

Unlocking the Future

How to create a path for 23.5 million Indian youth to use gig work as a stepping stone, not a long term “career”?



A delivery person wearing a helmet and a brown jacket is riding a motorcycle. A large brown delivery bag with the 'Zila Noyi' logo is strapped to the back. The background is blurred, suggesting motion.

Executive Summary

India's gig economy is possibly the fastest growing segment of the Indian labour market – it can no longer be seen as a trend or a fringe factor. More than 23.5 million Indians, mainly youth, are expected to be engaged in gig work by 2030, an increase of 22.5% from 2021. Besides providing jobs to millions, this sector has opened local employment opportunities in Tier II and Tier III towns, allowing people to find meaningful work closer to home

without needing to migrate to big cities. Gig workers are driving consumption in transport, food delivery, logistics, and urban services. However, neglecting them risks creating a “missing middle” in India's growth story – where millions remain stuck between informal insecurity and formal exclusion. Thus, this becomes a pressing issue with clear economic, socio-economic, and stability implications.

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As workers enter their mid-20s – with rising family and financial responsibilities – they often find themselves in the same entry-level roles, with limited prospects for progression.

To prevent long-term entrenchment of this gig-work trap, **India needs a mobility-oriented redesign of the sector.**



To explore this further, we conducted a deep dive through a pan-India survey of largely platform-based gig workers across metro cities in India. We found that the largest number of respondents belonged to the age group of 22–25 years. Typically, gig workers begin their careers at **18–19 years**, attracted by immediate earnings, low entry barriers, and the flexibility to combine work with education or other pursuits. Yet in practice, early entry into gig work displaces opportunities for foundational skill-building. **Our survey results show that around 61% describe themselves as full-time gig workers, defined as working eight hours or more a day. Only about 35% say they are part-time, and a mere 4% are seasonal or occasional.** As workers enter their mid-20s — with rising family and financial responsibilities — they often find themselves in the same entry-level roles, with limited prospects for progression. **Our survey also indicates that average gig worker monthly earnings remain around ₹22,500, with increases driven mainly by longer hours rather than role progression.**

Frequently this stagnation is reinforced by systematic vulnerabilities. Gig workers often have low, or no savings, and limited access to health or accidental insurance. **Our survey built a simple social-security index using two elements — access to accident or health insurance and access to any pension, savings-linked scheme, or social benefit such as e-Shram.** On this basis, workers fell into three categories — no security at all, partial security, or both insurance and some benefit. **About one in three workers (31%) had neither insurance nor any pension or social benefit, 44% had partial coverage, and only one in four (25%) had both.**

These micro-level vulnerabilities have macro-level consequences. With 60% of India's workforce under 35, gig work has become the primary entry point for millions. **Our survey shows that only ~15% of the gig workers see gig work as a stepping stone. Among workers in their twenties with 4+ years in the same gig, that drops to ~3%. Most in this group now describe gig work as a long-term career. Their top barriers include money, guidance/opportunities, and no time to train.** Without structured pathways

for advancement, there is a growing risk of creating a “missing middle” — a large segment of the workforce that powers consumption but remains excluded from stability, protections, and long-term economic mobility. High income volatility, combined with inadequate social security, suppresses household demand, reduces productivity, and increases future welfare burdens. To prevent long-term entrenchment of this gig-work trap, India needs a mobility-oriented redesign of the sector. Key priorities should include:

Gig work in India has become a full-time occupation, unlike the west, where it is either supplemental income or a stepping stone; the former creates roadblocks for progression or income enhancement

- **Age- and experience-aligned skilling ladders**, recognising prior and experiential learning and enabling transition into higher-skilled or supervisory roles.
- **Basic social protections**, including insurance, income-support mechanisms, and wage floors that create space for workers to pursue up-skilling.
- **Transparent and fair platform systems**, covering algorithms, incentives, and dispute resolution, alongside improved access to microfinance and credit.
- **Legislative clarity**, including precise definitions of gig and platform workers under the Social Security Code and clear obligations for coverage and contributions.
- **A tripartite governance framework** involving government, platforms, and worker representatives to oversee policy design, compliance, and accountability.

India is at a pivotal moment. With strategic reforms, gig work can evolve from a low wage holding pattern into a structured ladder of opportunity. Without these, millions of young workers risk spending their most productive years in roles that offer flexibility but little future.

Summary of Survey Findings



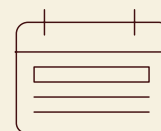
₹22,500 / month

Average monthly earnings of the gig workers.

~₹2,500+

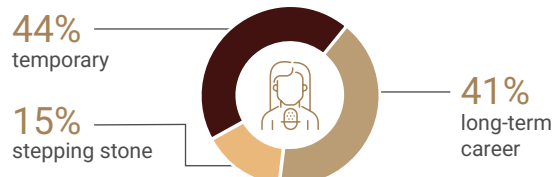
adds per month moving from a five-day to a six-day week. Longer workweeks significantly boost income.

Income grows mainly through longer workweeks, not upward mobility into better roles.

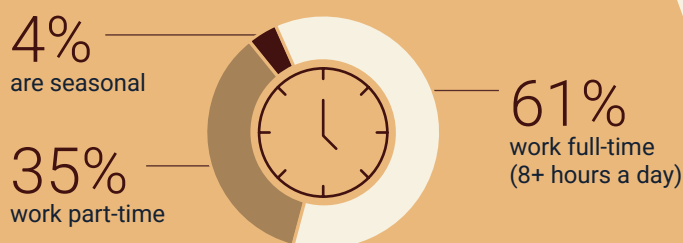


The picture shifts for “prime-age, long-tenure” workers (~13%), those in their twenties with 4+ years in the same gig. Among them, almost none view gig work as a stepping stone; most now see it as a long-term career or a necessary source of income. They more often cite financial pressure, lack of guidance/opportunity, and no time for training as the main barriers—indicating that long years in low-skill gig roles push young workers into accepting these roles as permanent.

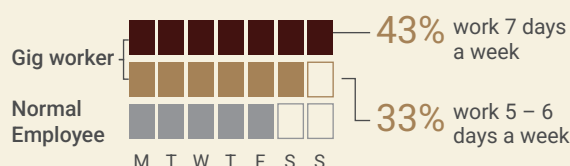
Workers See Gig Work as...



Most Gig Workers Work Full Time



High Work Intensity



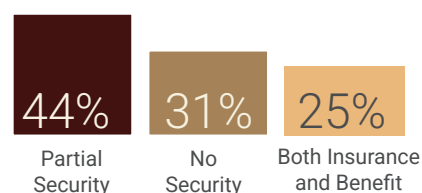
Overall, 3 out of 4 gig workers are on high-intensity schedules

Lack of skilling is a barrier to better paid jobs



1 in 5 cite “no time for training” as the biggest barrier to better-paid jobs; others cite financial constraints, lack of guidance, or lack of skills — indicating that time, money, and information constraints overlap.

Social-Security Index (insurance plus pension/savings-linked benefit)



Practically, a young worker without insurance, benefits, savings, or credit is one illness, accident, or bad month away from crisis — making it nearly impossible to reduce work hours for training or career shifts

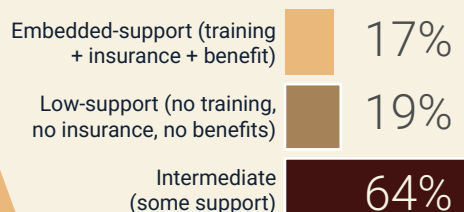


A Financial-Vulnerability Index

~60%

of workers in crisis risk, (savings, access to credit, financial constraints). Crisis risk jumps to 84% without security, but drops to 36% with full protection—even at similar incomes.

