to taking up household work.

13% of those unwilling to work stated that they already had a job: employed (65%) and self-employed (30%).

Around 33% stated that they were not interested in taking up work, which may be due to a variety of reasons, including household responsibilities, remuneration not matching their current or expected salary, or preferences for other job types. Of these, about 60% were homemakers, all married, which suggests they are not the breadwinners of the family. For these women, homemaking is a full-time job and assimilating into the platform economy is not a priority. These 60% homemakers that were not interested in participating in the PE equally constituted the age groups 31-35, 36-40 and 41-45 years at 25% each. There were only 15% women in the age group 26-30 years and 2% in the group 18-25 years in this category, which suggests younger married women are more likely to change jobs or have mutable priorities over older married women.

12% of respondents stated women’s safety as the reason for their unwillingness to join the platform economy.

About 8% of respondents stated they had no knowledge of the platform economy or required more information for such work, while about 7% stated they had no time for such work, which may suggest they have other priorities at the given moment.

3% of respondents stated they were unwilling to participate because they were studying, and fell in the age groups 18-25, 26-30 and 31-35 years, and pursuing various degrees ranging from Class 11 or 12, Undergraduate or Postgraduate course or preparing for a government job.

2% of respondents specifically stated age as the reason they were unwilling to participate in the platform economy and fell in the age groups 40-45 years or above 45 years. Perhaps these women believe they are not able to start new jobs at this age and would need to be made more aware of the diverse set of opportunities one can tap into in the platform economy.

About 30% of the total respondents answered “Yes” when asked if they would be willing to join the platform economy.
Women in the Platform Economy: Breaking Barriers & Driving Inclusive Growth

The largest subset of women willing to join the platform economy (20%) stated that they wanted to be an entrepreneur, be their own boss, and have the flexibility to work when they want. Primarily, it indicates that women aspire to be in independent leadership positions in the workplace. It further indicates that women aspire to be autonomous workers who can take charge of their daily activities and lifestyle. In a study of independent workers by MBO Partners (2018), 71% of women surveyed in the US compared to 64% men wanted to control their own schedules. However, this study focuses on independent workers who use digital platforms to find work, and not gig workers in particular. Moreover, since men’s aspirations are not under the scope of this study, such comparisons cannot be evaluated, but it points to the idea of women’s need for flexibility during working hours.

10% of the respondents willing to join specified the need to “keep themselves busy” and another 8% wanted “more personal time” as their reason. These further validate women’s demand for control over their schedules, and by extension of their daily activities and lifestyle. Women are empowered when they are able to make their own choices, such as determining when to log into the platform for work, and when to log off and spend time on other activities such as family work, with friends, or pursuing education or hobbies.

16% of women cited passion for applying the skills they know as the reason they are willing to join the platform economy. These skills could include driving, communication and interpersonal skills, beautician services, cleaning services, plumbing, masonry, or a plethora of skills that women possess. Although information on the respondents’ skill set was not collected, it reiterates that there is a supply of skills in the market that does not match demand through the platform economy. As specified in Chapter 3.1, there is a need for platform businesses to diversify across sectors so that women’s existing skills can be capitalised on at their discretion.

14% women stated they wanted to join the platform economy for assured income and the ability to own an asset. These women are seeking livelihood opportunities to improve their quality of life, and in effect, become more mobile, independent, and actively contribute to the economy.

12% women stated they were seeking full-time jobs in the platform economy due to the recent loss of a job. This suggests that despite professional setbacks, these women aspire to continue working and earning an income. While they may seek to do so for financial stability, it nonetheless highlights these women’s commitment to their careers.

11% of the respondents stated their willingness to join the platform economy for the longer-term outcome of saving money, either for studies or for dependents. These women represent aspirations of women determined to work hard, exercise financial responsibility, and contribute to their own personal intellectual growth or support the welfare of family members.

5.3. FINDINGS FROM THE SURVEY

5.3.1. LOCATION-BASED HYPOTHESES

A) Women from Tier 1 cities will have more agency than women from Tier 2 cities, in terms of ownership of smartphones and vehicles;
B) Women from Tier 1 cities will be more aware of the platform economy;
C) Women from Tier 1 cities would be more willing to participate in platform economy.

OWNERSHIP OF SMARTPHONES

Of the total of 624 respondents, Bengaluru and New Delhi have the highest number of smartphone owners, at 104 and 106 respectively. Both these cities are Tier 1 cities. This is not far off from Jaipur and Jodhpur that record 92 and 91 smartphone users, while Mysuru and Udaipur have the lowest number of owners at 79 and 75 respectively. The range of owners is not as wide as that of women who do not own smartphones: in Bengaluru and New Delhi, only 2 respondents each do not own smartphones, while Mysuru (28) and Udaipur (27) record the highest number of people who do not own smartphones. The figures are very similar, with about 26% of respondents from both cities stating they do not own smartphones. This suggests there is a gender gap in the ownership of smartphones, more apparent in Tier 2 and 3 cities such as Mysuru and Udaipur respectively.

The survey also revealed that the women respondents use their phones primarily for social media use (33%), followed by work-related calls and texts (26%), regular calls (20%), studying (15%), regular texts (14%), and shopping (9%). As observed in the GSMA report (2019)\(^\text{111}\), women do not use data services beyond what is available through mainstream media: they are seen to be using data services for social media apps. None of the surveyed women stated use of data services for livelihood opportunities.

OWNERSHIP OF VEHICLES

Bengaluru recorded the highest proportion of women who own vehicles (99%), while Udaipur recorded the lowest (19%). In Bengaluru, 91% of people who own a vehicle are two-wheeler owners. In Udaipur, 85% of the respondents reported owning two-wheelers; however, the actual numbers are starker, with 96 two-wheeler owners in Bengaluru compared to Udaipur’s 16. It is interesting that of all the respondents surveyed, only 2 people stated they owned only four-wheelers, one from Bengaluru and Udaipur each. They may be from higher income groups and are able to afford such assets. The income angle has been explored in the next section.

WILLINGNESS TO JOIN THE PLATFORM ECONOMY

Although respondents from Bengaluru scored very low on their awareness of the platform economy, the city scored the highest in willingness to join (88%). This suggests that once made aware of the platform economy, women are more open to the idea of such a working environment and aspire for the independent form of work the platform economy provides. The lowest scores came from Udaipur (5%), Jaipur (6%), and New Delhi (9%). This may be an outcome of community-specific or regional biases, social hindrances, and unique aspirations of the individual women surveyed. Women’s economic access and agency has a role to play in their willingness, ability and interest to participate in the platform economy of work.
The respondents to the Aspirational Women survey show that women largely want to be productive members of their households but are hindered by their access to assets that could be monetised, or information pertaining to economic opportunities, especially in the platform economy.

Following are a few noteworthy trends from the data collected between November and December 2020, while varying degrees of mobility restrictions were in place to control the spread of the COVID-19 pandemic. Therefore, there were significant changes to the field that could not otherwise be controlled for.

For instance, findings from the survey portray a general sense of unwillingness among the respondents towards platform work. To better understand the nature of inhibition, the willingness or unwillingness to join the platform economy is mapped with respect to vehicle and smartphone ownership, monthly income from primary or self-employment, and a few other parameters.

In the case of vehicle ownership, it can be seen in Figure 39 that nearly 34% of vehicle owners displayed an unwillingness to join the platform economy. This hesitancy is rather counterintuitive given vehicle owners’ relatively advantageous position to access opportunities offered by the platform economy. One would expect them to be more welcoming of platform work. Unsurprisingly, however, the willingness to participate in the platform economy is higher among those who own vehicles (66%) when compared to those who do not (34%).
Monthly earnings from primary or self-employment are a vital component of women’s recognition and reorientation of their identity both inside and outside the home. Work outside the home has been linked to an expansion of agency for women in seemingly disparate domains such as healthcare, education, reproductive health as well as their social and political life. A rise in income should, therefore, indicate a greater tendency for women to explore opportunities outside traditional roles and be less risk averse in their economic pursuits. The Aspirational Women survey findings, however, tend to paint a different picture. In general, the willingness to join the platform economy seems to decrease with increase in income as depicted by the trend line in Figure 41. The willingness to join the platform economy is highest in the INR 10,000-25,000 income from primary employment or self-employment opportunity bracket (~40%). Only ~7% of women seem willing to join the platform economy.

The decline in willingness with a rise in income is even more apparent when household incomes are considered (see Figure 42). While this may be unfortunate, it is not entirely unexpected. The findings seem to follow the overall trends in female labour force participation in India. Further, according to an ILO report, “As household income increases, women drop out of the labour force as domestic non-market work is perceived to have a higher status than market work.”

Why this happens is intricately linked to collective insecurities about familial honour attached to women’s movement outside the house and pervasively entrenched patriarchal social norms that seek to limit women’s economic agency. These factors are further reinforced by the disproportionate burden of unpaid care work on women and the persistence of gendered occupational segregation in most sectors of the economy. The platform economy can be a force for good in this scenario. Research by Ira Anwar and others has shown that while platformization has not dismantled power structures that impact women’s lives, the visibility afforded by platforms has nevertheless helped rupture dominant socio-cultural mechanisms of control that have traditionally shaped women’s mobility and access to work.

5.3.2. INCOME-BASED HYPOTHESES

A) Women with higher income will have more access to smartphones, driving licenses, and ownership of vehicles;
B) Women with higher income will be subscribed to fewer social security schemes or specific scheme types.

Awareness about the platform economy also tends to follow an inverse relationship with the willingness to join it. This income category has the highest proportion of women, at over 21%, being aware about platform work. Yet, barring the INR 40,000 - 75,000 income category - which had just 15 respondents - the “Less than INR 10,000” category has the lowest ratio of women willing to join the platform economy. The 100 percent unwillingness to join the platform economy seen in the INR 40,000 - 75,000 category can perhaps be attributed, in addition to the systemic issues considered earlier to the absolute lack of awareness among respondents in this category about platform work.

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113 “Why is female labour force participation declining so sharply in India”. ILO. August 2014.
ACCESS TO SMARTPHONES AND OWNERSHIP OF VEHICLES AMONG WOMEN BY HOUSEHOLD INCOME GROUP

There is a positive correlation between income and ownership of assets: higher income groups have more respondents in those categories stating that they own a smartphone and a vehicle.

However, since most respondents fall in the “INR 10,000 – 25,000” category, the actual numbers in that category are higher. Looking closely at the data, there are more people in the same category stating they do not own a smartphone or a vehicle. This is an outcome of the sample of respondents selected. It also suggests that those women possibly cannot afford to buy smartphones, much less own a vehicle.

34% of respondents who do not earn any income own a vehicle. Of the 34% women, 68% of respondents’ monthly household income is between INR 10,000 and INR 25,000 and only 12% of respondent’s monthly household income is less than INR 10,000.
Nearly all the respondents across all income groups own a smartphone. 96% of the women earning INR 10,000 - 25,000 from their primary employment or self-employment opportunity own a smartphone. 100% of the women earning INR 25,000 - 40,000 own a smartphone. However, it is to be noted that women from higher income households formed a smaller part of the sample. Hence, it is highly likely that almost all individuals with an income of more than Rs. 25,000 tend to own a smartphone.

85% of respondents who do not earn any income own a smartphone. Of the 85% women, 64% of the respondents’ monthly household income is between INR 10,000 and INR 25,000 and only 10% of respondents’ monthly household income is less than INR 10,000.

71% of the women earning less than INR 10,000 from their primary employment or self-employment opportunity own a vehicle. ~73% of the women in the income bracket INR 10,000 to 25,000 own a vehicle. ~83% of the women in the income bracket higher than INR 40,000 own a vehicle. Though, it seems like a sizeable percentage, it is to be remembered that only 272 of the total 624 women owned a vehicle.

Vehicle ownership is also perceived as a symbol of greater agency and mobility. Women tend to enjoy greater freedoms with the ownership of a vehicle.

The ownership of two-wheelers is far greater than the ownership of a four-wheeler, suggesting two causalities: i) two-wheelers being more affordable than a car, ii) less or no specialised skill set required for riding a two-wheeler. It enables women to take the wheels with little or no training, as well as immediately start earning/saving.

SOCIAL SECURITY SCHEMES

Amongst numerous schemes that women make use of, LIC life insurance is the most prominent with almost 83% or 384 respondents benefiting from it. Pradhan Mantri Jan Dhan Yojana, with 33% women availing it, and Employees’ Provident Fund, with 31% availing it, are the other two most common social security schemes among the women interviewed. The other social security schemes include Ayushman Bharat Scheme, Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Atal Pension Yojana (APY), Mudra Loan, Ayushman Bharat Yojana, also known as, Pradhan Mantri Jan Arogya Yojana (PMJAY), Employees’ State Insurance (ESI), and National Pension Scheme (NPS).
Most women reported opting for at least 4 or more social security schemes:
- Women earning INR 10,000 - 25,000: 23%
- Women earning INR 25,000 - 40,000: 9%
- No woman respondent in the “more than INR 40,000” bracket reported subscribing to more than 3 schemes.

Across all income groups, LIC life insurance is the most opted for social security scheme, with a range of 78-86% women respondents reporting being enrolled in the scheme.

The Employees’ Provident Fund is the most opted for scheme amongst those earning between INR 40,000 and INR 70,00.

31 to 35-year-old women are the largest group of subscribers to the LIC life insurance scheme with 132 total subscribers, followed by the 36 to 40-year-old group (96). The 41 to 45-year-old group and 18 to 25-year-old group are almost the same size of subscribers, with 66 and 65 subscribers respectively. The 26 to 30-year-old are the smallest group, with only 3 people in this category.

National pension scheme has the lowest number of subscribers across all age categories, with only 10 total subscribers; followed by the Employees State Insurance and State government schemes, which both recorded a total of 19 subscribers across categories.

Pradhan Mantri Jan Dhan Yojana (PMJDY) recorded a fairly high number of subscribers across all age groups, with a total of 245 subscribers. As of September 2020, there were 40.63 crore bank accounts, of which 22.44 crore accounts were held by women and 18.19 Cr by men116. This means that more than half of the bank accounts under PMJDY were held by women. The PMJDY is a financial inclusion programme of the Government of India that helps all citizens access financial services such as bank accounts, remittances, credit, insurance, and pensions.
Homemakers (254) are the largest number of subscribers opting for LIC life insurance, followed by the unemployed (58), employed (55), self-employed (54), students (48) and others (2).

Homemakers are also the largest number of subscribers across all occupation types and types of social security schemes, except in the case of Provident Fund, where it is a close second, with a total of 34 subscribers compared to 36 employed subscribers.

Homemakers may find it convenient to subscribe to social security schemes because having no primary source of income, they fall within the eligibility bracket for most or all schemes. Further, as homemakers, they have decent fiscal awareness of the existing schemes from family or friends, and thus make sure to opt for convenient channels of remittance, credit, bank accounts, and pension schemes.

However, a recent study finds that life insurance companies are not keen on selling policies to homemakers and self-employed women. Such women are granted insurance as per minimum allowed by the Insurance Regulatory and Development Authority (IRDA) or equal to husband’s insurance. Conventional long term plans are recommended over policies to housewives to fulfill retirement needs.¹²⁷

6.1. RECOMMENDATIONS FOR THE INDUSTRY

The industry’s major responsibility lies in creating an enabling and gender-sensitive environment for its women workers. Additionally, it can leverage partnerships to provide for the skilling, social security, and financial needs of the women.

6.1.1. WOMEN EMPOWERMENT PROGRAMMES & GENDER SENSITISATION WITH FAMILY

Platform businesses can undertake partnerships with CSOs and NGOs to promote legal/ economic/ social rights of women, especially from marginal and vulnerable backgrounds, thereby increasing their potential to take up non-traditional livelihoods. These partnerships will also help identify talented/ aspirational women from marginal/ vulnerable backgrounds.

Efforts being taken by NGOs and social enterprises to create awareness about the platform economy among low-income families can improve women’s economic participation significantly. The work being undertaken by these organisations needs support, volunteering and funds from larger businesses to improve outreach efforts. Examples of ANEW, Azad Foundation, and Neeva Foundation validate that such partnerships enable women’s participation in non-traditional platform jobs by challenging the status quo, and minimising stereotypes and biases.
6.1.2. GENDER-RESPONSIVE OR INTENSIVE COMMUNICATION PLAN (GENDER RESPONSIVE C4D CHECKLIST)\textsuperscript{118}

Platform businesses are yet to adopt gender-responsive communication plans. The following checklist includes a few pointers that may be mandated through their internal and external communications.

\textbullet{} Do the communication programmes, materials, and messages perpetuate gender inequality by privileging one sex over the other?

\textbullet{} Do the communication programmes, materials, and messages promote gender stereotypes, inequitable gender norms, roles and relationships (e.g., communication materials that show only the mother responsible for childcare or if women role models are promoted)?

\textbullet{} Women-friendly communication at the time of onboarding and training: The facilitator and media assets provided during onboarding and training should inspire confidence among women candidates.

\textbullet{} There can be specific communication catering to women workers (around maternity, etc.) or for young women (around scholarship opportunities, menstrual hygiene etc.).

\textbullet{} Is the communication adapted in local languages as well? Is it gender-sensitive while being translated?

Most of the platform businesses interviewed were found to have no separate helpline or grievance redressal mechanism for women workers. In some cases, there is also no data available on the quantum of messages or calls received from women workers.

\textbullet{} A dedicated women’s only helpline may help improve engagement with women workers. Alternatively, trained/ professional support could be made available if women workers call on the helpline for issues that do not pertain to the business.

6.1.3. PARTNERSHIPS WITH PUBLIC SECTOR, CSOS & ALLIED BUSINESSES

\textbullet{} There is scope for aggregators/ platform businesses to collaborate with civil society organisations, social enterprises, and other relevant groups which aid in women’s economic participation. The private sector could provide the necessary impetus to efforts being undertaken in the areas including, but not limited to, access to finance, skilling and education. Partnerships may be formed within existing business models or through new or unique models as per each organisation’s structure, goals and objectives.

\textbullet{} Partnerships with CSOs/ NGOs, and government and parastatal agencies to enable creation of peer and support groups for mentorship and any other support including psychological support, legal aid, financial literacy, communication, and soft-skills training too may be explored.

\textbullet{} Tie-ups with gender/ safety audit organisations to aid in data sharing and aggregation is recommended. This is important for safety mapping and gender budgeting. Independent and periodic internal surveys, feedback, and audits to understand women worker’s needs, aspirations and challenges will also go a long way in modifying operational structure to invite and retain women workers.

6.1.4. BETTER INFRASTRUCTURE AND WORK DESIGN

\textbullet{} Incubating childcare services as a community business can reduce the time cost of care work which is borne disproportionately by women.

\textbullet{} Partnership with local hospitality businesses/ petrol stations, etc. where women workers can access restrooms and women’s lounges between work hours, if they are working with the mobility or logistics related platform businesses may be explored.

\textsuperscript{118} “Gender Responsive Communication for Development: Guidance, Tools and Resources” UNICEF. May 2018.
Have inclusive and accessible local offices (with partners in a co-working space) for walk-ins by women workers. Though it is a diversion from the existing business model for platforms, a local office, however sparse, may instil confidence in women workers reaching out for personal support. The platform businesses may consider a local office for clusters of Tier-2/Tier-3 cities.

Incentives for women choosing to work beyond regular working hours/ festive days: This is a short-run recommendation, and can greatly motivate ambitious women workers, until there is equity at the workplace.

6.1.5. DIVERSITY & INCLUSION

Instead of piece-meal initiatives which make women platform workers exclusive and rare, platform businesses should aim to mainstream women workers into the platform economy through gender-based onboarding and performance incentives. The leadership of platform businesses can envision a gender-equitable workforce for the coming decade. Further, Key Performance Indicators (KPIs) can be linked to achieved onboarding targets to gauge the organisation’s overall success in attaining gender inclusion119,120.

Referral bonuses for existing platform workers to bring onboard their female friends/relatives: Informal networks, and especially peer groups on social media and WhatsApp, have been found to be the most useful in converting a female acquaintance into a platform worker.

Facilitate shared ownership of assets such as cars/two-wheelers for part-time workers with other female workers. Alternatively, platform businesses may also incentivise male workers to share ownership and plying of their vehicles with their female family members on a shift-basis.

6.1.6. SOCIAL SECURITY BENEFITS

Since the nature of platform work permits flexibility for workers to move between platforms, it is essential to devise a pan-platform solution to benefit all workers at once. The provisions expected under the Code on Social Security, 2020 - wherein central and state governments, platform businesses, and workers all contribute to social security schemes - form a step in the right direction. CoSS 2020 delinks social protection from employment, creating an inflection point in the evolution of platform work and its ability to unlock livelihood opportunities in the billions121.

Additionally, platform businesses can ensure enrolment at the time of onboarding a platform worker to a combination of social security benefits most relevant to the worker and the sector. It will especially help women avail maternity benefits or health insurance, where it is not available. Mobility and logistics-oriented businesses may encourage their workers to sign up for accident and vehicle insurance.

The state needs to take active steps to ensure that progressively universal coverage of social security is achieved. This can be done through outreach programmes by state and city-level governments.

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119 In June 2021, Zomato announced its goal to significantly increase the participation of women in its fleet of delivery partners by the end of 2021.
120 “Zomato CEO Deepinder Goyal Says Will Significantly Increase Women Delivery Partners in Bengaluru, Hyderabad, Pune in 2021”. NDTV. June 2021
6.2. RECOMMENDATIONS FOR THE PUBLIC SECTOR

Ensuring universal coverage of platform workers through the Code on Social Security, 2020

Providing safe and accessible public infrastructure for women

Bridging skill gaps by carrying out periodic assessments and partnering with companies for onboarding skilled women

Organising gender sensitisation programmes for personnel in public-facing roles

6.2.1. UNIVERSAL AND PORTABLE SOCIAL SECURITY

Though the government has given a momentous push for universal social security through the Code on Social Security, the legislation is still ambiguous. There is a need for the government to recognise the varying kinds of platform workers and their intrinsically different needs even amongst existing social security options.

The government could leverage new-age FinTech organisations to ensure universal enrolment of platform workers, especially women, for social security benefits.

Partnerships with platform businesses to ensure universal enrolment of platform workers for social security schemes may also be considered.

6.2.2. CIVIC INFRASTRUCTURE

There is an urgent need for the government to ensure safe and accessible public infrastructure for women workers.

Safe infrastructure in the public transport sector to support not only women’s safety but also for improved connectivity across cities: Consequently, there is a need to set up panic buttons and installation of surveillance technology such as CCTV cameras at bus stops and markets to improve women’s safety while travelling. The creation of such infrastructure can help demolish deep-rooted stigma and fear around women’s mobility as independent riders and delivery-partners.

Women’s shelters/ hostels/ accommodation facilities: This can greatly promote women drivers to take outstation trips. Further, these accommodation facilities can also help provide temporary relief for women workers migrating from semi-urban and rural areas into larger cities, typically found to be hostile or least navigable by women.

Public convenience facilities: Most of the cities do not have a public convenience policy, more so with respect to the presence of women’s public convenience points. It is imperative for the government (at the level of ULBs) to provide clean, safe and hygienic restrooms and lounge facilities for women. This will greatly aid in the increased mobility and productivity of women workers.
6.2.3. BRIDGE SKILL GAPS

- Just as the government offers diverse skilling programmes for women, they must also carry out periodic studies to ascertain if said programmes are relevant in the current labour market. Vocational training programmes must match the demand from platform businesses. Especially, there is a growing need to equip women with digital skills.

- Additionally, the government must go the extra mile in identifying and encouraging aspirational women to take up market-relevant skilling programmes. They can build on existing partnerships with platform businesses to ensure that the women are on-boarded as platform workers at the completion of their course.

- Further, the government could make available periodic aggregate data on the various courses on offer and the demographic of the participants completing the courses. This would assist the platform businesses in identifying potential services to offer, geographical markets to operate in, and aspirational workers in those areas.

6.2.4. TRAININGS/WORKSHOPS TO MAKE PUBLIC PERSONNEL MORE GENDER-SENSITIVE

- There is a need for public sector personnel to be more gender-sensitive. Local bodies and parastatal agencies, in partnership with private sector organisations or relevant CSOs may conduct training and workshops to improve gender sensitivity and prioritise women's safety. This may especially be introduced in the transport and mobility sector where bus drivers, bus conductors, traffic police and RTO personnel, toll booth operators, et al may be trained to improve their engagement with women. Further, the public-facing government officials may also be trained to intervene in cases of gender-based violence.

6.2.5. ACCESS TO FINANCE

- An innovative method to bridge the gender gap in digital banking is to open ‘UPI-receive-only’ accounts while opening accounts for women workers. Through this method, while the women workers are able to carry out expenditure through non-digital methods, the regular inflow of income also creates a financial profile for the women, enabling them to access credit in the future.

- Government may employ or mandate through Public Sector Banks to employ more women banking correspondents (WBCs). WBCs inspire confidence and trust amongst the unbanked and under-banked women from rural and semi-urban areas.

- The government must also recognise the important role of FinTech and new-age financial institutions in bridging the gender gap for financial services. In this regard, with the consultation of such organisations, the government may revise regulatory policies to encourage greater outreach by such companies. This may include revising existing definitions and terminologies which are largely restricted to conventional banking practices only.

- The government should also implement cash-flow-based-lending at scale by leveraging FinTech platforms.
6.2.6. INCENTIVES FOR INCLUSIVE BUSINESSES

Fiscal incentives such as tax-breaks or start-up grants may be provided for businesses that provide livelihood opportunities where women constitute a substantial portion (say, 30%) of their workers.

Other financial incentives may be considered for women on platforms who provide services through the hospitality sector, such as bread & breakfast facilities, cloud kitchens, etc.

6.2.7. AVAILABILITY OF DATA

Availability of data is crucial for research-driven policy making even within the industry.

It is crucial to add and categorise gig and platform workers’ data separately in the Periodic Labour Force Surveys (PLFS) conducted by the NSSO. With the new provision of a centralised portal for gig, platform, and construction workers, as announced in the Budget speech of 2021-’22, the government has already taken the first step in this regard. However, maintenance of this portal is equally important. Better quality data would help aggregators and financiers track composition, income, and occupations of gig workers, and thereby design evidence-based policies for their workers. The onus of collection and management of the data rests with the government. The data must also be made available for industry and policy research.

While collecting data, it is imperative to recognise that gig and platform labour can be work performed by individuals in addition to their existing occupations such as working in a factory, owning a store, being a domestic worker, etc. These nuances too should be captured in the country’s data collection efforts.

Similarly, periodic release of aggregate data by regional and local governments regarding the number of women earning driving licenses and different skill-based certifications, owning vehicles etc. can help platform businesses envision their future markets/areas of outreach.
CONCLUSION
Though the growth of the platform economy in India has largely been gendered (women are still primarily situated in traditional services or work such as beauticians, nannies, etc.), changing labour practices and benefits can help break the stereotypes and stigma associated in pursuing non-traditional jobs. There is also an added onus on the government and platform companies, transitioning from pre-Covid times to now, wherein, several safety nets have to be put in practice, from reducing personal interactions, to improving sanitisation, and providing health/ income protection covers for the workers. Nearly 90 million job opportunities, out of which 35 million gig jobs for skilled and semi-skilled professionals, are expected to be created in the decade ending 2030. If timely interventions are taken by all stakeholders involved, women could easily occupy nearly 50% of such jobs, even if the size of the economic value-add is difficult to determine at this stage.

The interviews with platform businesses and private FinTech organisations have reinforced the goal that diversity and inclusion are the way ahead. The fact that the organisations are aware of the negligible participation of women workers and are also willing to take measures to improve their participation is a heartening sign. However, a lot needs to be done, right from organisational policy to better workplace design, and proactive collaborations with the governments and CSOs to make this dream a reality.

On the side of the government, a structural impetus is needed to stall the fall in FLFP, and even more to leverage and promote platform economy. The COVID-19 pandemic has revealed how platform businesses can ably support cities in the provision of essential goods and services. In this light, government departments need to be more cognisant of the challenges of the platform businesses and ease regulatory procedures to improve their efficiency and financial sustainability. Where the government has shown intent, it must also back it up with action. This, especially in the case of universal social security, skilling, and safety of women, can go a long way in changing the demographic status of platform workers.

The research-based organisations and academia have long acknowledged that the future of work is digital. With the available data and newer studies, the think tanks and CSOs have rightly pointed out doable interventions to bridge the gender gap in digitalisation, skilling, and access to finance. Moreover, with evolving models globally and also within India, innovative mechanisms can be put in place to ensure that women workers gain livelihood opportunities, skilling certifications, and social security benefits in the process. Data-driven advocacy may well be the backbone of this economic resurgence of women workers.

Last, but not the least, it is the women of the country who stand to gain the most with the concerted efforts of all stakeholders. Even if not for the growth of platform businesses, the mere improvement of indicators for women with regard to access to finance, access to technology, skilling, income equality, access to social security benefits, and safety in public places, will herald a new era of greater productivity and liveability. With the promise of a livelihood with dignity, the case for increasing women’s participation in the platform economy is sure to change the socio-economic landscape of India within the coming decade.

122 “India’s gig workers may service 90 million jobs in next 8-10 years”. Mint. March 2021.