



ISSUE BRIEF

WOMEN IN THE DRIVING SEAT:

Studying the interplay between gender and asset ownership in the platform economy

OLA MOBILITY INSTITUTE

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Abstract

For half a century now, Indian women’s labour force participation has only declined. A myriad of socio-economic and cultural factors heavily influence women’s participation in the economy. While India needs to urgently bring a series of structural reforms to improve gender parity, this Issue Brief focuses on the interplay between gender and asset ownership on women’s labour force participation. The brief further explores the role of the platform economy in improving women’s participation given the gender gap in asset ownership. Through a thorough sociological inquiry, this issue brief finds that the platform economy offers two distinct advantages, asset monetisation and flexibility, which have remained elusive in traditional models. Additionally, platforms augment asset ownership, further catalysing women’s labour force participation. Thus, 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.

Introduction: Where are India’s women?

Women and the Economy

On February 1, 2021, India’s first full-time woman finance minister, Nirmala Sitharaman, created history: She became the first woman to deliver three budgets to the Indian cabinet, the latest after the unprecedented Covid-19 crisis began. She presented India’s first all-digital budget, to catalyse India’s economic recovery, resilience and growth. Most importantly, she presented a budget that empowers women to work all shifts across all industries and occupations, thereby giving the much-needed impetus to accelerate female labour force participation (FLFP).

Conspicuously, women constitute nearly half of India’s population and yet less than 20% of them in the 15-59 age group undertake paid work. After its highest FLFP of a mere 33% recorded in 1972-73 the Indian economy has only witnessed an exodus of women (Figure 1). In the last three decades, women have taken up less than 19% of employment opportunities generated in India’s 10 fastest growing occupations^[1].

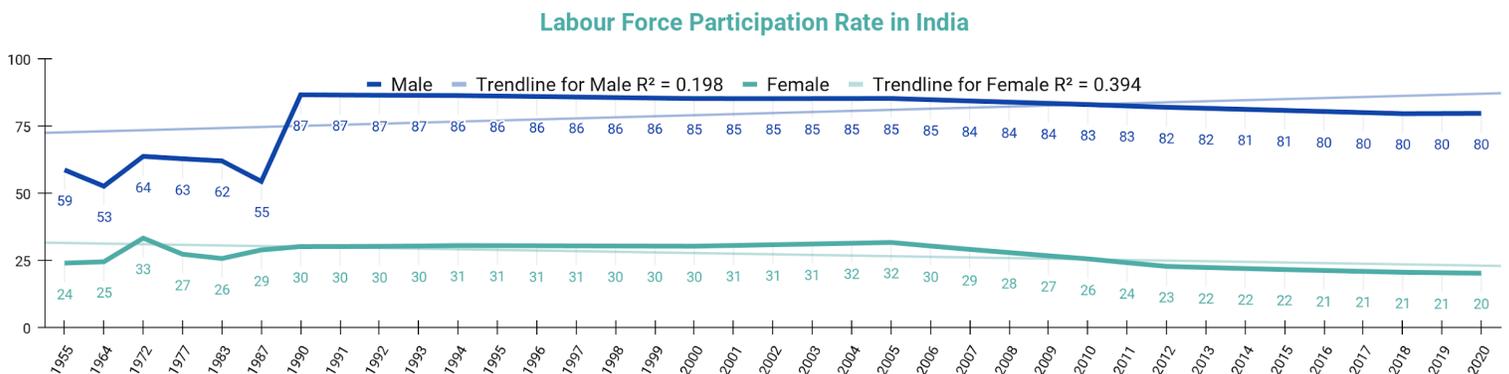


Figure 1: Labour Force Participation Rate in India

Source: NSSO^[2,2,4], Statistical Year Book by MoSPI^[5], Our World in Data^[6], World Bank & ILO^[2]. Authors’ compilation.

In stark contrast, developed countries have witnessed a radical increase in the share of women in labour markets, with FLFP rates reaching 50-60% by 1980s. In countries like the USA, Canada, UK, Germany etc.

married women work full-time and well into their 60s and 70s, driving FLFP^[8]. However, in countries where participation of women is generally low (Iran, Iraq, Saudi Arabia, Egypt, Pakistan, India), the converse is observed with higher participation among younger women^[6].