To assess how skilling and social protection interact, workers were grouped into:



On an Average Embedded-support workers earn

₹31,000

as compared with ₹21,400 for intermediate and ₹18,600 for low-support workers. Only 30% fall into crisis risk, compared with 63% and 83% respectively. These patterns remain even after adjusting for age, tenure, and earnings.

Disclaimer

- The survey data is largely reflective of platform based delivery workers in tier 1 cities. Number for the respondents: 1500.
- The word employer for the purpose of this report is also being used for contract workers independent contractors, and platform based gig workers.





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Unlike Elsewhere, Gig Work in India Serves as the **Core – Not Supplementary-Income**



India's labour market is going through exponential growth, with a rise in the **gig economy** reshaping how millions earn a livelihood. According to NITI Aayog, this form of flexible, on-demand work, often through digital platforms, has taken off with **7.7 million Indians** (around 1.5% of the national workforce) engaged in gig work in 2021. By 2029-30, that number is projected to exceed **23.5 million**, or roughly 4% of total employment. This rapid expansion reflects two simultaneous realities – a vast youth population seeking income and a digital ecosystem enabling new work models.

Gig work in India includes both **platform-based jobs** – such as app-driven services like cabs, logistics, and food delivery as well as **non-platform, task-based work** (freelance design, domestic services, and informal contract labour).

While online platforms like **Zomato, Swiggy, Ola, and Urban Company** have created jobs at the entry level for the youth, the future of these jobs and the career projections need assessment. Gig work comes with unpredictable income and an absence of social

protection. Additionally, platform-based work is often based on an algorithm, which reduces the level of independence that these jobs usually carry the promise of.

Gig work has immense potential. It can **absorb underemployed youth**, offer options for a second income, and even create potential for nurturing micro-level start-ups. What is needed at this time, are safeguards and structured pathways to ensure there is career and income progression and avoid inequality or the risk that can come with it becoming excessively informal.

This study looked at primary and secondary data, combining quantitative data with qualitative insights. This meant looking at evidence backed data from secondary sources, or survey of 1,500 platform-based gig workers across several cities in India (mainly tier 1 and tier 2), as well as getting insights from subject matter experts. The purpose of the survey was also to understand the on-ground data as well as get inputs from the gig workers that sometimes don't translate in term of numbers.

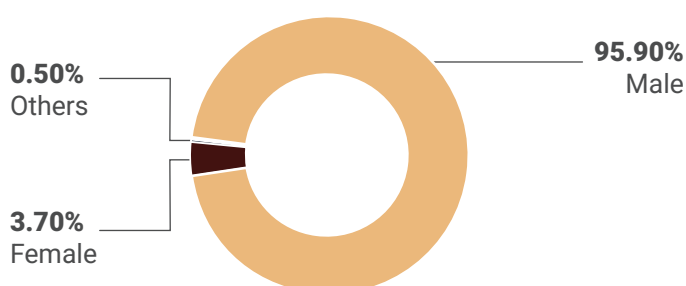
Every respondent was working on at least one platform. For each worker, the questionnaire recorded age, how long they had been in their current gig job, approximate monthly earnings, whether they worked full-time or part-time, days worked per week, whether they had ever received formal skill training, their access to insurance and social benefits, their savings and credit access, and how they themselves describe gig work – a temporary source of income, a long-term career, or a stepping stone to another job.

1.1 Gig Workers in India

Our survey found that the **average gig worker in India is urban, male, and between 22-25 years**. While this is a broad profile, there is much more diversity amongst gig workers. Women are still predominantly underrepresented in gig work. **In our survey, 95.9% of respondents were male, while only 3.7% were female.**

The average gig worker is male and under 25

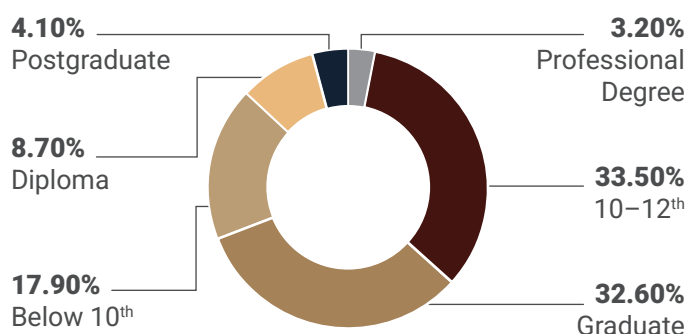
Gender Composition



In terms of educational background, **our survey also found that one-third of the respondents had studied till Class 10–12th, while one-third were graduates.**

Over 51.9% gig workers have not studied beyond school

Education Background



Interestingly, a study found that delivery riders tend to be older than ride-hailing drivers. Around **78% of cab drivers are aged 21–40**, while a growing proportion of delivery workers are above 40, often balancing family responsibilities or secondary incomes.² While **female participation in delivery services has risen to 25–30% in some cities**, their share in the total gig workforce remains meager in transport and logistics due to safety concerns, social stigma, and care-giving burdens.³

Gig work in India mainly requires low or medium skill sets with approximately 31% in the former and 47% in the latter. Only about 22% of gig work requires higher level of skills, which is usually in the fields of digital freelancing, design, IT, etc.⁴



2 Brailovskaya, V., John, J. S., Sharma, S., & Joshi, P. (2025). Economic Lives of Digital Platform Gig Workers: Case of Delivery Drivers in India (Digital Economy Research Impact Initiative (DERII)). IDinsight.

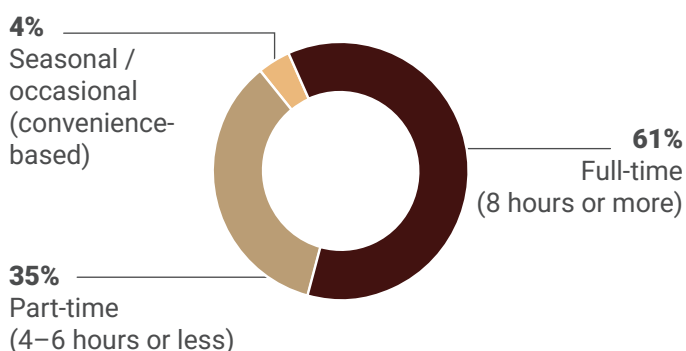
3 Nigatu, N. S. (2023). Short Note Series #2: Is online gig work an opportunity to increase female labour force participation? Online gig workers: Exploring gender aspects. World Bank Group, Solutions for Youth Employment (S4YE).

4 Policy_Brief_India's_Booming_Gig_and_Platform_Economy_27062022.pdf

While the usual public narrative suggests that gig work is flexible and a secondary income, the workers in our survey tell a different story. **As per our findings, around 61% describe themselves as full-time gig workers, defined as working eight hours or more a day. Only about 35% say they are part-time, and a tiny 4% are seasonal or occasional.**

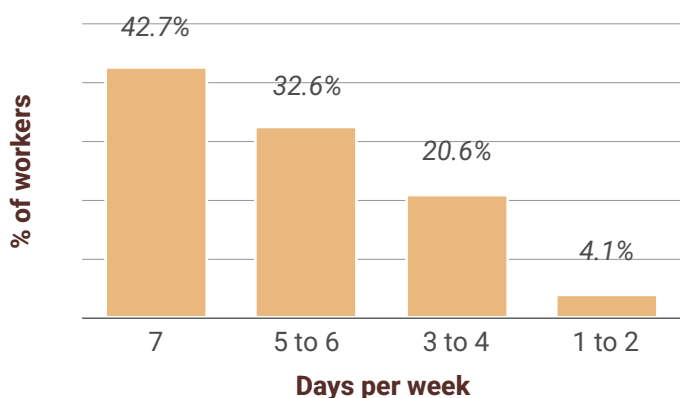
Many gig workers work full-time, often across most days of the week

Share of Workers Working Full-Time



Most respondents worked across much of the week, with some working daily. When we combine full-time hours with at least five and a half working days a week, more than half of the respondents were effectively full-time.

Work Intensity



Instead of gig work being a secondary income, people are working with more than one platform to increase their pay, which further deepens this problem. Gig work came with the promise of flexibility, but for several people it that promise of freedom had been eroded. The “be your own boss” narrative contrasts sharply with algorithmic management systems that dictate assignments, monitor performance, and penalize downtime. Thus, the be your own boss mentality is no longer applicable.

In a way, gig work is rapidly transforming into an informal sector with:

- **A lack of formal contracts or job security**
- **Absence of comprehensive social security (health, pension, or accident coverage)**
- **Limited access to credit, insurance, and financial services**
- **Weak collective representation**

While several states have come up with laws around gig work and social equity, **implementation and awareness still have a long way to go.** This “invisible backbone” of urban India deserves formal recognition not only as a workforce but as a constituency in economic policymaking.

The growing scale of the gig economy also has direct implications for national budgeting and fiscal policy. As millions of workers increasingly depend on platform-based and informal digital employment, public expenditure must account for the sector’s social and economic footprint. Budgetary planning should incorporate provisions for portable social protection, skill development, and digital infrastructure that directly support gig workers. Given the sector’s economic potential – contributing significantly to urban productivity and consumption – it is essential that budget considerations not only treat the gig workers as an important part of the workforce but also as a policy priority requiring targeted investment. As India’s gig economy matures, fiscal frameworks must evolve to ensure that growth is inclusive, sustainable, and protective of those whose livelihoods form its foundation.

1.2 The Gig Economy Paradox

For many, gig work is a **temporary bridge**, not a destination, i.e., they treat it as a stopgap, a pause between jobs rather than a career. When better prospects appear, they move on. In fact, a study by IDinsight found that **over 60% of those who left** went on to better-paying, more stable roles; nearly half entered formal employment, while others became self-employed – often using savings or experience gained on the platform. For this group, gig work functioned as a **launchpad**, not a trap – a rung on the ladder toward stability.

The **flexibility** of gig work even enabled some – particularly migrant workers – to **move fluidly in and out** of the workforce. They could return home to visit family and rejoin the platform later, embodying a kind of circular mobility. Gig work, in this sense, offered a rare kind of agency – **the freedom to exit and re-enter the economic highway at will**.

Yet not everyone finds the off-ramp. For others, gig work becomes less a bridge and more a **cul-de-sac** – a place where mobility stalls. Those without higher education or professional networks often remain locked in, especially in smaller cities where job alternatives are thin. This is the essence of the **“low-skill trap”**: after five or more years of food delivery, what’s left on a résumé that employers recognize?

When asked about their biggest challenge in moving to better-paid jobs in our survey, about one in five workers explicitly selected “no time for training”. The rest chose financial constraints, lack of guidance, or lack of skills as the single most severe obstacle.

The data is sparse, but anecdotes paint a worrying picture. Older workers – those in their mid-30s or beyond – struggle to transition, their experience dismissed as “non-formal.” One driver put it bluntly:

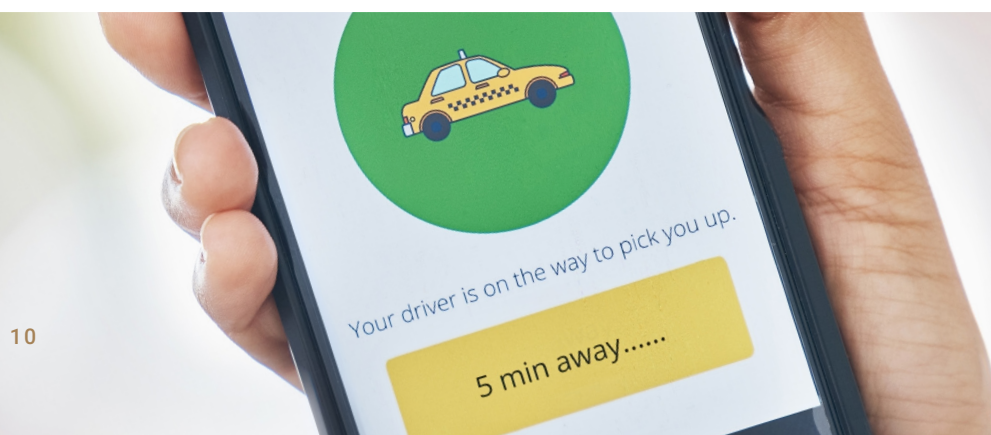
“I’ve only done delivery for years – what else can I say I know?” Women gig workers face additional hurdles. Though they make up a minuscule share of drivers and delivery personnel, even they exit early due to safety fears or household pressures, curtailing opportunities to build skills or advance. As later chapters will show, structural barriers – from time poverty to gendered risk – often determine who can climb and who remains stuck.

At the heart of India’s gig economy lies a paradox: **How can a system built on flexibility deliver stability, security, and mobility?** Solving this paradox requires action across three interconnected fronts:

1. **Economic Mobility:** Create clear upward pathways through skilling, certification, and digital inclusion.
2. **Social Protection:** Extend safety nets that can absorb shocks and give workers room to take risks.
3. **Governance and Fair Work:** Build partnerships between platforms and policymakers to ensure innovation doesn’t come at the cost of dignity.

India’s next phase of gig growth cannot merely be **job-creating** – it must be **life-improving**. Gig work should no longer sit at the margins of labour policy but at its center – a **mainstream employment model** that deserves protection, recognition, and investment.

The report envisions a **tripartite reform model** – government as the architect of legal and welfare frameworks, platforms as investors in training and data transparency, and workers’ collectives as the voice ensuring fairness. Together, they form not just an economic strategy, but a **new social contract** for the future of work in India – a promise that flexibility need not mean fragility, and that every gig can still lead somewhere greater.



Life Cycle of a Typical Gig Delivery Worker in India



18–25
Years

Entry Into Gig Work



Average monthly income:

₹10,000–₹20,000

Typically take up gig work as a stepping stone to gain early work experience or due to **economic constraints** faced by their families.

25–35
Years

Family-Building Stage



Average monthly income:

₹20,000–₹25,000

Many become the **sole breadwinners** of their households during this period.

Rising fuel costs and **limited employment benefits** strain their ability to manage daily expenses.

Difficulty in **affording education and healthcare** for children reflects their economic vulnerability.

Above
35 Years

Toward Career Maturity



Average monthly income:

₹25,000–₹30,000

Gig work becomes the **primary and long-term source of income** for most workers.

Workers gain **experience and operational stability**, but income levels remain largely stagnant.

Lack of **formal skilling pathways and career progression opportunities** restrict upward mobility.

2

Balancing Early Income and Skill Enhancement Can Bolster **Long-Term Job Prospects**



2.1 Why Youth Choose Gigs: Low Barriers, Fast Cash

While the entry into gig work in India is driven by heterogeneous factors, our on-ground findings suggest it is primarily driven by economic necessity and a lack of stable formal employment alternatives. Gig platforms have **lowered barriers** to entry for urban youth, which make them an attractive income generation option. Onboarding is typically fast, e.g., a new food delivery courier can sign up with minimal documentation (sometimes no driver's license check for bike deliveries) and start earning within days⁵. The ease of entry and immediate income (even if low, e.g. ₹20 for a 20-minute delivery) attract many first-time job seekers and migrants⁵. Social networks play a crucial role. Many young workers hear about gigs through friends/family already doing it⁵. Often, rural migrants in Tier-I/II cities join platforms to support themselves while studying or between jobs.

2.2 Early Work Experience: The Promise of Stability

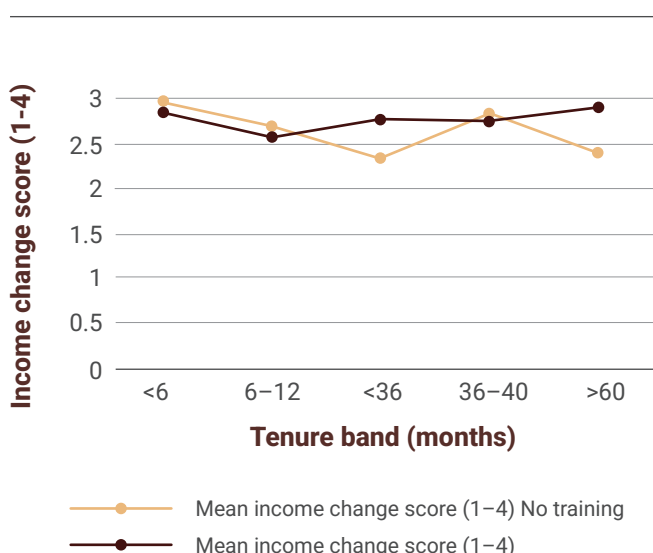
Initial months often bring immediate benefits such as quick income, flexibility, and autonomy. They also bring a sense of routine, increased self-efficacy, and social recognition (e.g., being a delivery partner). Thus, for someone starting out as a gig worker, there is an initial **stability phase** as he/she learns the ropes – earnings may improve slightly with experience (learning optimal routes, customer handling, etc.), and some workers settle into a routine averaging around ₹15k–₹20k per month for full-time effort, as our survey suggests. This early phase offers a livelihood **bridge**, especially for those lacking formal sector access. Notably, ~45% of app drivers in one study had previously held formal full-time jobs, suggesting entry into gigs can follow formal sector disruption (job loss)⁶. Gig work thus absorbs some unemployed youth, providing quick, even if modest income.

⁵ <https://tci.cornell.edu/?blog=behind-the-app-life-as-a-gig-worker-in-india>

⁶ http://idinsight.org/wp-content/uploads/2025/02/DERII-India_Descriptive-Study-Report.pdf

2.3 Hitting the Ceiling: Flat Pay, No Progression

However, as time progresses, the structural limits prevent many gig workers from converting early momentum into sustained economic progression. Many gig workers hit an **earnings ceiling**. Pay per task is largely fixed by platforms' rate cards and incentive schemes, which workers have little say in. Platforms advertise high income potential with "flexible hours," but in reality, workers often find that beyond a certain point, working more hours yields diminishing returns due to app algorithms (e.g., fewer orders in off-peak times) and fatigue.



Our survey explicitly asked, "Has your income increased since you started gig work?", with options ranging from "Decreased" to "Significantly increased". We mapped this to an income change score from 1 to 4 and examined how it performs across tenure and training. In the graph above, for both groups (with training and without training), income change scores remain within a **narrow range (2.4–3.0)**, indicating that earnings growth tends to plateau after the initial months of employment. However, the graph also indicates a **consistent advantage for trained workers** – across all tenure bands, workers

who received **training maintain slightly higher income change scores** than those without training, suggesting steady income improvement over time.

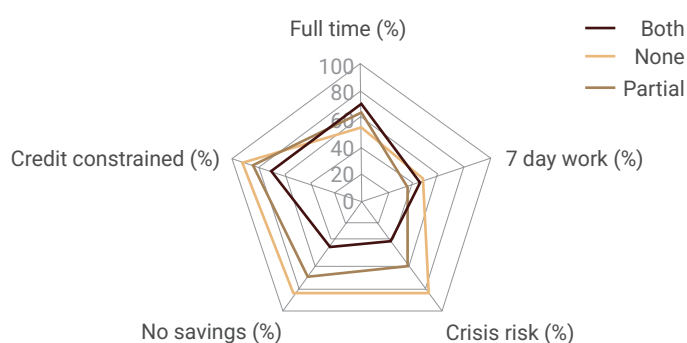
Our study suggests that **income growth stabilizes over time for workers with no skill training. Average monthly earnings cluster near ₹22,500. Income inches up mainly by adding days and staying longer in the same role. Each extra working day in a week lifts income by about ₹2,500/month; each year of tenure adds ~₹1,500 without training and ~₹2,600 with training. Workers mostly report "no" or "slight" income gains, not leaps.**

Many workers also lack career progression paths on platforms, i.e., there are no promotions for a delivery driver apart from maybe becoming a team lead, which is rare. Furthermore, after a few years, burnout can set in. A study in India noted rising reports of fatigue and even "ambition loss" among long-term gig workers, especially if they expected to transition to better jobs but could not⁷.

2.4 Long-Term Fallout: Mobility Erodes, Responsibilities Rise

Thus, as discussed above, gig work is often seen as a temporary stopgap, with many workers moving on to better-paying or more secure jobs, and some even using the savings and networks gained to pursue formal employment or self-employment. While its flexibility also allows workers, especially migrants, to move in and out of work as their circumstances change, this mobility is uneven. For those without higher education, digital literacy, or strong professional networks, particularly in smaller towns, the gig economy can become a long-term trap, offering little recognized skill-building or pathways to career advancement. Older workers often struggle to transition out, and women, though a very small part of this workforce, tend to leave even sooner due to safety concerns and social pressures. Thus, what begins as a temporary solution can quietly become a permanent and limiting reality for many.

⁷ Fairwork India, "Fairwork India Ratings 2023: Labour Standards in the Platform Economy," Oxford Internet Institute and Centre for IT and Public Policy, December 2023, 15-21.



In our survey, those who said they did not have access to loans or credit from banks/NBFC, were categorized as “credit constrained”. Financial fragility was captured through three questions – whether the worker has any savings, whether access to bank or NBFC (Non-Banking Financial Company) credit is easy or difficult, and whether “financial constraints” are named as the biggest barrier to better jobs. Combining these yields a vulnerability score from zero to three, and flags workers who have both no savings and constrained credit as being in “crisis risk”.

As the graph above indicates, our findings show that gig workers with no form of security (red area) face the greatest risks – particularly in terms of **credit constraints (~90%), no savings (~85%), and crisis risk (~85%)**. The *Partial (yellow)* and *Both (blue)* groups of social security show progressively better outcomes – especially lower levels of credit constraints and crisis risk, indicating that having at least partial or dual security reduces economic vulnerability. Despite similar work intensity (7-day work rates around 40–50%), those with Both forms of security tend to have **higher full-time employment (~75%)** and **greater financial resilience**, suggesting employment quality is linked to security access.

As later chapters will show, these patterns are not merely individual outcomes – they stem from **structural constraints**: weak skilling systems, time poverty, safety concerns, and the absence of formal recognition. In such an environment, the promise of freedom can easily give way to **cycles of dependency**, where flexibility masks precarity rather than alleviating it.



Stronger Protections, Lower Stress: Robust social security & workplace protections can relieve stress and ensure workers can uphold family responsibilities

While individual effort and aspiration are often celebrated as pathways out of poverty, the reality for millions of workers in India's informal economy is that structural barriers systematically block their ability to climb the economic ladder. These barriers are not the result of personal failings but rather embedded features of economic systems that perpetuate inequality across generations. In India, approximately 90% of all workers (nearly 500 million people) are employed under informal

arrangements⁸. Despite contributing nearly half of the country's GDP, these workers face systemic exclusion from opportunities, protections, and pathways to advancement⁹. This chapter examines four interconnected structural barriers that trap informal workers in cycles of poverty: the absence of structured skilling opportunities, time poverty coupled with work inflexibility, the systemic lack of social security, and the devastating multi-generational impact on youth and families.

Challenges	Issues Therein
Absence of Structured Skilling	<ul style="list-style-type: none">• No employer investment in training• Financial barriers to education• Mismatch between available training and market needs• Language and literacy barriers• Lack of recognition of prior learning (RPL)• Credential barrier
Time poverty	<ul style="list-style-type: none">• Longer working hours without pay• Absence of paid leave• Inflexible working hours

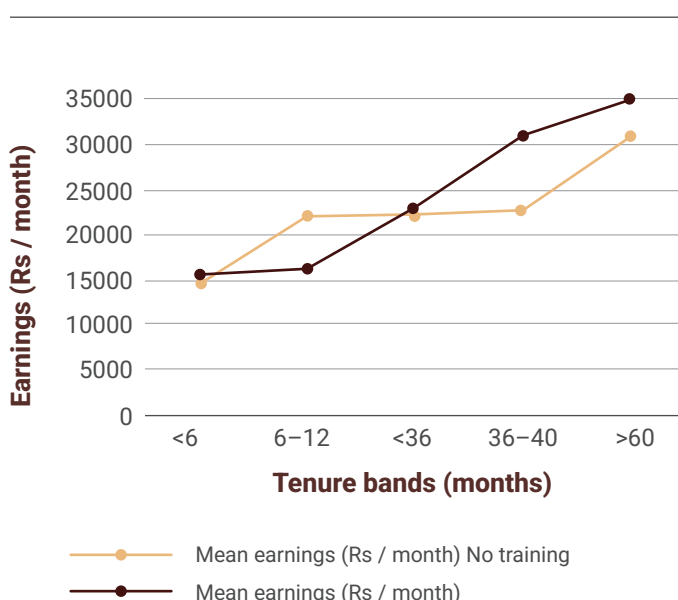
⁸ National Statistical Office, "Periodic Labour Force Survey (PLFS) Annual Report 2022-23," Ministry of Statistics and Programme Implementation, Government of India, 2023, 112-115.

⁹ International Labour Organization (ILO), "India Employment Report 2024: Youth Employment, Education and Skills" (Geneva: ILO, 2024), 45-47.

Challenges	Issues Therein
Gaps in Social Protection	<ul style="list-style-type: none"> Issues around the definition of gig employment and informal work Absence of paid leave Inadequate health insurance or coverage Zero unemployment protection Absence of retirement security Debt trap / financial exclusion
Socio-economic Impact	<ul style="list-style-type: none"> Impact on mental health Unsafe working conditions Impact on family Lack of unions

3.1 The Skills Trap

The informal sector workers in India face a paradox: they need skills to access better-paying formal employment, yet they lack access to the very training systems that could provide those skills. According to the e-Shram portal data, over 27.69 crore (276.9 million) informal sector workers are registered, with 94.11% earning less than ₹10,000 per month (~\$120 USD).¹⁰



Our survey findings show a clear earnings premium from training – in the graph above, in most cases, workers who received training consistently earn more than those without it – with the gap widening as tenure increases. It also demonstrates a **steeper growth trajectory for trained workers** – while both groups show rising earnings with tenure, **the growth rate for trained workers is significantly higher**, reaching around **₹35,000/month** after 60 months compared to **₹30,000/month** for untrained workers. Lastly, the graph indicates an **early plateau for untrained workers** – earnings for workers without training **stagnate after the first year** and only rise modestly after 5 years, suggesting limited career progression without skill enhancement.

Different types of gig work require different skill sets, but the lack of skilling is especially problematic for workers hired primarily for convenience or basic abilities, such as driving. This gap however, does also affect those with more advanced functional skills, who are unable to upgrade or specialize, limiting their opportunities to move into higher-wage roles.

¹⁰ Press Information Bureau, “e-Shram Portal Crosses 27.69 Crore Registrations,” Ministry of Labour and Employment, Government of India, February 2024.

3.1.1 Limited employer investment in training

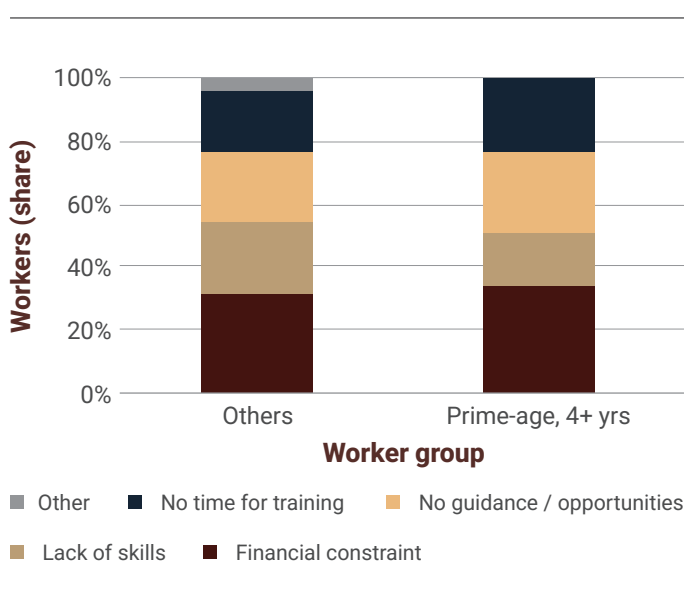
Since informal workers lack formal employment relationships, no entity bears responsibility for their skill development. Street vendors, domestic workers who constitute 9.93%¹¹ of registered informal workers, and construction workers comprising 9.13%¹² of the informal workforce must acquire skills independently, without institutional support. In India's rapidly growing gig economy, estimated to reach 23.5 million by 2029–30, platform companies often have low or no investment in worker skill development¹³. A food delivery rider receives perhaps 2–3 hours of training of the platform's app, but there is often limited investment in other aspects like customer service or maintenance skills that could improve their earning potential or transition opportunities.

3.1.2 Financial barriers to education

Vocational training programs, certification courses, and skill development initiatives often require upfront fees ranging from ₹5,000–₹50,000, which are prohibitive for gig workers. A ride-hailing driver earning approximately ₹20,000–₹25,000 monthly

cannot afford a ₹25,000 driving certification that might increase customer ratings and earnings. Even free government programs may be inaccessible due to indirect costs like transportation (₹50–100 daily), materials (₹2,000–5,000), or foregone daily income (₹300–600), which can total ₹10,000–20,000 for a month-long course.

The “prime-age” category was defined as workers falling in the age range 22–30 years. Our findings indicate that **financial and skill barriers dominate** – the leading barriers to training for both groups are **financial constraints** and **lack of skills**, each accounting for a significant share (around 25–30%) of workers. There are also **persistent structural challenges** – barriers such as **no guidance/opportunities** and **no time for training** remain consistent across both groups, suggesting systemic issues that prevent workers from accessing upskilling programs. There is also **minimal difference across experience levels**, i.e., the distribution of barriers between Others and Prime-age, 4+ years workers is **largely similar**, indicating that longer tenure does not necessarily translate into better access to training or fewer barriers.



11 [https://socialwelfare.vikaspedia.in/viewcontent/social-welfare/unorganised-sector-1/formalizing-the-informal-sector?lg=en#:~:text=Over%2094%25%20of%20the%2027.69,and%20construction%20workers%20\(9.13%25\)](https://socialwelfare.vikaspedia.in/viewcontent/social-welfare/unorganised-sector-1/formalizing-the-informal-sector?lg=en#:~:text=Over%2094%25%20of%20the%2027.69,and%20construction%20workers%20(9.13%25))

12 <https://www.drishtiias.com/daily-news-analysis/informal-economy-in-india#:~:text=Agriculture%20is%20at%20the%20top,related%20to%20Informal%20Sector%20Workers>

13 IDinsight, “State of Gig Work in India: 2024 Report,” commissioned by NITI Aayog, 2024, 23-28.

3.1.3 Mismatch between available training and market needs

When training programs do exist, they frequently teach outdated skills or focus on saturated markets. Research indicates that 40-60% of vocational training graduates cannot find employment in their trained field¹⁴. For gig workers, this disconnect is acute: platforms constantly change algorithms and requirements, but no training system exists to help workers adapt. According to a 2024 survey, 78% of delivery gig workers employed with Swiggy, Zomato, and similar platforms earn less than ₹2.50 lakh per annum (approximately ₹20,800 monthly or \$250 USD), despite working extended hours¹⁵. Further, a delivery worker trained on one platform's system finds their skills non-transferable when that platform exits the market or changes policies.



78%

of delivery gig workers employees with various platforms earn less than ₹2.50 lakh per annum (approximately ₹20,800 monthly or \$250 USD)

3.1.4 Language and literacy barriers

India faces persistent literacy challenges, with informal workers disproportionately represented among the less educated. Many skill development programs assume basic literacy and numeracy,

immediately excluding 30-40% of informal workers who never had access to quality primary education¹⁶. For gig workers, app-based platforms require digital literacy that many potential workers lack. Technical vocabulary, written materials, and computer-based learning create additional hurdles. A survey showed that 61% of gig workers admitted unfamiliarity with income tax brackets, indicating broader gaps in financial and digital literacy¹⁷.

3.1.5 Lack of recognition for experiential learning

Informal workers often possess substantial practical skills developed through years of experience, but these competencies remain unrecognized without formal certification. A construction worker with a decade of experience representing nearly 97% of the sector's workforce who work informally¹⁸ has no credential to show for it, limiting mobility into better-paying formal construction firms. Similarly, a food delivery rider who has completed 10,000 deliveries learns optimal route planning, customer communication, and vehicle maintenance but receives no credential recognizing these transferable skills. Thus, their experience is "reset to zero" if they seek formal employment.

3.1.6 Credentials

Even when informal workers acquire skills, they face problems with proper credentials – the requirement for formal degrees, certificates, or documented experience that informal work cannot provide. Employers in the formal sector demand proof of qualifications that informal workers, by definition, cannot obtain without first leaving their income-generating activities to pursue education full-time, an impossibility for those earning subsistence wages.

¹⁴ Ministry of Skill Development and Entrepreneurship, "National Skill Development Mission: Progress Report 2023-24," Government of India, 2024, 34-38.

¹⁵ Business Today, "78% of Delivery Gig Workers Earn Less Than Rs 2.5 Lakh a Year, Just 66% Pay Taxes: Survey," August 24, 2024.

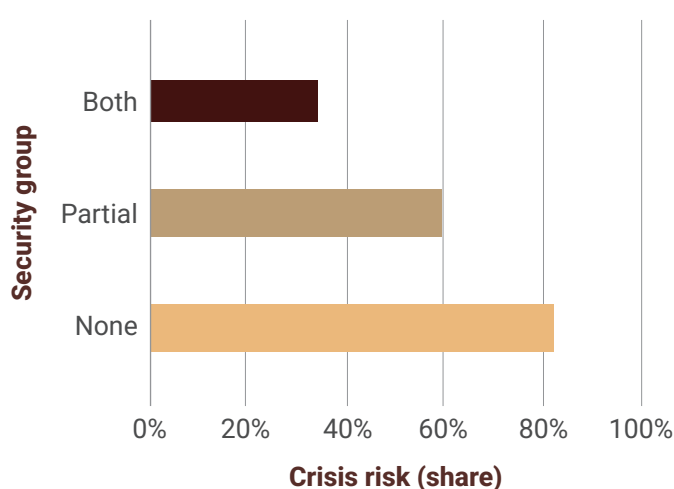
¹⁶ UNESCO Institute for Statistics, "Literacy Rates and Adult Education in India," 2023 Database, accessed October 2024.

¹⁷ Business Today, "78% of Delivery Gig Workers Earn Less Than Rs 2.5 Lakh a Year.

¹⁸ Raveendran, G., and Joann Vanek, "Informal Workers in India: A Statistical Profile," WIEGO Statistical Brief No. 24, Women in Informal Employment: Globalizing and Organizing, November 2020, 8-12.

3.2 The Absence of Social Security

The absence of social protection systems for informal workers doesn't merely make life more difficult for them, it actively prevents upward mobility by ensuring that any progress made can be instantly wiped out by a single adverse event. Social security systems in India are designed around formal employment relationships, effectively excluding the vast majority of workers who need protection most. Despite 90% of workers being informal, only around half of people working for a salary have access to social security benefits¹⁹. The new labor code reforms do address this, and its discussed later in the report.



In our analysis, workers who have both no savings and difficulty in obtaining credit were categorized being in “crisis risk”. As the above graph indicates, workers with **no form of security** face the highest crisis risk – **around 80%**, indicating severe economic vulnerability and lack of resilience to shocks. Crisis risk declines steadily from **~60% for partially secured** workers to **~35% for those with both forms of security**, showing that even limited protection mechanisms substantially reduce risk exposure.

The clear downward trend highlights that **access to social and financial security measures** significantly enhances workers’ ability to withstand crises and maintain economic stability.

3.2.1 Limited health insurance or coverage

Medical emergencies are the leading cause of descent into debt for informal worker families, accounting for 40-60% of household borrowing²⁰. Hospitalization can cost ₹25,000–₹1,00,000, affecting 3–6 months of earnings for workers. This often forces families to sell productive assets (like a rickshaw or sewing machine), take predatory loans, or pull children out of school. Without health coverage, workers delay seeking care until conditions become catastrophic and more expensive. A treatable infection requiring ₹800 in antibiotics becomes sepsis requiring ₹75,000 hospitalization.

For gig workers, this gap is particularly acute. The recent inclusion of gig workers in the Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) is a step forward, but comprehensive coverage remains limited²¹. Platforms classify workers as “independent contractors,” explicitly avoiding responsibility for health coverage. When a delivery rider crashes and breaks their arm, a common occurrence for many, they face ₹40,000–60,000 in medical costs with zero platform assistance. Most gig workers return to work within days of injury, despite medical advice, because they cannot afford recovery time.

3.2.2 Often there is zero unemployment protection

When informal workers lose income sources, whether due to seasonal downturns, illness, injury, economic shocks, or simply bad luck, there is no safety net. No unemployment benefits, no transition support, no retraining programs. Workers and their families immediately face destitution.

¹⁹ PWOnlyIAS, “Social Security for Unorganised Workers,” Policy Brief, December 2023.

²⁰ Institute for Financial Management and Research (IFMR), “The Burden of Medical Expenses on Informal Sector Households in India,” Working Paper Series, April 2023, 15-22.

²¹ National Health Authority, “Ayushman Bharat PM-JAY: Annual Report 2023-24,” Ministry of Health and Family Welfare, Government of India, 2024, 34-38.



3.2.3 Challenges around retirement security

Informal workers cannot save for old age when living hand-to-mouth. With no pension systems, elderly informal workers must continue working in diminished capacity or become dependent on children who themselves struggle in poverty. Research shows that informal workers continue working an average of 8-12 years beyond formal retirement age (typically 60), often until physically unable, because they have zero retirement savings²².

For gig workers, retirement is often impossible under current structures. Platforms contribute nothing to retirement savings; workers classified as contractors have no employer pension matching.

3.2.4 Restricted disability protection in the absence of e-Shram registration

Injury or disability means instant income loss with no compensation. Occupational accidents, common in informal work such as construction (where 97% work informally), waste collection, or manufacturing, can permanently end a worker's earning capacity with no recourse or support²³.

Gig workers face exceptionally high disability risks with zero protection. Food delivery riders' accident rates are substantial with many experiencing road accidents annually. Yet platforms accept no responsibility as workers sign agreements waiving platform liability for accidents. A delivery rider paralyzed in a traffic accident receives no compensation from the platform, no disability benefits, and no future income. On the other hand, if a worker registered on the e-Shram portal meets with an accident, they are eligible for ₹2 lakh on death or permanent disability.

²² Pension Fund Regulatory and Development Authority (PFRDA), "National Pension System Coverage Report 2023," Government of India, 2023, 28-31.

²³ Raveendran and Vanek, "Informal Workers in India: A Statistical Profile," 10.

3.3 Characteristics of Time Poverty

3.3.1 Long working hours with limited returns

Informal workers often report long working hours—frequently 10–14 hours a day across six to seven days a week—while earning modest incomes that largely meet day-to-day needs. For example, a street food vendor may begin work early in the morning to procure ingredients and continue selling late into the night, resulting in extended workdays for daily earnings in the range of ₹400–600. Gig workers show comparable patterns of extended working hours. Studies indicate that food delivery workers commonly work 10–12 hours per day to reach monthly earnings of approximately ₹15,000–25,000, after platform commissions (typically 20–35%) and operating expenses.²⁴ Several studies also report that a large share of gig workers work more than 10 hours per day. Similarly, ride-hailing drivers often work 12–14 hour shifts for six days a week, with net hourly earnings of around ₹200–350 after fuel, maintenance, and platform fees—levels that in many urban contexts fall below prevailing minimum wage benchmarks despite long working hours.²⁵

The comparison with informal workers helps situate gig work within the broader landscape of non-formal employment, highlighting shared challenges related to hours worked, income stability, and access to protections.

3.3.2 High time demands with limited flexibility

Unlike salaried workers with defined hours, informal workers face unpredictable, inflexible schedules dictated by customer flow, seasonal demands, or employer whims. A domestic worker cannot simply request time off; missing a day means losing income and potentially losing the position entirely. For gig workers, the promise of “flexible scheduling” proves

largely illusory. Algorithms incentivize working during peak hours (7–10 AM, 12–2 PM, 6–10 PM) through surge pricing and bonuses, meaning workers cannot actually choose their hours without significant income penalties²⁶. According to workers interviewed across major cities like Bengaluru, Delhi, and Hyderabad, delivery riders typically earn between ₹20–₹30 per order, with additional surge bonuses during peak hours, incentivizing continuous availability²⁷. Platform rating systems penalize workers who decline orders or are unavailable during peak times, creating de facto mandatory scheduling despite nominal flexibility.

3.3.3 Low levels of paid leave coverage

There are no sick days, vacation days, or personal days in the informal economy. Every hour not worked is an hour of income lost, creating powerful disincentives to take time for health care, education, or civic participation. For gig workers, platforms typically provide zero paid leave – a delivery rider with food poisoning must work through illness or earn nothing. Data shows that gig workers take significantly fewer days off (2-3 days annually) compared to formal workers (8-10 days), not because they’re healthier but because they literally cannot afford to stop working²⁸. During the COVID-19 pandemic, despite public health guidance to isolate when symptomatic, 65–70% of gig workers continued working²⁹.

All the above-mentioned factors lead to the lack of mobility and lack of skill training amongst the gig workers.

²⁴ IDinsight, “State of Gig Work in India: 2024 Report,” 31-34.

²⁵ Azim Premji University, “State of Working India 2023,” 89-92.

²⁶ Centre for Internet and Society, “Algorithmic Management and Worker Autonomy in India’s Gig Economy,” Research Paper Series, March 2024, 18-23.

²⁷ Business Standard, “Festive Season to Boost Gig Rider Demand by 40% on Quick Commerce Platforms,” August 26, 2024.

²⁸ V.V. Giri National Labour Institute, “Working Hours and Earnings in the Platform Economy,” 51-54.

²⁹ SEWA Bharat, “Informal Workers and COVID-19: Impact Assessment Study,” Society for Participatory Research in Asia, December 2020, 45-52.

3.3.4 Intergenerational transmission of poverty

The structural barriers facing informal workers don't just affect them, they cascade through families and across generations, creating self-perpetuating cycles of disadvantage. Children growing up in informal worker households face compounded disadvantages that dramatically reduce their chances of upward mobility. Research shows that children born into the bottom income quintile have only a 12–15% probability of reaching the top quintile in their lifetime³⁰.

3.3.5 Educational disadvantages

Limited access to afford quality education: While basic education may be nominally free, the indirect costs of uniforms, books, transportation, exam fees, tutoring etc. are prohibitive. Research indicates these costs total ₹5,000–15,000 annually per child, representing 8–15% of the informal worker's annual income for a single child³¹. Children of informal workers attend schools with 40% larger class sizes, 60% less qualified teachers, and 70% fewer learning resources³¹.

Gig worker families face unique educational challenges due to income volatility. Monthly earnings fluctuations of 30–50% make consistent payment of school fees impossible. A delivery worker earning ₹25,000 one month and ₹15,000 the next cannot maintain regular education expenses. Studies show that children of gig workers experience 25–30% higher rates of school payment arrears³².

3.3.6 Health and developmental impacts

- **Inadequate healthcare:** Children miss routine vaccinations, preventive care, and treatment for childhood illnesses. Children of informal workers

have 40–50% lower vaccination completion rates. Only 35–40% receive all recommended childhood vaccinations, compared to 85–90% of formal worker children³³.

Gig workers face particular healthcare neglect. Medical appointments during business hours conflict with peak earning times. Taking a child to a clinic during lunch rush means forfeiting ₹300–500 in earnings. A survey shows that children of gig workers see healthcare providers an average of 0.8 times annually (compared to 3–4 times for adequately insured children)³⁴.

- **Unsafe living conditions:** Research shows that 55–65% of informal worker families live in substandard housing lacking one or more basic services: water, sanitation, electricity, and structural safety³⁵. Children in these conditions experience 3–4 times higher rates of infectious diseases and 2–3 times higher injury rates than children in adequate housing.

Similar conditions appear to be emerging in gig work, which, with stronger regulation—such as under the new labour code provisions—may be prevented from extending further into informal work.

- **Challenges in organizing or collective engagement:** Union meetings, worker cooperatives, and collective bargaining all require time. Time poverty atomizes workers, preventing the solidarity necessary to challenge exploitative conditions. This is particularly true for gig workers – platforms geographically disperse workers, prevent in-app communication between workers, and structure work to minimize interaction³⁶. Organizing meetings requires workers to sacrifice earning time, making sustained collective action extremely difficult.

30 NITI Aayog. (2020). India social mobility study (2020-21): Enabling India's youth to drive socio-economic transformation. New Delhi: NITI Aayog.

31 Ministry of Education, Government of India. (2023). Education statistics at a glance 2023. New Delhi: MoE.

32 IDinsight. (2024). The state of gig work in India: Insights from delivery platforms 2024.

33 UNICEF India. (2021). National family health survey (NFHS-5) factsheet: Immunization coverage in India.

34 NITI Aayog. (2024). India employment report 2024: Youth, education and skills. Geneva: International Labour Organization & Institute for Human Development.

35 Ministry of Housing and Urban Affairs. (2023). State of housing in India report 2023: Affordable housing and urban services. New Delhi: MoHUA.

36 Centre for Internet and Society, "Algorithmic Management and Worker Autonomy," 25-28

4

Solution — No Silver Bullet: A Multi-Pronged Approach with Training at Its Core

The gig and platform economy in India, powered by digital platforms has transformed the labour landscape by offering flexibility, new income streams, and entrepreneurial opportunities. Yet, this rapid expansion has outpaced existing policy frameworks, leaving millions of gig workers exposed to social insecurity, ambiguous legal status, income volatility, and psychological stress. As India aspires to lead the global platform economy, it must adopt a multidimensional, evidence-based framework that protects the welfare, dignity, and economic mobility of gig workers while promoting sustainable growth within the ecosystem.

This chapter proposes concrete, actionable policy directions across social protection, labour rights, skill development, and governance, drawing from international best practices adapted to India's socio-economic realities.

4.1 Skill Development and Digital Empowerment for Economic Mobility

4.1.1 Sector-aligned up-skilling initiatives

While gig work offers flexibility, it often traps younger workers in low-skill, low-growth loops. As our survey results indicate, only 3% of workers aged 20–25 view gig work as a stepping stone, while 57% see it as a long-term occupation.

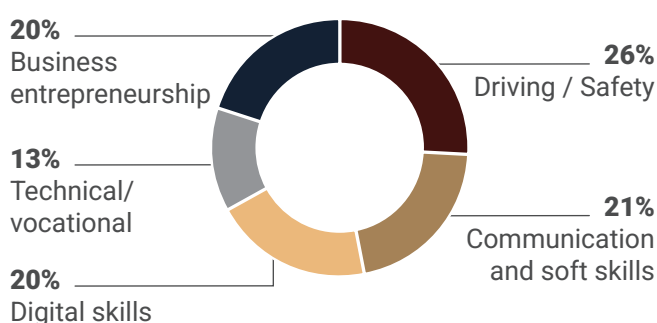
To break this stagnation, large-scale public-private partnerships (PPPs) should connect platforms with training institutions to design modular certification programs in customer service, digital literacy, logistics management, and entrepreneurship. Institutions such as the National Skill Development Corporation (NSDC) and Industrial Training Institutes (ITIs) should assume a more proactive role in designing and implementing skill development programmes specifically tailored for gig and platform workers.

Only
3% of workers aged 20–25 view
gig work as a stepping stone

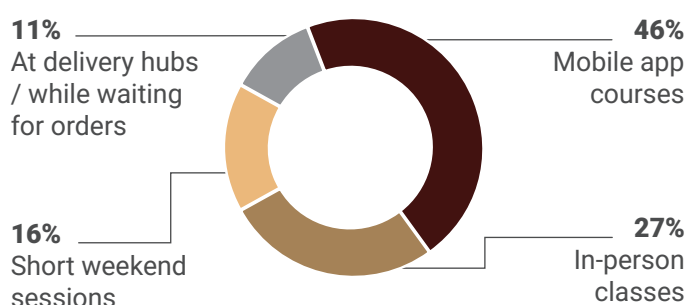
57% of workers view gig work
as a long-term occupation.

As highlighted by our survey results, gig workers desire to learn skills such as driving, communication/soft skills, digital skills, technical/vocational skills, and entrepreneurial skills. 46% of the respondents chose mobile apps as their preferred mode of learning new skills, interestingly followed by in-person classes (27%). Thus, training modes must be flexible – online modules, evening batches, and blended learning – allowing workers to learn without income disruption. Initiatives such as a 100-day accelerated program in Functional English Communication Skills—aligned with global benchmarks like the CEFR—could be introduced for gig workers, equipping them with a valuable, job-linked skill.

What Gig Workers Want to Learn



Preferred Mode of Learning



4.1.2 Embedding skill development within gig platform

An in-app skill development programme can help position gig work as a pathway to skill-building, career progression, and improved earnings. Platforms could integrate short, accessible learning modules—such as brief sessions on digital literacy, communication, customer service, and financial planning—that workers can complete between assignments. Learning could be encouraged through progress tracking and modest incentives, including priority access to assignments or small bonuses. Personalized learning tracks may support both newer workers building foundational skills and more experienced workers seeking entrepreneurial or specialized training. Partnerships with institutions such as sector skill councils could enable industry-recognised certifications that remain portable across platforms and employers. To support implementation, platforms could be required to set aside a small share of revenue for skill development, provide paid training time, and collaborate with

industry experts to ensure training remains practical, relevant, and accessible in multiple regional languages.

4.1.3 Expanding access and promoting entrepreneurship

Digital access and affordability remain uneven. Policies should expand low-cost internet and smartphone access, particularly in semi-urban and rural areas. Financial literacy programs must equip workers to budget, save, and invest amid irregular incomes.

Our findings reveal that workers with formal training earn up to ₹2,600 more per month per year worked, highlighting the payoff of skill-linked programs

New and innovative initiatives need to be adopted, such as mobile learning labs, app-based skill training, hybrid-learning modes for older age groups etc.

Platforms should also enable **incentivised, on-the-job learning during “wait times”**, that could be aligned to a gig worker’s career progression (e.g., moving from being a rider to becoming an operations associate). These could take the form of micro-courses to build communication skills, learn English or another language, or even help cab drivers gain instructional skills to train new drivers. To fund these initiatives, customer tips could be pooled into a fund, with platforms required to match contributions, and then linked to accredited skilling programmes.

The gig economy also serves as an **entry point into entrepreneurship**. Gig work provides initial exposure to customer management, service delivery, time management, and financial handling – skills that form the foundation for small business ownership. With structured skilling and mentoring, gig workers can transition from being on-demand service providers to entrepreneurs running independent ventures. For instance, a delivery partner could evolve into a logistics aggregator or franchise operator with adequate training in business management, digital

marketing, and financial literacy. Such interventions foster upward mobility, enabling gig work to act as a launchpad for micro-entrepreneurship rather than a terminal occupation.

4.1.4 Why skill development is vital for young gig workers?

- **Bridging Educational Gaps:** Skill programs formalize practical learning and improve employability.
- **Income Stability:** Better skills raise performance ratings and retention rates.
- **Economic Mobility:** Financial and entrepreneurial skills enable transitions into new ventures.
- **Adaptability:** Continuous learning keeps workers competitive in evolving digital markets.
- **Social Protection Linkage:** Certified skills tied to e-Shram registration enhance access to welfare programs and credit.



Skill development is not a luxury for platform-based gig workers, it’s essential for stable earnings and safer, dignified work. But it only works when it respects the realities of workers’ lives. From my experience, stakeholders need to stop offering short, generic courses and start building worker-centered systems: paid training hours so workers don’t lose income, recognition of their existing skills, and clear pathways that link training to better wages and social protection. Without this, ‘skill development’ stays a slogan, not a solution.

– