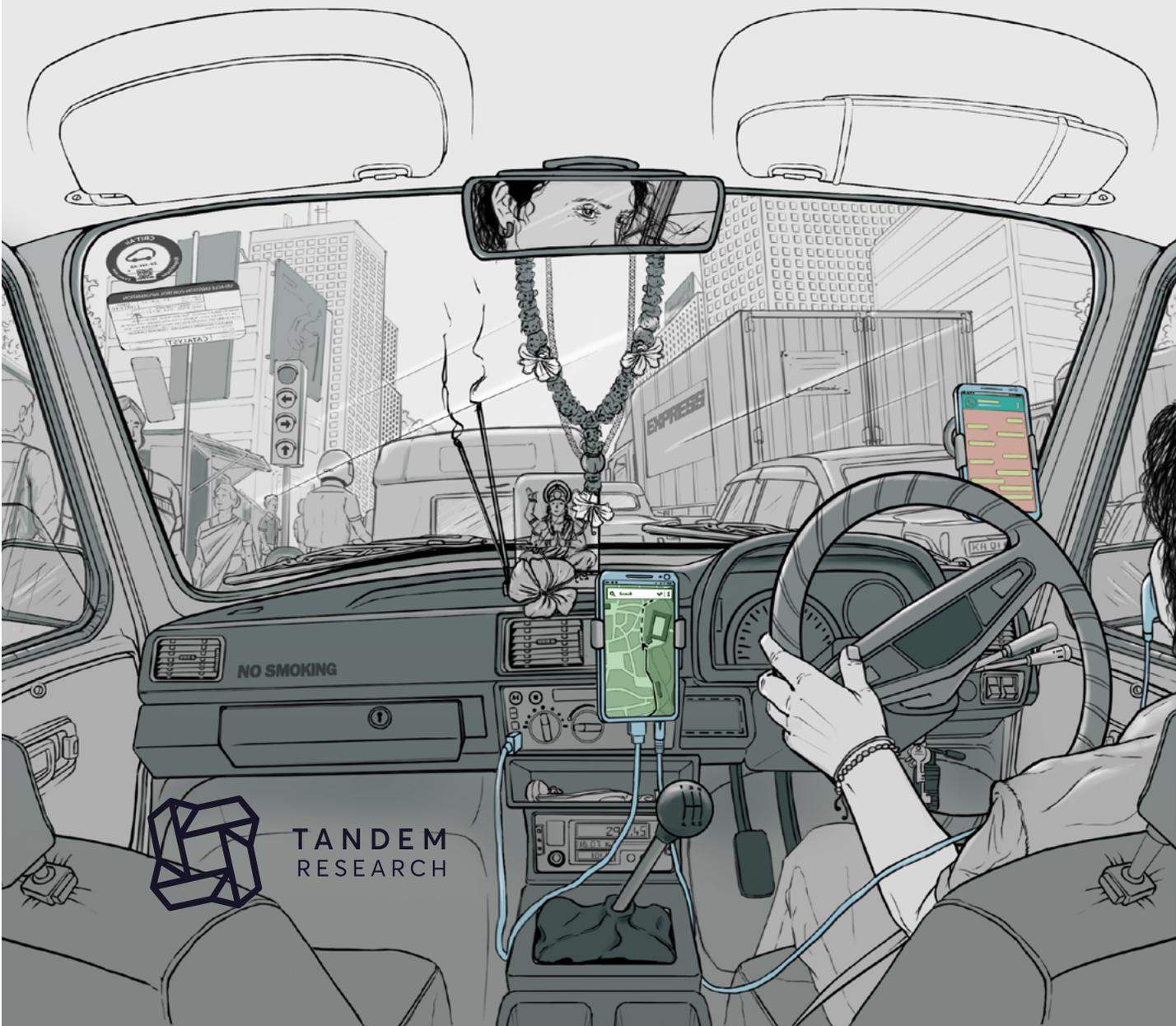# Worker Wellbeing on Digital Work Platforms in India

A Study of Ola Cabs & UrbanClap in New Delhi

TANDEM RESEARCH

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Executive Summary

Digital platforms linking labour demand and supply can bring new market efficiencies and create opportunities for micro-entrepreneurship. Yet, they can also pose significant risks for labour, driving down wages, creating precarious conditions of work, and increasing worker alienation.

This study looks at labour wellbeing in India's platform economy. In a number of industrialised economies, the platform economy is disrupting existing structures of formal work, contributing to the creation of new forms of non-standard, gig-based work. In contrast, in India, informality has been a persistent feature of the economy, with most workers working in low-wage work, for multiple employers, and without access to any formal social insurance or protection.

Drawing on in-depth interviews with workers on two platforms, Ola Cabs (ride-hailing) and UrbanClap (home-services) in New Delhi, this paper draws attention to the motivations, experiences and expectations of platform workers. What impact are digital work platforms having on worker wellbeing in India and their perceptions thereof? In what ways is the platform economy recasting existing structures and practices of informality? What kinds of policies are needed to ensure labour wellbeing and protection?

Worker Wellbeing

Wellbeing has multiple dimensions – psychological, which focusses on the link between job conditions and individual stress; material, pertaining to wages, earnings, and consumption; and relational, which derives from worker positions in labour market hierarchies. Referencing these dimensions of wellbeing, we spoke to workers about their previous work and motivations for joining the platform; earnings and stability of income; terms of employment; perceptions of entitlements and rights; relationships with co-workers and family; and autonomy and agency.

We found significant differences in the experiences and wellbeing of workers on both platforms, largely as a result of the terms of engagement offered by the platform. The broader conditions of work for particular professions (beauty services, taxi, home repair) off the

platform can also be hypothesised to shape the conditions of work offered by platforms.

Across both platforms, the financial or material aspects of wellbeing were the most important – workers prioritised the increase in earnings over the number of hours worked or the terms of work. Yet, the perception or expectation of what is a 'fair wage' or 'fair treatment' seemed to be strongly shaped by broader macro-economic conditions of work - a labour market in which good jobs are in short-supply and widespread coercion and exploitation in the informal sector. Workers had little control over the terms and hours of their work, despite the label of independent contractors. Not knowing how or why certain decisions were made by the platform, or the basis for customer ratings, was a major source of anxiety.

Poor comprehension of English, low levels of education, poor understanding and expectations of entitlements, an urgent need for work, and an unfamiliarity with digital infrastructure accentuate the vulnerability of workers and their capacities to negotiate the terms of their work. Further, low respect or dignity accorded to low-wage, physical work might also mean that customers are oriented toward treating workers poorly; this also makes customers more fickle, if not harsh, in their ratings of workers. In this way, exploitative tendencies of platform structures are amplified by differences in socio-economic class and standing. The presence of a human intermediary seems to play a significant role in addressing work place anxiety, and providing a sense of security and wellbeing; equally, having access to a physical space in which trainings, grievance redressal and interaction among workers can occur, seems to be relevant for reinforcing a professional identity and sense of belonging.

Recasting Informality

Based on the two case studies presented here and the broader literature on digital platforms in the Global South, we posit three broader impacts of the platform economy on structures of informality in India.

Addressing underemployment
By aggregating demand and supply for work, digital work platforms can enable workers' access to opportunities for paid-work. By enabling more hours of paid-work, and thereby offering the possibility of

increased earnings, digital work platforms could contribute both toward reducing underemployment and creating possibilities for economic mobility.

Organising Informality

Digital work platforms can potentially bring some form of organisation to informal urban services – standardising wages, standardising services, certifying employers and workers, and clarifying expectations from workers and platforms through a formal written contract. Digital work platforms could enable the collection of data about the informal economy, which has so far been hard to measure and understand.

Reproducing Precarity

A number of structural features of informality persist with platform work – power and informational asymmetry between workers and employers/platforms; unpredictable wages and working hours; little to no bargaining power; and constantly changing or un-predictable patterns and rhythms of work. Automated decision making systems make the exercise of power both undecipherable and invisible; the absence of human intermediaries reduces space for negotiation and compassion.

Enhancing Worker Wellbeing

As new relationships of work are being crafted through gig work on digital platforms, what are the ways through which worker wellbeing can be enhanced? What are the responsibilities of platforms toward workers?

One view on improving worker wellbeing is to classify platforms as employers and gig workers as employees. In the Indian context however, attempting to fit platform work within existing employment frameworks may not yield positive outcomes for the wellbeing of workers. Instead, we need to develop new categories to classify workers and platforms. We identify platform responsibilities in terms of the degree of control the platform has over the terms and conditions of work. Depending on the degree and type of control a platform exerts, different obligations for platforms may be identified.

Low Control

This category includes platforms which primarily aggregate labour

demand and supply, connecting workers and work, but where all job-related tasks and terms of engagement occur outside the platform. At low levels of control, the platform responsibilities could include: clear and transparent terms of use; clearly communicated and comprehensible policies for data collection and usage; grievance redressal mechanisms related to any abuse on the platform or violation of terms of use; and identity portability.

Medium Control

This category includes platforms in which tasks or jobs are done through the platform and are monitored until their completion. Prices and terms of pay are set by the platforms, and transacted through the platform. However, this is little to no involvement in how the job is done, though customer rating systems determine worker access to future work. At medium levels of control, platform responsibilities can be expanded to include: transparent and predictable payment terms; clarity of rating criteria, including options for seeking clarification or redressal on ratings; accessible and responsive complaint and feedback mechanisms; and accidental or occupational insurance.

High Control

This category includes platforms in which tasks or jobs are completed through the platform and wages and terms of engagement are set by the platform. There is a high degree of control in terms of how the tasks are carried out, through a standardisation of equipment and the provision of training. At higher degrees of control, platform responsibilities would further expand to include: mandatory, pro-rated contributions to social protection programs, including a retirement fund and health insurance; and provisions for sick leave and maternity leave.

Across all three levels of control, the aggregation function of platforms can be leveraged to deliver or link workers with already available specific social protection schemes.