Suffice to say, Indian women depict similarity to those in Arab countries rather than the global pattern^[9]. An analysis of NSSO data (1970 - 2018) reveals that women undertake labour-intensive, home-based and informal work concentrated in low- productivity sectors^[9,10,11]. While agriculture continues to be the leading employer of rural women^[12,13,14], urban India finds its women in services (Figure 2) such as teaching, nursing, hospitality, and transport, among others.

Employment by Sector - Urban Indian Women

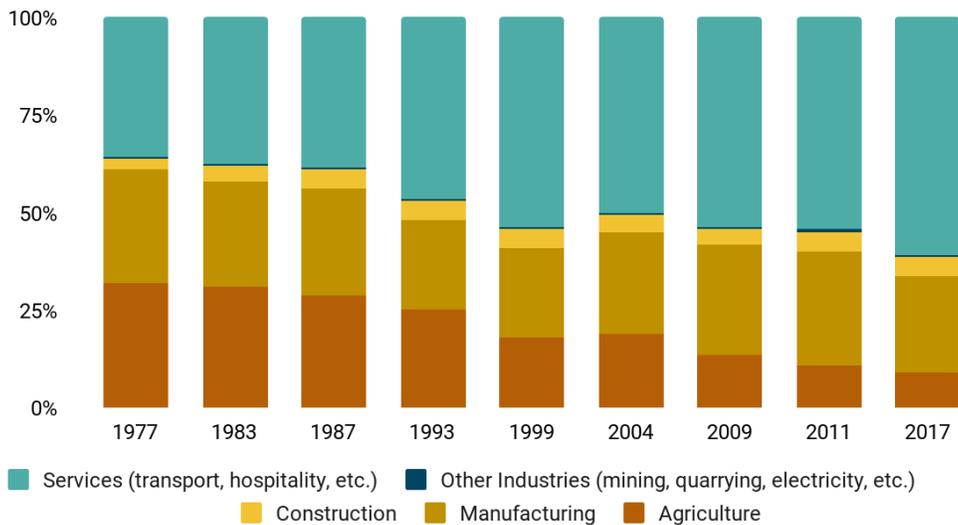


Figure 2: Employment by Sector - Urban Indian Women

Source: NSSO Data^[14]

Determinants of Female Labour Force Participation

First, FLFP is low not because women are not willing to work but because socio-economic constraints like education, geography, social group and the pressure to conform to traditional social norms heavily influence women’s preference for paid employment^[15,16]. Second, much of the decrease in India’s FLFP over time can be attributed to more women enrolling in schools and colleges, creating a trade-off between economic opportunities in the present versus in the future, post-education^[17,18,19].

On the contrary, spousal education and employment negatively affect FLFP. Married women withdraw from the labour force because they’re seen as secondary earners at best whose primary responsibility is in caring for the family and enabling its upward social mobility^[9,20,21,22,23,24]. Women spend nearly twice the amount of time in childcare and instruction activities - including helping children achieve higher educational outcomes - than men^[25,26]. Furthermore, Indian women on average spend up to 352 minutes per day on domestic work, 577% more than men^[27]. Conversely, the US witnessed a rise in the FLFP among married women between 1900 and 1980, attributed to the widespread use of consumer durables that reduced the need for women to partake in labour-intensive household work^[6,28]. Thus, the deep-rooted segregation of gender-specific activities still

prevalent in the Indian society further erodes family support for women's careers and prevents Indian women from participating in the labour force y^[12]

Women are also adversely affected when they are unable to access or exercise control over economic assets such as land, vehicle, savings or credit, mobile phones, or for that matter skills. Economic literature has amply demonstrated the interlinkages between asset ownership, control, and empowerment. Property ownership, for instance, enhances women's bargaining power^[29]. Similarly, access to finance is key to female entrepreneurship, which today constitutes only 13% of small businesses in the country, most likely due to the pervasive gender bias in financial accessibility. 70% of the total finance requirement of women entrepreneurs in the country is still unmet^[30].

Moreover, gender wage gap^[31] notwithstanding, women experience greater difficulty matching with jobs that suit them. Younger women prefer full-time employment compared to older women who want regular, part-time work, reflecting the demands of household responsibilities. However, the preferences of those outside the labour force do not align with jobs women have and *can* have. The fact that women are overwhelmingly situated in full-time work while those who enter the labour force prefer part-time points to an important supply-demand mismatch relevant to low FLFP rates^[15].

Women also have access to fewer employment opportunities than men. Men are more skilled and educated on average than women, resulting in men benefitting disproportionately from increased demand for highly skilled workers^[1]. Men's social position and expectation of taking up the role of the breadwinner of the family also leads to prioritisation of male education and subsequent employment. Furthermore, men have traditionally had access to a greater proportion of emerging jobs than women^[32,33], and with, mechanisation and automation, women tend to be disproportionately displaced from the labour force^[34].

Lastly, the lack of a) proximity to jobs, b) safety at workplace, transportation and public spaces^[35], and c) conducive institutional structures - such as flexible work arrangements and institutional support for childcare - too contribute to fewer women joining the labour force^[15,34]. While the recently passed Occupational Safety and Health Act 2020 is poised to improve some of the prevailing working conditions of women, the Maternity Act (Amendment) 2017 - which entitles working women 26 weeks of paid maternity leave, up from 12 weeks - places the entire cost burden of women's leave on employers, thereby disincentivising women's hiring in the formal sector^[36,37].

Undoubtedly, affirmative policy action such as quotas for women and gender wage parity as employed by the Government in certain industries and occupations - e.g. MGNREGS jobs and teaching - results in higher female representation^[15]. Globally too, FLFP tends to be higher in countries with higher levels of public spending on family benefits (i.e. child-related cash transfers, public spending, and financial support through the tax system, etc.)^[6]. Perhaps, learning from this, a first step could be as simple as to increase the meagre budget allocation for gender-related policies from 1% of the GDP to 5%.

Accelerating Women's Economic Empowerment

Enabling women to equally participate in public and private life is a 21st century imperative. Beside aiding India in achieving its sustainable development goals, gender parity is also critical for economic growth. For example,

increasing women's labor force participation by even 10 percentage points could add US\$ 770 billion to India's GDP by 2025^[38,39].

At the core of the much-needed reformation lies facilitating access to suitable jobs. Until the division of labour is balanced equally and equitably between women and men, women will continue preferring flexible jobs over full-time rigid employment. Today, new forms of labour outside the traditional employer-employee relationship and especially in digital platforms, can potentially afford flexibility and choice to women, accelerating FLFP.

As seen before, women's access to assets - be they land, motor vehicle, smartphone, finance or skills - determine the role they play in the economy. Enabling asset ownership and control, and unlocking opportunities for women in traditional, non-traditional and emerging jobs constitute a key way to drive the economy forward. In doing so, India must leverage the new-age technology-powered jobs that hold immense potential to mainstream women's participation in the economy.

Asset Ownership among Women in India

Defining Assets

Assets are defined as 'stocks of physical, financial, human, natural and social resources that can be acquired, developed, improved, and/or transferred across generations'^[40]. Assets - both tangible (phones, motor vehicles) and intangible (skills, permits etc.) - generate cash flow, reduce expenses, or improve sales^[41].

Assets create financial resources which households use to improve well-being, in terms of (i) increasing incomes, (ii) diversifying income sources, (iii) mitigating risks within livelihood activities and (iv) liquidating assets to cope with shocks^[42]. However, household well-being and individual well-being do not necessarily move together. Here, gender is one of the main differentiating factors^[43]. Individuals living within the same household may have different control of household assets. Women's lack of ownership and control rights on productive assets has linkages with negative outcomes in areas of FLFP, gender equality and women's empowerment^[44]. Further, when women have ownership but no control over assets, benefits from asset utilisation accrue to men^[45]. This indicates a need for a mechanism to ensure that women get the desired benefits of assets they own. Platform Economy which leverages technology at scale may be helpful in this direction.

Gender Gap in Ownership and Control of Motor Vehicles

This paper studies women's ownership and control of assets such as motor vehicles and smartphones that influence individual's mobility, i.e. access to opportunities.

Owning or driving a vehicle is also a pragmatic choice for women who have to balance between various domestic and professional responsibilities. Women opt for a private vehicle as it provides a sense of freedom, safety and reliability over available alternatives^[47,48]. Unsurprisingly, the number of women buyers of motor cars in India is steadily growing, doubling between 2012 and 2017^[46]. According to industry estimates, women account for 10-12% of sales in the 2.96 million passenger vehicles segment^[47]. The share of women buyers for luxury vehicles is even higher at 15% - 20%^[47].

Similarly, more women are applying for and securing driving licenses in the country. Between 2014 -17, out of the 27.81 lakhs new driving licenses issued in Karnataka, 4.44 lakh licences were issued to women, an increase of 25.6%. The corresponding increase for men was only 23%^[50]. In Mumbai, in 2017-18, out of the 1.6 lakh driving licence applicants, 34.37% were women^[49]. Furthermore, out of the 350-400 learner’s license applications received daily in Mumbai, 150 are received from women applicants. Most of these women are college students in the age group of 18-22 years^[49].

Even as women’s share in vehicle ownership and holding driving licenses is improving, the representation of women in jobs with driving as an integral part is still paltry. For instance, in 2018, there were just 200 women auto-rickshaw drivers out of the total of nearly 2 lakh drivers in Mumbai suburbs^[49]. At times even when women own permits for taxis, the driving and earning is done by male family members^[49]. Tourist taxis such as Priyadarshini and Viira Cabs in Mumbai famous for their women drivers still are an anomaly in a male dominated profession. This trend is similar in other parts of the country, such as Uttar Pradesh (UP), where women constitute only 1.4% of the 4,155 commercial driving licenses issued between April-August 2019^[51].

While prevailing gender stereotypes contribute to low representation of women in these roles, their low ownership of vehicles also constrains their participation in these jobs. Parallels may be drawn from women’s ownership of agricultural land and their influence on farming decisions. Women who have ownership rights have a stronger influence on decisions around its use. Thus, the low ownership rate of vehicles by women may be constraining them from directing their applications. Women also face an uphill battle when it comes to acquiring driving skills (recognised as non-physical assets earlier in this brief). Women often do not get the support and encouragement towards learning to drive from their family members. This is due to the patriarchal and mistaken stereotype about women’s driving abilities, which often limits women being taken as serious candidates^[51]. Low vehicle ownership rates coupled with barriers in skill acquisition could be responsible towards women’s under-representation in driving jobs.

Gender Gap in Mobile Phone Ownership and Usage

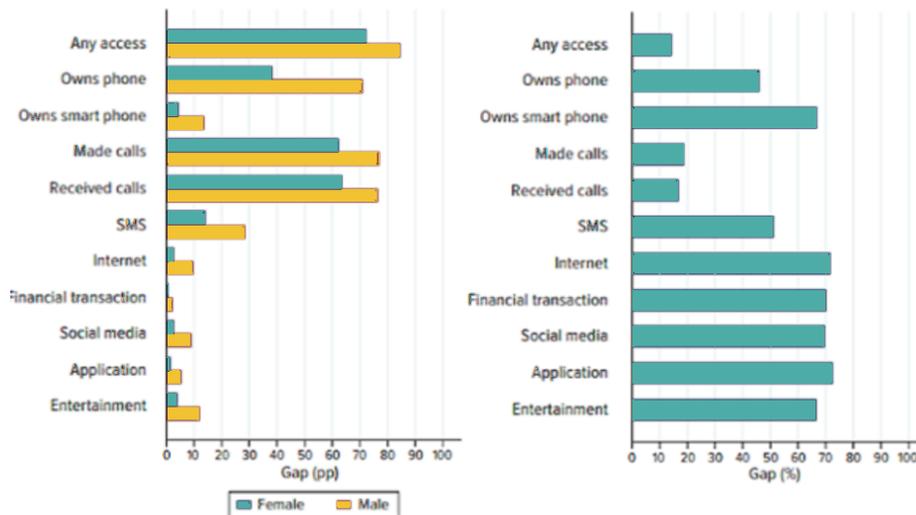


Figure 3: Gender gap in basic and smartphone features

Source: Barboni G, Field E, Pande R, Rigol N, Schaner S, Moore C. 2018. "A Tough Call: Understanding barriers to and impacts of women's mobile phone adoption in India". Harvard Kennedy School.

By 2022, India is projected to have 829 million smartphone users^[52]. However, the country has one of the widest mobile gender gaps in Asia. 71% of men in India use a mobile phone as compared to a mere 38% for women. Furthermore, 47% of women who access a phone are borrowers rather than owners. In contrast, only 16% of men borrow a mobile phone^[53]. The mobile gender gap is pervasive in the Indian society with at least a 10% gap across demographic parameters such as age group, state of residence, marital status, educational attainment, urbanity, and poverty status. The gender gap for simple tasks such as making or receiving calls is 15–20% which rises with complexity of tasks to 51% for sending SMS and further to 70% for social media usage (Figure 3).

The normative prescription of gender roles, propriety and decency influence women's use of mobile phones. Parents discourage mobile use by girls to preserve the notion of 'purity' – an essential quality for marriage. Concerns around digital harassment also are top of mind in restricting women's mobile use by family members^[54].

Accelerating Asset Ownership and Economic Empowerment of Women

The evidence presented above clearly points to how women are more likely to share assets than have exclusive control over them. Limited ownership and control inhibits women's ability to monetise idle capacity of assets. Similarly, challenges around women's mobile phone usage inhibits communication and information flow resulting in poorer access to education, employment, healthcare and financial services. Indeed, the wide gender gap in asset ownership for land, motor vehicles and mobile phones is indicative of a huge missed opportunity for unlocking women's potential.

It is here that the role of the platform economy gains significance. Platforms unlock the commercial value of assets, both tangible (phones, motor vehicles) and intangible (skills, permits etc.), generating an array of livelihood opportunities. This is especially beneficial for women to whom platforms afford flexibility to monetise assets - typically shared with family members - at times the assets are idle. Thus, by providing its participants the agency to choose what and when they monetise - a feat largely absent from traditional employment - platforms can finally delink FLFP from the limitations of conventional labour markets.

Women in the Platform Economy

Demystifying Platforms, Platform Jobs and the Platform Economy

The Fourth Industrial Revolution has ushered in a new era of labour built on the ubiquity of smartphones, availability of data, changing consumer preferences, and evolving worker needs and aspirations. Taking cognisance of this market-led transition, recently, the Indian Government passed a landmark legislation – The Code on Social Security, 2020 - recognising new categories of labour - gig and platform workers. The paradigm shift in the nature of work in the form of platform economy and subsequent labour governance reforms are founded on maximising asset utilisation. For instance, intra-city mobility platforms aggregating solutions provided by bike taxis, rickshaws, taxis, rentals, etc. - collectively called Shared Mobility - are replacing the ownership of the drive (i.e. owning a car) with ownership of the ride (i.e. accessing a non-motorised or motorised transport mode). This is an attractive proposition to consumers avoiding the costs of owning assets, on the one hand, and to service providers who benefit from "surplus gains" that improved asset utilisation offers them, on the other^[55].

Thus, any individual owning a vehicle can monetise their asset - both the physical asset of the vehicle and the non-physical asset of driving skill.

Similarly, platforms facilitating hyperlocal deliveries and home services engage a slew of digitally proficient workers by affording them flexible and safe work, and the opportunity to monetise their existing assets. No wonder the number of service providers involved with various digital platforms in India has increased from 8.5 million in 2016 to 11.7 million in 2017 and 15 million in 2018^[57,63,64]. Just as digital platforms attract students and professionals - young and old alike by affording many advantages^[56], platforms may just be the ideal workplaces for women - a worker category that is constrained by many socio-cultural and economic factors, as the forthcoming sections illustrate.

Do Women Participate in the Platform Economy?

The ability to unlock higher earnings and the ability to work when one desires, from or near home - are the selling points of the platform economy, for women as well^[57,63,64]. Women represent 40% of the 20,000 wellness and beauty professionals on Urban Company, and on an average earn up to 3 times more than working in a brick and mortar salon^[58].

While the platform economy too is reflective of societal conventions and norms that hold back women, its evolution is far quicker. This is clearly evident in the increase in the number of women drawn towards non-traditional jobs in passenger transport and food delivery services^[59].

For their part, e-commerce companies are seeing more women in frontline roles. Compared to men, women have lower attrition rates, better ratings for delivery and improved productivity at warehouses. Thus, women are in great demand at delivery hubs and fulfillment centres^[60]. The number of women employed in the delivery industry across various roles increased by 70% from 40,000 in 2018 to 67,900 in 2019^[60,61]. Notwithstanding the gender wage gap of 8-10% even in the platform economy^[60], in 2011-'16, over 270 new platforms started offering home-based work such as cleaning, cooking and beauty services^[62], thereby unlocking opportunities for women.

The Interplay between Gender and Assets in the Platform Economy

For women, even with their limited access to assets such as a motor vehicle or a smartphone, platforms provide an avenue to utilise their skills, time and effort. Until a more gender-balanced distribution of household work is achieved, the flexibility of platforms provides women the ability to choose their working hours. The earnings from such jobs may very well fuel the structural change required to expand FLFP in the short-term, while longer term prospects may still require institutional interventions in the form of enhanced safety and skill training in non-traditional livelihoods.

Platforms, on their part, offer training including in-app contextual prompts which can facilitate easy on-boarding and on-the-job skill acquisition, especially benefitting women who may not be digitally proficient. Platforms also provide support through a chain of physical help centres, on-the-phone assistance through dedicated contact centres and in-app assistance through chat, email and online knowledge repository. These capabilities can help in troubleshooting or getting clarifications whenever necessary, and also double up as the channels that provide personal safety and security-based assistance to women workers of the platform economy.

Digital platforms facilitate skill acquisition across a spectrum ranging from vocational, digital, financial to customer-service aptitudes, necessary in today's internet age. These skills are transferable to personal and other professional contexts. For instance, platform workers who keep track of earnings on an app and avail micro credit on a mobile become adept at managing their finances online. Similarly, e-commerce traders become proficient at marketing their products in English and understanding the tax requirements^[65]. In turn, should the platform worker opt for it, platforms set the stage for horizontal and vertical career mobility^[65].

Platforms also enable cash-flow based lending, which can improve access to credit for women. For example, during 2015-17, the blue-collar-focused lending startup Avail Finance has disbursed cash-flow-based loans of over INR 2.5 billion to one million workers associated with Ola, Swiggy, etc.^[66].

These capabilities may also be leveraged by public women-empowerment and livelihood-generation programmes to ensure that the asset or financial grants, or any other aid provided to women reaches them and are not misappropriated to benefit other/ male members of the family. Here, the stringent identity verification checks instituted by platforms may also be useful to ensure that the programme resources are reaching the intended beneficiaries.

How platforms empower women to step into the driving seat

Platforms empower women to monetise their assets, even if shared with other family members, at times when these assets are idle. It affords them the opportunity to utilise these assets and perhaps create avenues for eventual exclusive asset ownership. Moreover, by providing a choice of how, when and where these assets can be employed, the platform economy offers unique flexibility to women, elusive in other forms of employment. This coupled with the more normalised sense of time flexibility can solve for the current demand-supply mismatch in FLFP.

Platforms are, ergo, 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.

Conclusion: Leveraging platforms and unleashing women's *shakti*

India's march towards a sustainable, resilient and inclusive future will be complete only by prioritising gender parity. Women are so many and yet, so few have the privilege of participating in the productive economy. Social norms and culture reinforce stereotypical gender roles limiting women's "occupation" to a secondary earner at best and primary caregiver, in general. Gender discrimination pervades all stages of girls' and women's life, restricting their access to justice, rights and empowerment opportunities, and undermining their agency and decision-making authority over their life choices^[67].

India, therefore, urgently needs to close the gender gap on multiple fronts ranging from balancing division of labour at the household level between women and men to improving women's ownership and control of assets, and increasing women's access to suitable economic opportunities, among others. It is here that India can leverage the platform economy to improve women's labour force participation. Platforms afford flexibility and choice of work, and higher remunerative opportunities, thereby becoming attractive avenues of livelihood for women. Historically, men - unlike women - have had ready access to emerging and fast-growing livelihood

opportunities, and this trend can be corrected by leveraging platforms. As seen today, platforms engage women in both traditional and non-traditional occupations from beauty-based professional services on the one hand to driving passengers and delivering food and packages on the other.

Platforms not only unlock the commercial value of assets, but also augment asset ownership and control. With their engagement on digital platforms, women can acquire transferable skills across a spectrum ranging from vocational, digital, and financial to customer-service aptitudes. Women can also access cash-flow-based financing enabled by digital platforms, thereby own and control productive assets.

Recognising the promise of the platform economy, India must take affirmative action such as incentivising platforms to increase the representation of women, offering additional incentives for women entrepreneurs, and implementing a gender-first approach to policymaking to empower women to step into the driving seat.

Platform economy affording women flexibility, empowerment, skills and finance may rightly be considered the next driver of female participation. It may just hold the key to reversing the current trends in FLFP and unleashing women's shakti, within this decade.

Endnotes

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www.ola.institute



mobilityinstitute@olacabs.com



<https://twitter.com/OlaMobilityInst>



<https://medium.com/@mobilityinstitute>

Authors:



Aishwarya Raman

Aishwarya is Head of Research at OMI. She's an M.Sc. in Sociology from the University of Oxford, UK. In her previous avatar, Aishwarya has been a mobility entrepreneur and an academic.



Apoorv Kulkarni

Apoorv heads the Accessibility & Inclusion track at OMI. He has an MBA from Stanford, USA and is a Chartered Accountant by training. Before OMI, Apoorv held various product, business and finance roles.

Contributors: Sreelakshmi Ramachandran and Snehil Singh

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