1. Introduction

Context

Recent years have seen a proliferation of digital platforms that link labour demand and supply through internet based platforms, either for location based services or online work.[1] Whether a transport aggregator such as Uber or a freelancer portal like Nubelo, these digital work platforms are said to be creating new market efficiencies and opportunities for micro-entrepreneurship and self-employment.[2] However, platforms also carry risks for labour – recent studies have shown that platform or gig-work can curtail worker agency and rights, create precarious conditions of work, and contribute to the individualisation of risk.[3]

Most studies on digital work platforms have been based on the experiences of labour in industrialised economies, in the global north. Findings and frameworks from these studies cannot be generalised or extended to explain the impact in the developing world, where labour market realities are starkly different. For one, in much of the global south, workers engaged on platforms tend to rely on platform work as their primary source of income; in the United States in contrast, 90 percent of platform workers are reliant on platforms for a second or supplementary income.[4] Further, much of the debate in the global north has focussed on the dismantling of traditional employment relationships, and the subsequent loss of social protection, as workers move from formal or regular jobs to gig-work. However, in many countries in the global south, a bulk of the labour force is already engaged in some form of informal or non-standard employment, within the unorganised sectors of the economy, without access to formal social insurance or job security. Formal employment and social protection remains aspirational for many workers.

With a rapid increase in internet penetration in the developing world, the number of digital work platforms is increasing. These platforms are likely to play a critical role in shaping the world of work.[5] Worker experiences and expectations are likely to be shaped by the contexts in which they are embedded. It is thus important to understand the unique ways in which the platform economy is disrupting labour markets and impacting labour welfare in the

developing world. Further, social protection systems in many of these economies are weak or underdeveloped, creating an opportunity to design systems suited for the future world of work.[6]

Research Enquiry

Despite high rates of economic growth in India over the past two decades, employment growth within the organised sectors of the economy has been slow. Recent reports suggest that fewer than 2 million jobs were created in 2017 while 8-10 million people joined the labour force.[7] Advances in automation and other digital technologies are likely to further disrupt labour markets. As many jobs involving routine and repetitive tasks are automated, it will become harder to absorb India's low-skill labour into the organised sectors of the economy.[8]

Labour markets in India are marked by heterogeneity and informality. Over 80 percent of the labour force in India is engaged in informal or non-standard forms of employment, characterised by low-wages, poor job-security, and the absence of employment-related social protection benefits.[9] Under-employment is widespread and persistent, with most workers unable to access enough hours of paid work to make a living wage. Further, contractualisation of work within the organised sectors of the economy is on the rise, including government services. Only 8 percent of the total workforce is under the organised sector and covered by formal social protection. Government expenditure on social protection (excluding public health) is also severely limited at a mere 1.3 percent of the GDP.[10]

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Socio-economic markers of gender, caste, and religion further constrain access to employment opportunities. Women's participation in the labour force is also in decline – a survey by the Centre for Monitoring the Indian Economy in 2018 suggests that the female Labour Force Participation Rate (LFPR) is only at 11 percent, as compared to 71.8 percent for men.[11] This is attributed to a number

of reasons – from the burden of care commitments to socio-cultural norms that restrict access to education and employment opportunities.[12]

Current policy frameworks view digital work platforms as an important avenue for employment creation. The Telangana state government for example has partnered with Uber to create a *Driver Empowerment Programme*, offering 500 candidates financial assistance and skills training in order to start working with Uber.[13] Urban centres in India, both established and emerging, are seeing a growing number of digital work platforms. A huge number of these cater to service-based work in urban centres such as home services, taxi hailing, and food delivery.

Recent media reports suggests that there are over 270 home service platforms currently operating in India.

While there are no clear figures on the size of the platform economy, recent media reports suggests that there are over 270 home service platforms currently operating in India.[14] In many cases, platforms are entering markets that are fairly unorganised, fragmented and diverse, comprising a number of unregistered small businesses, with little standardisation of either the service provided or labour conditions. The dominant narrative around digital work platforms has focused on new market efficiencies and access to markets.[15] Recent measures to regulate the platform economy have prioritised customer concerns, predominantly around safety and pricing.[16] Questions of labour conditions have received less attention. However, this is no less critical a concern if the platform economy is to provide sustainable and meaningful work opportunities in India.

Drawing on in-depth interviews with workers on two platforms, Ola Cabs (ride-hailing) and UrbanClap (home-services) in New Delhi, this paper draws attention to the motivations, experiences and expectations of platform workers. What impact are digital work platforms having on worker wellbeing in India and their perceptions thereof? Further, in what ways is the platform economy recasting existing structures and practices of informality? What are the responsibilities of platforms towards worker wellbeing? This study builds on a small but growing body of literature on digital platforms in the Global South. The focus in much of the literature has been on online labour, particularly micro-work, and has highlighted a range of

issues from low wages and poor working conditions to the solidarities and adaptive strategies of workers.[17] Mark Graham, Isis Hjorth and Vili Lehdonvirta, for example, identify the priorities of digital workers in Sub-Saharan Africa and South-East Asia and strategies that can be used to promote better working conditions.[18] Mary Gray & Siddharth Suri provide rich ethnographic accounts of the invisible human workforce that powers current artificial intelligence systems, much of which is based in India.[19] Julie Chen examines ride-hailing services in China, highlighting how platformisation has reinforced inequalities facing informally employed taxi drivers prior to the emergence of ride-hailing apps.[20] In one of the few studies on location-based service platforms in India, Aditi Surie and Jyothi Koduganti argue that
for Indian taxi drivers, income security takes precedence over others forms of security like unionisation and collective bargaining.[21]

This report adds to this growing body of evidence on labour conditions on digital platforms in the Global South by providing narratives of worker wellbeing and their perceptions and experiences thereof. The idea of wellbeing allows one to move beyond formalistic definitions of welfare or decent work, many of which are more readily applicable to labour markets in industrialised economies and instead build a bottom-up, or inside-out, view of the impact of digital work platforms on workers. In addition, drawing on the existing literature and insights generated from the two case studies presented here, the report seeks to identify platform responsibilities towards labour wellbeing.

Method

The focus on understanding changing worker experiences their subjective perceptions of their work and wellbeing, dictated our choice of methods. We focused on the experiences of workers in New Delhi engaged on two location-based services platforms – Ola Cabs for ride-hailing and Urban Clap for home services. These are intended as formative rather than comparative case studies, intended to discover and understand the range of relevant issues and perspectives.

Ola Cabs (also referred to as Ola hereon) is a ride hailing app, one of the largest in the country, which reportedly provides wage-work to 2.2 million workers in urban India.[22] State governments are already working with Ola on various schemes for employment generation[23]

and social protection.[24] Recent years however have seen worker agitations against Ola (and Uber) and the issue of worker rights has caught the attention of unionists and activists.[25] In many ways, Ola (and Uber) have come to be the face of the platform economy in India.

UrbanClap is an online home services aggregator offering various household services to customers. With a vertical for Beauty & Wellness services, it is one of the only location-based platforms that engages women workers with low-medium skills. Our study thus focussed on beauticians engaged on the platform; this choice of case was intended to generate insights into gendered experiences of work on digital work platforms. To be able to situate the experience of women within broader worker experiences on the platform, we also spoke to home-repair/maintenance workers, who are all men.

We conducted 55 in-depth, semi-structured interviews with workers, of which 35 were from Ola and 20 from UrbanClap. In order to access workers, researchers availed of the services offered by the platform. UrbanClap agreed to participate in the study and facilitated access to workers. We also contacted workers independently, through the UrbanClap app. In addition, we attended training sessions for UrbanClap workers and had multiple meetings with the management team. Ola drivers were contacted through the app, by booking a service, but we were unable to speak to Ola's management team. We also asked initial participants to refer us to other workers they knew who relied on the platform(s) for work. In order to ensure diversity, some participants were also selected purposively, either through asking existing participants or the platform. Interviews were conducted in two phases – one week in October 2018 to generate a set of initial insights – and then over three weeks in January 2019. The semi-structured interview format enabled flexibility and adaptability, enabling participants to speak about the issues that mattered to them. The importance of interviews to qualitative research is not limited to the fact that they highlight subjective experiences but also that participants are able to express themselves in their own voice and language.[26]

Outline of Report

Chapter 2 provides an overview of the broader context of work and well-being in India and how it relates to the digital platform economy. It describes the conditions of informality and

underemployment in India, existing labour protection frameworks, and various material, relational, and subjective components of wellbeing. Chapter 3 presents findings from the two case studies, Ola and Uber. It highlights workers experiences in terms of earnings and income stability; terms of engagement; bargaining and entitlements; and agency and autonomy. Chapter 4 considers the ways in which the platform economy is recasting informality and proposes a framework to enhance worker wellbeing and social insurance.

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2. Noshir Kaka et al. 2019. Digital India: Technology to transform a connected nation. McKinsey Global Institute.

3. Werner Eichhorst, Holger Hinte, Ulf Rinne, & Verena Tobsch, 2016. *How Big is the Gig? Assessing the Preliminary Evidence on the Effects of Digitalization on the Labor Market.* (Bonn: IZA.)

4. How Many Gig Workers Are There? (2019). GigEconomyData.org

5. Tax and Digitalisation, 2018. Going Digital. (OECD.)

6. Stephen Devereux, & Rachel Sabates-Wheeler, 2004. *Transformative Social Protection.* (Institute of Development Studies)

7. Tandem Research, 2018. *Emerging Technologies and the Future of Work in India.* (International Labour Organization.)

8. (ibid.)

9. State of Working India. (2018). Centre for Sustainable Employment. (Azim Premji University.)

10. *World Social Protection Report,* 2017-2019. (International Labour Organization.)

11. State of Working India, 2019. Centre for Sustainable Employment. (Azim Premji University).

12. Rukmini S, 2019, 10 June. India's workforce is masculinizing rapidly. (LiveMint.)

13. In order to enhance livelihood opportunities for people belonging to minorities, the Telangana government partnered with Uber to kickstart the Driver Empowerment Programme. This programme offered 500 candidates financial assistance and skills training in order to start working with Uber. ('Telangana govt, Uber flag off first 100 cars under Driver Empowerment.' (2018, March 28). Money Control News.

14. Arushi Chopra, 2017, 20 March. How UrbanClap grew one on-demand service at a time. (LiveMint).

15. Urvashi Aneja, 2016, 2 December. Social Protection in the Age of Uber. (The Wire).

16. A recent initiative by Ola to prevent ride-sharing or carpooling at night has supposedly been initiated in order to promote safety of passengers. On the other hand, drivers are impacted as they are less able to fulfil incentive requirements.

17. Janine Berg, Marianne Furrer, Ellie Harmon, Uma Rani, & M. Six Silberman, 2018. Digital labour platforms and the future of work: Towards decent work in the online world. (International

Labour Organization); Helani Galpaya, Laleema Senanayake, Aditya Dev Sood, Rumani Chakraborti, Mohit Tamta, & Tanmay Awasti (n.d.). Online freelancing in India: what current and potential workers say. (LIRNEasia & Vihara Innovation Network).

18. Mark Graham, Isis Hjorth, & Vili Lehdonvirta, 2017. Digital labour and development: impacts of global digital labour platforms and the gig economy on worker livelihoods. (Transfer, 23:2, pp. 135-162.)

19. Mary L Gray, & Siddharth Suri, 2019. *Ghost Work: How to stop Silicon Valley from Building a New Global Underclass.* (HMH Books).

20. Julie Yujie Chen, 2018. Platform Economies: The Boss's Old and New Clothes. *(Made in China Yearbook 2018.)*

21. Aditi Surie, & Jyothi Koduganti, 2016 The Emerging Nature of Work in Platform Economy Companies in Bengaluru, India: The Case of Uber and Ola Cab Drivers. (ADAPT University Press).

22. Who we are: The Ola Story. (2018). Ola. ANI Technologies Pvt. Ltd.

23. See 14.

24. Auto-rickshaws participating in Ola who are also members of a trade union will be eligible for social security benefits in a new initiative being piloted by the Government of India along with Ola. Gregory Randolph, & Hernan Galperin, 2019. New Opportunities in the Platform Economy: On-ramps to Formalization in the Global South [Policy Brief]. T20 Japan.

25. Venkat Ananth, & Dinesh Narayanan, 2018, November. Ola, Uber strike: Trade unions see delivery boys, drivers as the new 'oppressed'. The Economic Times.

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2. Work And Wellbeing In India

Underemployment & Informality

Marked by a great degree of heterogeneity, labour markets in India can be thought of in terms of three categories: an agricultural sector employing around 60 percent of the total workforce; an organised or formal sector, which is predominantly urban, employing 7 percent of the workforce; and an urban informal sector which lies between these two, engaged in the production of wide variety of consumer and producer goods and services in urban areas.

As T. C. A. Anant et al. argue, wages and working conditions for the urban informal workers are usually much poorer than in the organised areas, closer to rural areas; but, compared with rural areas, the informal sector has access to "modern" facilities like education and health and more opportunities to increase earnings.[27]

Barbara Harriss White argues that working conditions in the informal sector are typically characterised by insecurity, poverty, risk and vulnerability to hazard and coercion.[28] Informal employment, she points out, is beneficial to both state and employers as market risks are shifted to workers, costs to employers are reduced and unionization is controlled and avoided.[29] Rahul De uses the phrase 'informal coercive accumulation' to describe labour processes in the informal economy, referring to the use of coercive methods to decrease worker control over the pace and rhythm of work and their bargaining power in determining wages.[30]

High rates of economic growth over the past two decades in India have not translated to similar rates of employment growth. While the numbers on employment growth are disputed, it is clear that the number of available jobs far outstrips the supply. Yet, unemployment is not an option for most; most people are engaged in some form of subsistence labour. Anant et al. link under-employment to the absence of social-protection system; where the absence of the latter implies that people have to engage in some form of work to meet basic needs.[31] As there is no consensus on how underemployment should be measured – estimates range from 13-37 percent, or more.[32] It is this segment of the labour-force that is the focus of the study – the so-called urban poor that are struggling to find good work and opportunities for upward economic mobility.

Table 1: Definitions of Informal Work

Informal Sector	The unorganised sector consists of all unincorprated private enterprises owned by individuals or households engaged in the sale and production of goods and services operated on a proprietary or partnership basis and with less than ten total workers.
Informal worker / Employment	Unorganised workers consist of those working in the unorganised sector or households, excluding regular workers with social security benefits provided by the employers and the workers in the formal sector without any employment and social security benefits provided by the employers.
Informal Economy	The informal sector and its workers plus the informal workers in the formal sector constitute the informal economy.

Source: Employment in Informal Sector and Conditions of Informal Employment [Report]. (2014). Government of India, Ministry of Labour and Employment.

For many of these workers, platform work is not a choice but a necessity, resulting from the unavailability of other forms of suitable work. Many are not new to 'gig-work', working part-time for multiple employers; piece-work in fact has a long history in India.It is important to distinguish this category of workers from high-skill workers for whom the platform work may create an option for flexible and remote work.

Micro-Entrepreneurship through Digital Platforms

In India, increasingly at the policy level, self-employment and entrepreneurship are being promoted as ways to address the unavailability of suitable work. [33] The platform economy in particular is seen as an enabler of such opportunities. The CEO of Niti Aayog recently suggested that Uber and Ola had added 2.2 million jobs to the Indian economy.[34] Further, platforms have been working with government as well to create skills and jobs. In October 2016,

for example, Uber along with the Telangana Government started a scheme whereby the government subsidises about 60 percent of the on-road price of the vehicle and Uber imparts necessary driving and communication skills and training. The scheme is in association with the Backward Classes Welfare Corporation and Tribal Welfare Corporation of Telangana.[35]

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The National Skills Development Corporation, under the Ministry of Skill Development and Entrepreneurship and the state government of Rajasthan, has also teamed up with cab aggregators Ola and Uber to train drivers.[36] The Ministry of Housing and Urban Affairs and UrbanClap are working together to provide employment to the urban poor who have received skilling through the ministry's programme.[37] AirBnb has also been working with several state governments, the central government, and the Ministry of Skill Development to promote home sharing in underserved parts of the country.

The dominant narrative around digital work platforms has focused on new market efficiencies and access to markets. Digital platforms may offer many advantages over conventional forms of economic organisation – from enabling efficient matching of demand and supply, to creating new access to market opportunities. For workers, they could enable flexi-work, remote work and even deliver high wages.[38] However, as recent studies have observed, the gig-economy can drive down wages, transfer risk from companies to individual workers, and reduce capacities for collective bargaining by workers.[39]

Gig-work is also not new in India – many workers already work multiple jobs for multiple employers at a piece-rate basis, and without access to any formal social protection mechanisms. Further, about half of the workers in the country are already self-employed.[40] About 80 percent of the self-employed make less than INR 10,000 a month, barely enough to meet basic needs.[41] Narratives around entrepreneurship, as Lilly Irani points out, thus risk valorising entrepreneurship, overlooking the social capacities required to succeed and how it might mean different things for different people. "In casting street hawkers and elite technologists alike as entrepreneurs

in potential, proponents collapse the vast gaps in money, formal knowledge and authority that separate the two." [42]

Gig-work is not new in India – many workers already work multiple jobs, for multiple employers, at a piece-rate basis, and without access to any formal social protection mechanisms.

Yet, in many cases, entrepreneurship remains aspirational for workers; as a preferable alternative to informal employment, it allows greater control over time and finances. For example, studies suggest that women working as entrepreneurs on a self-employed basis are more likely to benefit from higher incomes, more credit from informal institutions, and higher union membership as compared to women working for wages in informal contexts. [43]

Labour Protection

A staggering number of labour laws regulate labour markets in India, regulating the conditions of work; addressing disputes between labour and management; and social protection measures for workers. Despite these measures, India ranks poorly when it comes to performance on welfare rights. The Global Rights Index, published annually by the International Trade Union Confederation, ranks India amongst 10 of the worst countries for working people, in 2018. [44]

Crucially, these laws are applicable only to the organised sector, and thus do not cover the majority of the labour force. For the rest of the workforce, social protection has been mostly in the form of "promotional" measures such as employment schemes for the poor and basic health care and education services. An Unorganised Workers Social Security Act was passed in 2008 to provide social security to unorganised sector workers. There are 10 social security benefits available under the Unorganised Workers' Social Security Act, which includes the Indira Gandhi National Old Age Pension Scheme, the *Aam Admi Bima Yojana*,[45] the *Rashtriya Swasthya Bima Yojana*[46] and the *Janani Suraksha Yojana*.[47]

However, the Act is primarily an enabling law that does not in itself confer any rights to workers. It asserts that states may fix an income level to determine eligibility and devise schemes for providing social security to unorganised workers; registration of workers is not

The Global Rights Index, published annually by the International Trade Union Confederation, ranks India amongst 10 of the worst countries for working people, in 2018.

compulsory nor are financing mechanisms considered. Moreover, as Muna Kalyani[48] points out, the Act does not establish a 'minimum social floor' nor any enforcement mechanisms. It also does not have any provisions for the regulation of work hours, safety, and other facets of workplace conditions.[49] Importantly for this study, benefits are typically only available to those who are registered Below the Poverty Line (BPL) or the 'extremely poor', thus excluding many of the urban informal sector workers that are now accessing work through digital platforms. Rina Agarwala argues that because informal workers have no legal right to make demands on their employers, they use their voting power to make demands on the state. This also means that their demands are different – rather than demanding traditional work benefits, they demand welfare benefits: education scholarships, houses, and health clinics. This enables Indian informal workers to bypass their employer, avoid disrupting production, and protect their fragile incomes.[50]

Conversations about labour wellbeing on the platform economy are still at a very nascent stage and there is nothing in place yet that classifies platform work. The policy narrative, similar to many other parts of the world, considers workers to be self-employed. Most regulatory interventions have sought to address issues of customer safety rather than labour welfare or employment classification. In 2017, several drivers' unions brought a challenge to the Delhi High Court in the case of Delhi Commercial Driver Union v Union of India & Ors, claiming that the drivers came under the definition of "workmen" under Section 2(s) of the Industrial Disputes Act, 1947, and that a relationship of employer and employee existed between them and the aggregators. It also contended that, if Ola and Uber are employers under the meaning of Section 9A of the Industrial Disputes Act, 1947, they "must give a notice to their workmen before effecting any change in the conditions of service applicable to them."[51] No decision has been taken on the matter and recent years have seen a number of strikes by Ola (and Uber) drivers against low earnings and financial precarity.

Table 2: Social Protection

Type of benefit	Public Sector Employees	Private sector employees	Informal workers : Unorganised Workers Social Security Act
Medical Care	Free treatment in hospitals and reimbursement of cost of drugs	Free treatment and reimbursement of drugs under ESI Act	Rashtriya Swasthya Bima Yojana (health insurance only for those who are below the poverty line)
Sickness	Medical leave with full pay	Sickness leave with pay under ESI Act	
Maternity	Maternity leave with full pay	Maternity benefits under ESI Act or Maternity Benefits Act	Janani Suraksha Yojana (institutional delivery only); National Food Security Act (Rs 6000 for all pregnant and lactating women)
Unemployment	Severance benefits under Industrial Disputes Act	Severance benefits under Industrial Disputes Act	Aam Aadmi Bima Yojana: life insurance and disability insurance
Disability	Ex-gratia relief	Benefits under ESI Act or Workmen's Compensation Act	
Old Age	Pension and gratuity or contributory provident fund and gratuity.	Payment under EPF Act and Payment of Gratuity Act.	Indira Gandhi National Old Age Pension Scheme

Work & Wellbeing

Sabina Dewan notes that international frameworks for evaluating jobs, established by multilateral institutions in the aftermath of the First World War, have informed attempts to define and measure job quality in developing nations like India.[52] However, these frameworks are based on the experience of workers in a subset of countries with very different labour markets from those in countries such as India.[53] They do not allow for a nuanced understanding of what job quality means in heterogeneous labour markets of developing countries like India. For example, as Dewan argues, in India, a good job is not just one that meets the requirements of "decent work"[54] today, but one that offers prospects for economic mobility for tomorrow – the ability to improve income and occupation.

These frameworks may prove further inadequate given how new digital technologies are transforming ways of working. Gig work through digital platforms, built on techniques of algorithmic match-making, is a fundamentally new way of working, with consequences and impacts that are only just unfolding. Further, within the changing world of work, the experiences of workers, and the related opportunities and challenges, are likely to differ across labour markets.

The context of vast poverty and underemployment in India has led to an understandable focus on quantitative measures of job creation and access to paid-work. While this is certainly an important criteria for evaluating work on the platform economy, it is also important to recognise the changes in the structure of work as mediated or organised by a digital platform and how this might impact workers. Further, to assume that earnings are the only concern for workers is to erase their broader priorities, aspirations and relationships. Finally, the early days of the platform economy creates an opportunity to cast a wider net that can encompass the various ways in which it is transforming worker experiences and the related policy needs. We need to develop a bottom-up understanding of the experiences and priorities of workers, to identify the relationships and contexts that are generative of wellbeing and welfare, and develop appropriate frameworks and policies suited to evaluating and protecting platform work.

Accordingly, in this study we employ the framework of 'wellbeing' to encompass a range of factors extended from earnings to aspirations.

Wellbeing is used as a loose analytical framework to identify and unpack the various dimensions of worker experiences on digital platforms in India.

There are multiple approaches to conceptualising wellbeing. One understanding of wellbeing comes from psychology, in which personal well-being is defined as "…life satisfaction based on an individual's perception of their health, happiness and sense of purpose." [55] Related to the world of work, the focus within the psychological literature has been on the link between job conditions and individual strain or distress.[56] These studies examine how features of jobs – such as the level of job demands, decision latitude, autonomy, substantive complexity, co-worker support, and job insecurity – are related to individual levels of strain or distress. Robert Karasek and his colleagues, for example, have outlined a "demand/control" model for explaining worker well-being. In this schema, the way that a worker can balance work demands with decision latitude (autonomy) in the way work is done is strongly related to worker mental health. The worker who experiences a high level of demands on the job but has little flexibility in the way he or she can meet these demands is at higher risk of developing signs and symptoms of psychological distress. Low decision latitude also contains the notion of "closeness of supervision." [57]

A second group of scholars takes a more functionalist view, focussing on issues of income, access to fair wages, expenditures, and consumption. In this view, well-being is a function of material aspects – an income that seems considerate with efforts and spending needs. Others examine the effects of macroeconomic structures and change on aggregate or individual mental health. These studies generally assess the relationship between aggregate macroeconomic conditions, such as unemployment rates, and aggregate rates of disorder[58] but occasionally link aggregate economic conditions such as changes in unemployment rates (e.g. economic recessions) to individual psychological outcomes.[59]

A third perspective links or explains the relationship between positions in social structures of inequality, work, and well-being. Social conditions of inequality, such as class, caste, gender and race determine a worker's status and labour market hierarchies, which in turn impact workers access to good jobs, the nature of employment (informal or formal; non-standard or standard) and employment conditions. For example, in the Indian context, workers engaged

in informal employment are predominantly from lower class and caste communities.[60] Differences in social status thus influence participation in the labour market and consequent worker exposure to stressful job conditions.

These various aspects of wellbeing – psychological; material; socio-structural; and family relations; taken together may offer a more comprehensive view of the relationship between work and wellbeing.

A fourth body of research examines the intersection of work with the family. This literature has developed, in part, because of increased female participation in the labour force and, in part, because of the more general recognition that the impact of work on mental health cannot be properly understood without accounting for other social contexts.[61]

These various aspects of wellbeing psychological; material gain; social-structural; and family; taken together may offer a more comprehensive view of the relationship between work and wellbeing.[62] Sarah C White similarly disaggregates wellbeing in terms of its material, relational, and subjective components.[63] The material concerns relate to financial and practical aspects such as wealth, livelihood, education, health, access to services, and quality of environment. The relational aspect discusses social relationships, both on a personal level as well as on the larger social and political level. This could include co-worker and supervisor relationships, as well broader relationships with community and family. The subjective aspect refers to their own perception of self-identity and well-being. This could include elements of autonomy, ability to progress in work and psycho-social health. Understanding wellbeing in these terms can help draw attention to the different aspects of worker experiences and how the interaction or relationship between these factors shapes workers perceptions and experiences of platform work.

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52. Sabina Dewan, & Divya Prakash, 2019, January. The Evolving Discourse on Job Quality From Normative Frameworks to Measurement Indicators: The Indian Example. (Azim Premji University).

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3. Case Studies : *What Workers Said*

Referencing the various dimensions of wellbeing outlined in the previous chapter, we spoke to workers about their previous work and motivations for joining the platform; earnings and stability of income; terms of employment; perceptions of entitlements and rights; relationships with co-workers and family; and a sense of autonomy and agency. We used the wellbeing framework not as tight categories corresponding to a social reality, but as a loose analytical framework to help draw attention to the various aspects of worker experiences of work on digital labour platforms. As will be seen, some aspects were more important to workers than others, and experiences differed considerably depending on the terms of the platform, previous work experiences and motivations for joining the platform.

Workers across both platforms were between 18-54 years, with most between 25-40. Both the youngest and the oldest age workers were on Ola. UrbanClap imposes a maximum age limit, at 45. Most beauticians were around 28-35 years of age. Home repair/maintenance service providers were around 40-45 years of age on average. Workers had been on the platform from one month to five years. Largely, participants who were working with Ola, had also spent the longest duration on the platform, partly because Ola was also established earlier than UrbanClap. All participants belonged to the National Capital Region (NCR) area and primarily worked in South Delhi.

Ride-hailing: Ola Cabs

Ola Cabs is a ride-hailing platform, operated through a mobile application. Like its counterpart Uber, Ola Cabs offers a range of taxi services and has recently expanded into food delivery. Ola Cabs was founded in 2010 and is operational in 110 cities in India. Around 900,000 vehicles are registered with Ola Cabs and one million drivers are currently engaged on the platform.[64]

Drivers can join Ola Cabs in three ways. If they have their own car, they can attach it to Ola Cabs after a registration and verification process. Drivers who wish to attach their car to Ola Cabs need to provide personal identification and financial documentation and have a commercial driver's licence. This is not possible for many wishing to

join the platform. As an alternative, Ola drivers who do not have their own car can lease one from Ola, at a daily rental fee ranging from INR 700 to INR 1150, depending on the type of car. In both cases, drivers are expected to cover costs of fuel, car maintenance and any additional costs themselves. Drivers also pay a registration fee of INR 400 upon joining the platform. These joining requirements have also served as a barrier to entry for many workers and has led to a parallel market of *gaadi maaliks* (literally translated to, car-bosses), who register a number of cars with Ola and then hire drivers on a monthly basis. This has now been formalised by Ola, with a formal category for 'fleet operators'. Ola transfers payments to the fleet operator, who then pays a salary to his drivers.[65] Fleet operators are also financially responsible for the operational and maintenance costs of the car.

Ola takes a commission of 15-20 percent per ride. It offers 'incentives' to drivers to complete more rides in the forms of additional pay-outs. It also provides training to drivers on app usage and platform rules, along with soft skills for customer interaction. Drivers are covered by accidental insurance scheme amounting to 5 lakh. Ola is not liable for any accidents involving the vehicle. Drivers can get a smartphone from Ola if they do not have a compatible device, though the phone allows only a limited set of functions. Many drivers had two phones – one for Ola and one for personal use.

Both Ola Cabs and Uber have received a fair share of complaints and bad press in the past three years. While customer complaints of sexual harassment and even violence have received more media attention,[66] the complaints from drivers are no less concerning. At various points over the last two years, drivers have gone on strike, or threatened to do so, because of low and shrinking earnings.[67] Exhaustion from driving long hours has also led to accidents[68] on the road and complaints of erratic driver behaviour.[69] Some drivers and unionists recount instances of drivers that have taken, or very nearly taken, their lives, due to financial pressure and debt.[70]

Earnings

Most drivers joined Ola on the recommendation of a friend or family member who had made significant earnings during the early days of the platform. While several drivers with Ola were previously engaged in salaried work as a driver (at individual households, private companies, or a metered taxi company), some of them also transitioned to Ola from self-employment, family businesses, or

agricultural work. For a few of the younger participants – it was their first job. But the expectation of high-earnings have not been met and most drivers said they would no longer recommend the platform. Most said they would prefer to leave, but were unable to do so because of a lack of alternative employment opportunities and existing financial debts, typically toward car loan payments. Some described it as a 'trap'.

Most drivers made between INR 1200-1600 per day, after deducting any expenses for fuel and car maintenance. Drivers who had leased cars from Ola typically reported earning significantly less, due to fixed daily amount that had to be given to Ola. Drivers also complained that the monthly instalments required by Ola for car loans were above the average market rate. They also noted that Ola doesn't have a sliding commission system – even if they take low-paying rides, they need to give a fixed percentage as commission. Further, the operational costs for the car – fuel, servicing etc. – were borne by drivers and reduced their capacity to save. This was often a vicious cycle – the costs for maintaining the car and petrol refills keep increasing along with the amount of time spent on the road; the more these costs rose, the more time drivers had to spend on the road. The inability to save, or plan their savings, made them more vulnerable to risk – a car accident, for example, would be a major financial setback for drivers.

"I make more now than I used to earlier, as a private driver with a company. But I have to work 14-16 hours a day to bring home a good income. "

Most were dissatisfied with their earnings. Some said they used to make more in the early years of working on the platform, but now because of changes in the commission taken by Ola and the incentive schemes, earnings have dropped significantly. Others noted they were unable to save much after clearing their monthly car loan instalments and car maintenance costs. If they did make enough, it was only after working very long hours, and even then there was uncertainty about whether they would get enough rides. However, many also noted that despite these challenges, they were still earning more than what they had in previous employment. But this came at a heavy cost – they had to be on the road for atleast 12-16 hours a day. There was a difference between drivers who owned or leased cars and those who

worked under a fleet operator. Drivers working under a fleet operator expressed satisfaction with receiving a fixed income every month, even if less than what other 'independent' drivers earned. However, many complained about having to work double shifts – they typically worked for 24 hours at a time, and then took the next day off.

Terms of Engagement

> **"I work over 16 hours a day. I don't have a choice – I have to work so many hours."**

Most worked 12-16 hours a day, 7 days a week. For most, working these many hours seem to have become normalised. Sudden changes in the incentive system meant that drivers had to work longer hours. This was depicted as both exhausting and risky – some recounted the recent death of an Ola driver, believed to be attributed to exhaustion. Ola recently put in place a cap on the number of hours worked per week, over which a penalty is levied on the driver. But, this only increases the costs to drivers, as many feel compelled to work over the maximum number of hours to earn enough.

> **"I don't mind working even 20 hours a day. I want to make money."**

Rules around payment terms, incentives, penalties, and rating systems were poorly understood by most drivers; this was a source of uncertainty and anxiety. Most were unclear of why certain penalties were being levied on them or the criteria for customer ratings. They were also unaware of any means to access such information – to whom or where they should take their queries. Some said that information on ratings and grievance redressal were included in the training modules, but it was not well communicated or understood. Others also expressed uncertainty and unfamiliarity with payment methods – while most had bank accounts before joining the platform, they were unfamiliar with digital banking.

Ola's lack of involvement with workers has led to resentment and anxiety. In the case of any grievances, drivers have the option to call the Ola helpline or visit the office. But many complained that the Ola helpline was not responsive. Visiting the office is time consuming and could mean a loss in daily earnings. They also noted that they had

never interacted with any intermediaries or managers barring the first time they joined the platform. All subsequent instruction or training is done via a video message on the app, and only when the driver receives bad ratings.

The most common concern for drivers was non-payment of fares by customers, when cash payments were required. Other concerns included fear of physical abuse and fear of accidents on the road, especially at night. Safety was another issue, and drivers noted that while customers had access to an SOS line, no such service was available for them.

Bargaining and Entitlements

The contract between Ola and drivers designates drivers as "transport service providers" and Ola as online marketplace/online booking platform.[71] It further lays out the terms and conditions governing the engagement. However, many drivers said that the contract was in English and they did not read it. There are provisions for translation, but none of the drivers we spoke to have availed this option. Moreover, workers receive a digital rather than a paper contract, the signing of which requires a click of a button rather than a physical signature – many drivers thus said they didn't even realise when they were signing a contract. Drivers were thus mostly unclear of the terms of their work and any related rights or entitlements.

"Why would I bother informing myself about all these schemes? I know how long it will take to avail these schemes – I would rather lay low and make some more money instead."

Drivers seemed generally dissatisfied with their work on the platform and sought change. However, most complained that they did not have the time to take any action – any time spent on negotiating with the platform or petitioning the government was a lost earning opportunity.

Workers noted that they had very little interaction with one another, owing to both a lack of time and opportunity. This also made it difficult to compare experiences and organise their demands. Some had joined informal WhatsApp groups, to exchange information and share grievances, but did not think that such forums could contribute to a change in working conditions. The drivers we spoke to were aware of the recent strikes by Ola and Uber drivers, but did not participate

in them. Some said it would be a loss of earnings; others noted the contrary, that the strikes presented an opportunity to earn more as Ola would increase the incentives for drivers in these situations.

> "I barely interact on the WhatsApp group any more... there's no point. Ultimately, no one will step forward when needed, even if they might be supportive now."

Workers are required to have a bank account to engage on the platform, and for some drivers Ola had enabled access to the formal banking systems. However, for many workers, low levels of financial literacy and mistrust in the formal banking system meant that they were unsure of the benefits this brought them. Some note that financial inclusion did not result in financial security – not only did the platform terms make it difficult to save, banks did not recognise Ola as a legitimate job and thus were not willing to extend lines of credit.

> "Yes, I have a bank account. But I usually prefer cash payments. Using online systems are complicated and more prone to mistakes. I have lost money because an online transaction didn't work properly."

Agency and Autonomy

Ola uses the language of 'partnership' and 'service professionals' to describe workers and their relationship with the platform. Drivers however noted the contrary, saying they felt a lack of control or choice over the terms of their work. This was manifested most clearly in the number of hours they felt they had to work. Further, most of the decisions and functions of the platform are automatic and drivers were unsure why certain decisions are made. Drivers noted that any changes in fares and incentives were updated automatically through the app; this was often without any prior notification or warning but impacted their earnings or how many hours they needed to drive. Drivers also expressed frustration with the inability to choose their jobs. The platform is designed to automatically cut a fee from their account if they refuse or cancel a ride. If a driver cancels too many rides, the platform automatically stops sending them leads.

Ratings were critical, yet their ratings often dropped for circumstances outside their control – sometimes drivers cannot help

but cancel rides because the location is inaccessible, the customer isn't waiting there, or the wait time is too long. All of these are familiar occurrences in New Delhi, where poor roads, construction and traffic pose severe constrains to mobility. Once ratings fell, drivers would get less gigs – either because customers preferred higher rated drivers or because the app stops sending rides their way. Seemingly arbitrary punishment, for things that were often entirely out of their control hindered access to work opportunities.

"You know how little the roads and lanes are over here, but Google Maps doesn't know this. It doesn't know when colony gates are closed and so it takes us a longer time to reach customers. But we have to pay the price for this."

Many Ola drivers said that their families didn't approve of their work – primarily because of safety concerns and the long hours. But drivers felt they didn't have a choice, given existing financial debts and a lack of alternative employment opportunities.

"My mother keeps asking me to get a new job because she is worried for my life every time I'm on the road at night. But what I can do? They are also dependent on the income I earn."

Home Services: UrbanClap

UrbanClap is a localised service aggregator platform catering to five services – Beauty & Wellness; Home Maintenance; Repairs; Home-Care and Design; and Weddings. Established in 2014, UrbanClap currently has hubs in eight major Indian cities. On an average, around 450,000 transactions take place each month on UrbanClap. UrbanClap uses the language of 'partners' and 'service professionals' to refer to the workers offering services through their platforms. UrbanClap "partners" with over 100,000 professionals who have served over 3,000,000 customers. To register and access work through the platform, workers need to demonstrate 2-3 years of work experience in the service they are offering. UrbanClap was initially based on a "lead generation model" – linking service providers to customers. However, in order to standardise the quality of services and workers, it decided to pivot to what it calls a "fulfilment model". Under this model,

workers are trained by UrbanClap and a standardised suite of services offered to customers. Training sessions are typically ten days long and include modules on app use and platform rules, equipment use, and soft skills. As all workers would have been employed previously, in-depth technical training is only provided in cases where required.

Certain guarantees are also promised to workers. The Minimum Guaranteed Jobs Scheme ensures that workers who are not able to make at least INR 25,000 through the leads generated by the platform, are entitled to this sum every month from the platform. Besides this, UrbanClap offers an insurance of up to INR 100,000 for accidents and death, subject to the completion of a minimum of 20 leads. As per the contract between UrbanClap and workers, UrbanClap does not accept any responsibility in case of a dispute between service providers and customers.

Commissions on services are deducted progressively, depending on the cost of services. For services below INR 500, the commission rate is 5 percent, and increases to 25 percent for services costing INR 2000 or more. Beauty professionals are expected to purchase their equipment from UrbanClap, with an initial investment of INR 45,000, and the subsequent costs of re-stocking; this initial amount has recently been reduced to INR 25000. Home service providers can use their own equipment.

All the beauticians working with UrbanClap had previous work experience in salons. They had also completed training in beauty schools. All home service professionals (plumbers, carpenters and electricians) also had previous work experience. Many were self-employed earlier and a few were salaried employees for a company. Only one beautician reported having access to retirement benefits previously; others said they had paid leave and fairly regular, albeit long, working hours.

Earnings

Both beauticians and home-service workers joined the platform in order to increase their earnings. Beauticians reported making an average of INR 30,000 - 35,000 per month, doing an average of 3-4 gigs a day, each at a minimum charge set by UrbanClap of INR 500. Most beauticians said they had seen a rise in income, particularly in certain seasons where the demand is particularly high. For home-service workers, the experience was more mixed. Under the rules governing their work, customers were billed hourly, with

a fixed charge of INR 150 for the first hour. As many other jobs could be done quickly, under an hour, many of these gigs were not viable, especially if it included transport costs. Bigger jobs were rarer. Workers felt they were penalised for not accepting gigs – the number of leads sent their way decreased. Access to work is thus less reliable for home-service workers and many continue to access gigs off the platform.

"I appreciate the fact that I can get more jobs through UrbanClap, but when they changed the system and reduced the cost per hour of work, it became harder to make money."

Additional costs for travel and equipment are also borne by workers; some workers said this was not made clear at the time of joining. These costs negatively affect their earnings, particularly because they can vary greatly; transport costs in particular change depending on time of day, weather, traffic conditions, and other factors. Most of the women we interviewed did not have their own vehicle, while all the men did. This ended up being an additional expense for women, as hiring autos or cabs to travel to each lead was more expensive. The two women who had scooters noted that this greatly improved their sense of safety, mobility and ability to save. UrbanClap has provided assistance to partners to buy scooters.

Terms of Engagement

Most workers said they were unsure how schemes, incentives and payment terms worked. Most new schemes or terms were geared toward improving customer experience and workers are not consulted about the likely consequences on their earnings. For example, beauticians noted that super-saver packages offered to customers are more time consuming and less lucrative for beauticians. Workers also have to adapt quickly to new and sudden demands and this can impact existing flexibilities in schedule, as they may need to put in more hours or work on different days. These demands could be in the form of training for newly introduced products or services or the compulsion to work on certain days when more leads are available, such as weekends.

"When it's peak season, we get a lot of leads. But when it's winter, like now, we get fewer leads. So UrbanClap starts rolling out new packages and schemes that offer great discounts to customers. They tell us that this will help us get more bookings. We still spend the same time per booking, even when the prices to customers are dropped."

Workers also expressed concern about the rating system. They were unsure of the criteria used by UrbanClap. The rating system can have a significant impact on their ability to find leads. If workers receive a rating below 4.5 of 5, they are automatically not shown any more leads. The system is also one-sided, in that workers cannot rate customers.

"It would be good if we could also rate customers. Now we are at the mercy of the customer, but we should also have the power to complain if they misbehave."

This dependence on ratings also made them apprehensive about raising concerns about customers – some workers stated that they felt compelled to work in uncomfortable or unsafe environments as they feared getting a low rating. Some noted that ratings were based on the mood of the customer rather than the quality of work, but there was no way for them to challenge this rating with UrbanClap.

"I had a customer who was in such a bad mood – she kept shouting at me till I cried. Even though I did a good job, she gave me a very bad rating. Fortunately, most customers are respectful and good. But sometimes we get these kinds of customers who give us bad ratings for no reasons and this is a cause for anxiety."

Workers said that the Urban Clap team was fairly approachable and accessible, and most had some interaction with them previously. The training programs in particular were important in building this relationship. Beauticians with UrbanClap mostly stated that had a positive relationship with the platform and it gave them a sense of security. They felt supported and respected by the platform, and trusted it. They said UrbanClap intermediaries are quick to resolve disputes and a certain amount of trust has been established.

Women working with UrbanClap brought up the issue of safety multiple times. Workers noted that UrbanClap's helpline number is not an SOS number, and thus assistance is often not immediate.

"I have no issues with UrbanClap because they always take into account our issues. Even if it takes a few months for them to resolve, they eventually do so."

Urban Clap offers guidelines and recommendations for safe practices (such as not accepting crossgender services), but safety is ultimately the responsibility of the worker. The disparity in transparency on digital platforms – where workers' profiles and reviews are available to customers, but customers are relatively anonymised for the worker – is a further cause of insecurity for women workers.

Bargaining and Entitlements

Workers have to sign a contract, but similar to the Ola case, most had not read the contract, mainly because of poor English proficiency. The minimum wage scheme had not been availed by any of them as they had received adequate gigs from UrbanClap. A common concern among many was confusion about how their pay was calculated after commission. Financial literacy was poor, particularly for women. Most were also unaware of any insurance benefits or financial schemes or loans they could avail. For the most part, complaints were not framed in the language of entitlements.

"Why should we complain about what UrbanClap gives us? They already give us a lot – it isn't right to speak ill of the one we are dependent on."

Most seemed not to have any such expectations and some others even expressed gratitude for being able to get more work and increase earnings. Some of the workers who had worked in formal establishments previously and had more experience in the industry were better informed about social protection entitlements. For example, one worker said that the accidental insurance money was inadequate and its terms unfair. Another remarked on the need for some form of retirement or savings fund.

UrbanClap's beauticians said that the training session gave them an opportunity to interact with other workers, but there is little

interaction beyond these sessions. Some had formed Whatsapp groups to exchange information and provide support.

> **"I think it is unfair that UrbanClap offers insurance only upon the completion of 20 leads."**

Agency and Autonomy

Most workers, particularly the women, were happy with the increased flexibility in working hours. This allowed them to spend more time at home and meet family obligations. Yet they did not feel fully in control of the terms of their work. For example, more leads are available on weekends and in the evenings – times at which they would prefer or need to be at home. While there is no penalty for taking leave, workers are expected to work nearly all the days of the week. Too many weekend leaves are penalised by UrbanClap. UrbanClap also has an age-cap on professionals it hires – women above the age of 48 to 50 were not eligible to work on the platform, due to potential health and mobility issues.

Workers with UrbanClap are expected to abide by strict and standardised procedures – especially in the case of beauticians. There is very little room for adjustment. While this is aimed towards the standardisation of customer experience, it also limits room for flexibility and control over how they perform work.

> **"We are instructed that the customer is like a small baby, whose every need must be met."**

Some workers felt that the training sessions were patronising, particularly the approach to soft skills and customer satisfaction. Women with UrbanClap discussed some positive changes in family dynamics due to the increase in income. Many of their husbands supported their work – providing transport to a gig or being available in case a safety issue arises. Stigma against beauty-work and safety concerns was a point of contention in some families, but in most cases this was mitigated by the increase in income. A number of the women we spoke to reported making more money than their husbands, but they remained responsible for home and care responsibilities.

Most beauticians wanted to continue working with UrbanClap, as it was more lucrative than their previous jobs and allowed them

flexible work timings. But they noted that with UrbanClap, there are no opportunities for career growth – many inspired to be salon owners or managers, and did not aspire to keep providing the same beauty service for years at end. In contrast, many of the UrbanClap home repair/maintenance service providers said that it felt like a downgrade from their personal business or earlier job, in terms of control over earnings and working hours. Many did not like being told how to do their job or being trained in customer satisfaction.

"In the beginning my family was uncomfortable with me working at a stranger's house. But after seeing the money I made, their views changed. Even my husband supports me now – he often drives me from one job to the next."

Worker Wellbeing: Beyond Binaries

As Chapter 2 outlined, worker wellbeing and their perceptions thereof are shaped by a number of factors – psychological, material, structural and relational. What factors are the most important for workers and how do these factors interact to shape perceptions and experiences of wellbeing?

The few studies on location based services in the Global South show the centrality of earnings and financial benefits for worker wellbeing, even if at the expense of working hours or capacity to bargain. These studies thus highlight how the binaries of empowerment and exploitation do not readily apply to the Indian context – the reality of work is far more mixed.[72] This report confirms and nuances this finding. Almost all the workers we spoke with joined the platform with the hope of increasing their earnings. The extent to which this expectation was met appeared more important than the hours worked, employment conditions, or employment benefits. Increased earnings were associated with economic mobility; many of the workers we spoke with talked about saving for their children's education or starting their own business. This point is also borne out by the recent protests by Ola drivers, which were primarily about diminishing earnings rather than working conditions. Material or functional determinants of wellbeing expressed in terms of earnings thus seemed to be critical in shaping worker wellbeing.

Yet, the perception or expectation of what is a 'fair wage' or 'fair treatment' seemed to be strongly shaped by, or defined, in context

of broader macro-economic conditions of work – a labour market in which good jobs are in short-supply and coercion and exploitation are widespread within informal work. Many workers, while dissatisfied with their current work on platforms, noted that they were used to poor working conditions and unfair treatment by employers and customers alike. Many noted that the unavailability of alternative employment opportunities meant they were compelled to accept what was available, albeit imperfect. Habituated to working in non-standard forms of work, workers also tended not to use the language of rights or entitlements in describing their relationship with the platform.

Broader labour market conditions might also explain the differing experiences of workers on Ola and Urban Clap. Beauty services are a far more organised sector in New Delhi, with numerous formal establishments, some even with franchises across the country. Even smaller businesses, employing only a few people, would typically have fairly regular working hours, and workers permitted paid leave. In contrast, both home-repairs/maintenance and ride-hailing services are diverse in the types and conditions of work. Some workers worked for metered taxi companies or as repairmen for registered companies, but many others were previously self-employed or working informally for individuals. Working hours are less standardised and regularised, and there is a great deal of heterogeneity in the types of employers and employment relationships. Platforms for beauty services would thus need to match or improve working conditions to be attractive to workers; in contrast, the heterogeneity and unregulated nature of the home-repairs and ride-hailing services could mean that platforms have a significantly lower bar to conform with, enabling or facilitating the creation of exploitative platform structures.

The design of the platform and terms of work also reduce agency and autonomy of workers. Workers had little control over the terms and hours of their work, despite the label of independent contractors. The hours of work or flexibility, for example, were not in the control of workers - Ola drivers had to drive long hours just to make basic ends meet and Urban Clap professionals were shown more or better gigs in the evenings and weekends when they would have preferred to take the day off. Most workers said the rules, incentives, penalties and rating systems were unclear to them, but they felt helpless in being able to negotiate these terms. Not knowing how or why certain decisions were made by the platform, or the basis

for customer ratings, was a major source of anxiety. These concerns resonate with psychological understanding of wellbeing, which point to the relationship between low decision latitude and mental health. Psychological understandings of wellbeing also relate psychological distress to a 'closeness of supervision'. While this is observed in both the case studies presented here, the algorithmic mediation of work also means that there are few opportunities for meaningful explanation or redressal.

The relevance of platform design and algorithmic decision making for worker wellbeing is borne out by the literature on labour conditions in the platform economy in industrialised economies as well.[73] What is perhaps relevant or distinct in the Indian case is the capacities to negotiate these algorithmically mediated structures – in particular, how social structures of gender and class shape vulnerabilities and capacities to negotiate digitally mediated work places. Poor comprehension of English, low levels of education, poor understanding and expectations of entitlements, a desperation for work, and an unfamiliarity with digital infrastructure accentuate the vulnerability of workers and their capacities to negotiate the terms of their work. For example, workers were not only unable to read the contract defining their terms of work but many did not even know they were signing a contract because of unfamiliarity with the digital interface. This reinforces socio-structural understandings of wellbeing, which highlight how social structures of inequity such as class, caste, gender and race determine labour market hierarchies.

Further, low respect or dignity accorded to low-wage manual labour in India means that customers are often oriented toward treating such labour poorly; this also makes customers more fickle, if not harsh, in their ratings of workers. In this way, exploitative tendencies of platform structures are amplified by differences in socio-economic class and standing. Equally, one may argue that the structure of the platforms and its supporting infrastructure reinforces these differences – whether through training sessions in which workers are taught to treat clients with respect and subservience or rating systems which do not include an evaluation of the customer. Alternatively, one may argue platforms have the potential to flatten some of these differences of socio-economic standing as workers are imbued with a professional identity and their labour becomes more standardised or even professionalised. However, as Noopur Raval et al. note, this requires a considerable investment of emotional or affective

labour – workers need to appear groomed, speak English, appear respectful, and deliver 'service with a smile.'[74]

While earnings are likely to remain the most important concern, it is important to consider the social structures that are being reproduced and recast, and how these are likely to impact the longer term wellbeing of workers. The presence of a human intermediary seems to play a significant role in addressing work place anxiety and providing a sense of security and wellbeing; equally, having access to a physical space in which trainings, grievance redress and interaction among workers can occur seems to be relevant for reinforcing a professional identity and sense of belonging.

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4. Implications & Recommendations

In a number of industrialised economies, the platform economy is disrupting existing structures of formal work, contributing to the creation of new forms of non-standard, gig-based work. In contrast, in India, informality has been a persistent feature of the economy, with most workers working in low-wage work, for multiple employers, and without access to any formal social insurance or protection. In what ways is the platform economy recasting informality in India? What are the ways in which worker wellbeing can be enhanced? How can we think about the responsibilities of platforms towards worker wellbeing?

Recasting Informality

Addressing Underemployment

By aggregating demand and supply for work, digital work platforms can enable workers' access opportunities for paid-work. By enabling more hours of paid-work, and thereby offering the possibility of increased earnings, digital work platforms could contribute both toward reducing underemployment and creating possibilities for economic mobility. This is important in the context of persistent and severe underemployment in India; finding it difficult to make ends meet and unable to find formal employment, many workers want to work more hours to increase their earnings given the opportunity.[75] This was borne out in the interviews, most clearly with the Ola drivers and home-service workers.

By enabling more hours of paid-work, and thereby offering the possibility of increased earnings, digital work platforms could contribute both toward reducing underemployment and creating possibilities for economic mobility.

In the case of Urban Clap beauticians, many beauticians previously had a job in a salon, and some even received minimal benefits like paid leave. But for many of these beauticians, all women, finding suitable work can be challenging – that is close to home, does not require working late hours, permitted sufficient leave, and permits

them to meet their family or care commitments. A recent study of job-seekers in the informal economy corroborates this, noting that for many workers it is the distance from home that matters more than the type of job.[76] Digital work platforms may not always permit flexibility; workers are often unable to make strategic choices about when to work.

Organising Informality

Labour markets in India are disaggregated, decentralised and informal. Informality itself also takes diverse forms. There is very little data on work and workers within the unorganised sector of the economy. Further, wages and working conditions are far from standardised. There exist huge information gaps between the demand and supply of labour, the skills required, and those available. Outright exploitation and manipulation of workers, through non-payment of wages, or unsafe working conditions, is all too common.

> **Digital work platforms can potentially bring some form of organisation to informal urban services – standardising wages, standardising services, certifying employers and workers, and clarifying expectations from workers and platforms through a formal written contract.**

Digital work platforms can potentially bring some form of organisation to informal urban services – standardising wages, standardising services, certifying employers and workers, and clarifying expectations from workers and platforms through a formal written contract. Digital work platforms could enable the collection of data about the informal economy, which has so far been hard to measure and understand. In this sense, they could provide new knowledge for labour market policy.[77] The Fairwork Foundation, for example, has begun rating platforms on employment conditions; while many platforms in India have fared poorly, the very existence of a rating platform plays a role in standard setting, creating normative and policy benchmarks against which to evaluate platforms and worker wellbeing.[78] Equally, platforms could also be designed with the intention of standardisation and improvement of working conditions. BabaJob, for example, before it was bought over by QuikrJobs, gave blue collar workers information about the average wages in different areas of the city, allowing them to evaluate the

fairness of their wage, as well as make strategic choices about where to look for a job.

For many workers in the unorganised sector of the economy, their labour is unrecognised and invisible. For these workers, gig work on digital work platforms could enable a registration of themselves and their work – need for formal identity papers, proof of training or skills, access to formal banking, a standardisation of wages and some stability of income. These aspects are rendered visible through these platforms, even if, as is currently, and often, the case is to highlight the precarious conditions of work for many workers.

Reproducing Precarity

Digital work platforms are enabling the registration of workers and work, but this does not address the conditions contributing to precarity. Workers continue to lack the benefits associated with formal employment – paid leave, health insurance, or other forms of social protection. A number of structural features of informality also persist: power and informal asymmetry between workers and employers or platforms; unpredictable wages and working hours; little to no bargaining power; and constantly changing or unpredictable patterns and rhythms of work. In these ways, the platform economy can also be said to be reproducing informality and precarity.

A number of structural features of informality also persist: power and informal asymmetry between workers and employers / platforms; unpredictable wages and working hours; little to no bargaining power; and constantly changing or unpredictable patterns and rhythms of work.

But this precarity is also taking a new form, or being reproduced in new ways. Platforms exert a significant degree of control on the terms of work and workers are highly dependent on the platform. This unequal relationship undermines the promise of independence, autonomy or flexibility offered by gig-work. Further, much of the relationship between platforms and workers is governed by automated algorithmic processes. Workers have little understanding or access to the systems that determine their conditions of work, nor the capacities or knowledge to negotiate these opaque and automated systems. While exploitation is in fact a condition of the informal economy, the difference with automated decision making systems is

that the exercise of power is both undecipherable and invisible; the absence of human intermediaries reduces space for negotiation and compassion.

At the same time, algorithmic techniques and management systems can also dismantle the social relationships or social capital that can provide informal social protection for workers. Many informal workers for example look to their employers for protection – a loan in the case of a sick child or employment opportunities for a family member. These relationships of care are dismantled in gig-work, which by nature are short term. Further, new forms of unrecognised and unpaid labour is required for workers to perform well on digital platforms. Studying ride-sharing platforms, Raval et al. highlight how 'emotional performance, bodily presence, and temporal alignment' become significant factors for how workers are evaluated and rewarded for their work.[79]

> **Many workers may not have the financial means or time for 'grooming' or improving their English language skills, things that will improve their performance to customers.**

While much of this has also been highlighted by studies on digital platforms in industrialised economies,[80] the effects are amplified in India by social structures of gender and class, and the differential opportunities for work and mobility this creates. The labour and stress of what Raval et al. term 'service with a smile' can be expected to be amplified in the Indian context. For example, platform workers are dependent on customer ratings, though the criteria for these are often not known to them. The low status accorded to low wage workers and their work in India may already orient customers towards finding fault with workers; equally, many workers may not have the financial means or time for 'grooming' or improving their English language skills, things that will improve their performance to customers. Low levels of education and skilling, a history of exploitative social and labour relations, and little experience with digital infrastructures further inhibits workers from understanding and exercising their rights and entitlements.

Enhancing Worker Wellbeing

As new relationships of work are being crafted through gig work on

digital platforms, what are the ways through which worker wellbeing can be enhanced? What are the responsibilities of platforms toward workers?

In the Indian context attempting to fit platform work within existing employment may not yield positive outcomes for the wellbeing of workers.

One view on improving worker wellbeing is to classify platforms as employers and gig workers as employees. In the Indian context however, attempting to fit platform work within existing employment may not yield positive outcomes for the wellbeing of workers. First, despite having progressive and expansive labour laws, these are poorly implemented.[81] Second, in some cases it may even disadvantage workers. Minimum wages are already so low that it might even be less than workers make on the platform. It may place restrictions on the number of hours worked, which would work against workers seeking to improve economic mobility. Finally, as Chandan Kumar observes, a large segment of workers are not in favour of formalisation – they prefer flexible employment relationships.[82] Rather than trying to fit platform work into existing understandings of work, we need to develop new categories to classify workers and platforms. Equally we need a new set of terms, or vocabulary, to describe changing relationships on digital work platforms.

One way of classifying platforms and their responsibilities toward worker wellbeing is in terms of the degree of control exerted by the platform. Much of the literature on control in the context of employment relationships classifies it in terms of behavioural, financial and relational control.[83] While these categories do not readily apply to the platform economy, precisely because it is the very existence of an employment relationship that is in dispute, they can provide guidance on how to understand the various kinds of control in a platform economy relationship.

Control could be behavioural – i.e. the extent to which the platform directs and controls how the worker does the task for which he or she is hired. This could include the provision of training and equipment to workers; when and where to work; and evaluation systems that judge worker performance. Control could also be financial, in terms of the setting or adjusting of wages; the method of payment; or the investments required by workers to engage on the

platform. Control could also be relational, including the freedom to avail other opportunities on other platforms; the ability of platforms to terminate employment; and other terms and conditions articulated in a formal contract.

At one end of the spectrum are platforms that exert minimal control, acting primarily as aggregators of labour demand and supply – employers and workers use multiple aggregators and all engagements regarding terms of work are conducted off the platform. At other end of the spectrum, platforms may closely resemble traditional employers in that workers rely on the platform as a primary source of income; wages and hours of work are set on the platform and platforms may even provide training to standardise service offerings to customers.

> **Depending on the degree and type of control a platform exerts, different obligations and entitlements may be identified.**

Depending on the degree and type of control a platform exerts, different obligations and entitlements may be identified. Platforms might thus be categorised in terms of whether they exert low, medium of high levels of control. These are sliding rather than static or bounded categories.

Low Control

This category includes platforms which primarily aggregate labour demand and supply, connecting workers and work, where all job-related tasks and terms of engagement occur outside the platform. At low levels of control, the platform responsibilities may be derived solely in terms of its role as an aggregator. It would thus include:

- Clear and transparent terms of use;
- Clearly communicated and comprehensible policies for data collection and usage;
- Grievance redressal mechanisms related to any abuse on the platform or violation of terms of use.[84]

Platforms should be required to enable identity portability, to enable workers to transfer their experience, reputation, and earning levels across platforms. In the Indian context, this could play an important

role in enabling and rewarding skill development, career progression, and economic mobility. While data portability will certainly have implications for data privacy, new instruments will be needed to address this rather than reject portability all together.

Medium Control

This category includes platforms in which tasks or jobs are done through the platform and are monitored until their completion. Prices and terms of pay are set by the platforms and transacted through the platform. However, there is little to no involvement in how the job is done, though customer rating systems determine worker access to future work. At medium levels of control, platform responsibilities can be expanded to include:

• Transparent and predictable payment terms;
• Clarity of rating criteria, including options for seeking clarification or redressal on ratings;
• Accessible and responsive complaint and feedback mechanisms;
• Accidental or occupational insurance. Platforms should be mandated to contribute toward accidental or occupational insurance, rather than this be deducted from worker earnings, as is the case with a number of current technology based solutions.
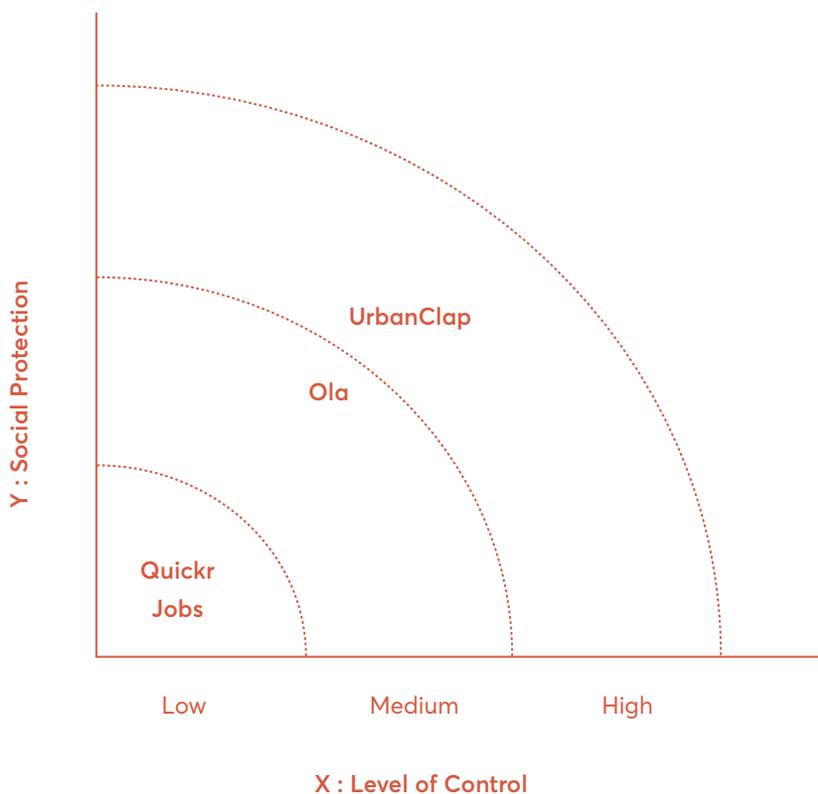
High Control

This category includes platforms in which tasks or jobs are completed through the platform and wages and terms of engagement set by the platform. There is a high degree of control in terms of how the tasks are carried out, though a standardisation of equipment and the provision of training. At higher degrees of control, platform responsibilities would further expand to include:

• Mandatory, pro-rated contributions to social protection programs, including a retirement fund and health insurance
• Provisions for sick leave and maternity leave. These would also be contributory for workers, and available on a portable basis. These benefits should also be provided to workers on a portable basis.

A platform like UrbanClap that trains workers to provide a standardised set of services could be classified as a high degree of control. A platform like Ola exerts significant behavioural and

financial control over drivers through compensation and incentive schemes, changing schemes, and car loans; further, drivers are technically forbidden from working on other platforms. Yet, as drivers are not provided training nor is there an attempt to standardise the type of car, the degree of control, albeit significant, might be said to be less than that of UrbanClap. QuikrJobs, while not part of this study, is an example of an aggregating platform matching blue and grey collar workers with employers. Once the match has been established, the platform is no longer involved in any capacity. All interactions and payment occur outside the platform. It can thus be categorised as a low control platform.

Table 3: Platform Responsiblities

Y : Social Protection (vertical axis)

UrbanClap
Ola
Quickr Jobs

Low   Medium   High

X : Level of Control

Finally, the platform economy presents an opportunity to link large pools of informal workers to labour-related social welfare schemes – including accident insurance, unemployment insurance, and retirement savings accounts. Across all three levels of control, the

aggregation function of platforms can be leveraged to deliver already available specific social protection schemes. As Gregory Randolph and Hernan Galperin argue, the 'aggregation alone provides governments an access point for providing social benefits to informal workers.'[85] For example, the government recently announced plans to extend social security benefits to four categories of unorganised workers, including auto-rickshaw drivers.

Across all three levels of control, the aggregation function of platforms can be leveraged to deliver already available specific social protection schemes.

Ola and the Government of India are currently piloting a program that would enable auto-rickshaw drivers registered with Ola to receive these benefits, provided they are also registered with or members of a trade union.[86] UrbanClap has tied up with the Ministry of Skills to provide formal, government-approved, certification to workers on its platform. The implementation and efficacy of these schemes is, however, yet to be evaluated.

This framework is necessarily limited in scope and ambition as it is based on only two case studies that do not represent the entirety of location based digital work platforms in India. Moreover, such frameworks cannot be realised without regulatory innterventions, that compel platforms to meet these, and other, responsibilities. With digital work platforms set to grow in India, forging a new set of employment relationships, it is important to identify frameworks through which the responsibilities entailed in this new world of work can be identified and realised. As more information is gathered about the structure and terms of various digital work platforms in India and the experiences of workers, a more robust set of criteria to determine the degree of control may be developed, along with a review of the operational feasibility and requirements for the types of social insurance.

Further, in many ways this framework addresses only the immediate or proximate material and relational aspects of wellbeing. The emotional labour required of gig-workers and how it's mediated by the vast socio-economic inequities in India needs to be addressed. How does platformisation impact the dignity of labour? What are the new types of capacities and inclinations required of workers and how are these negotiated? What are the social relationships that are being

recast or displaced, and to what effect? As many new tech-enabled solutions are being sought for low wage workers – from apps that automatically deduct a social protection contribution proportional to worker earnings, or apps that use behavioural data for ascertaining credit worthiness – what are the implications for agency, mobility, and privacy? Though not addressed here, these are issues that should concern us as we think about the future of the gig work through digital platforms in India.

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Annex : Interview Questions

Semi-structured interviews around four categories :

1.   Previous Work

a.   Level of educational qualification/ training
b.   Work you aspired for
c.   Work you have done
d.   Periods of unemployment
e.   Difficulties faced (in finding work/ savings)
f.   Pay rate per hour
g.   Geography, proximity to home

2.   Current Experience

a.   Type of work
b.   Main source of income/others?
c.   Pay rate, savings, hours worked?
d.   Motivation
e.   Duration worked in the platform
f.   Describe an average day/week
g.   New skills needed/wish you had/are provided by platform?
h.   Hidden costs: do you own your tools/car
i.   Enough work? Experience finding work?
j.   Holiday/leave/no. of days
k.   Any employment rights in areas such as sick pay, pensions, maternity, and holiday pay?
l.   Customer relationships
m.   How has your current work affected social relationships – family, community
i.   For women – has it changed dynamics at home? E.g wearing uniforms; type of support.
n.   Do you have relationships with other workers on the same platform? On different platforms?
o.   Advantages & disadvantages of working in the gig economy? Difficulties faced/would you recommend working in the gig economy to a friend/relative?

p.   Have you had any safety incidents/concerns?

q.   Grievance redressal mechanism? (knowledge/ experience)

r.   Understanding of platform rules, incentives.

s.   Ease of using the app/how user friendly is it?

t.   Compare previous experience with current

u.   Lifestyle changes

v.   Extent and nature of interaction with platform managers/intermediaries

w.   Extent and nature of interaction with other platform workers - sense of community/social network

3.   Future Aspirations

a.   Work goals/aspirations for the future? Long-term career or temporary employment? Opportunities for progress

b.   Anything platforms should do differently

c.   Anything you think government can do to help?

d.   What do you want for your children?

4.   Self & Family

a.   Name

b.   Age

c.   Where from/ how long have you been here

d.   Are you the main earner in your household? Are other members of your household in employment?

e.   Family expectation:

i.   What do they think of your job?

ii.   Improvement in social status?

f.   Other duties: carer?

About Us

Tandem Research

Interdisciplinary research collective generating policy insights at the interface of technology, society, and sustainability. We believe in finding iterative solutions to real world problems through evidence based enquiry and public engagement.

Urvashi Aneja

Founding Director of Tandem Research. Her current research focuses on the social dimensions of technology transitions in emerging economies, in particular on issues of labor welfare and gender in India's digital economy. She is also Associate Fellow at the Asia Pacific program at Chatham House and a member of the T-20 Task Force for the Future of Work in G20 countries. Previously, she was Associate Professor of International Relations at the OP Jindal Global University and Research Fellow at the Observer Research Foundation. Urvashi has a DPhil and MPhil from the Department of Politics & International Relations at the University of Oxford, UK. She regularly writes in the media on technology and society transitions in India.

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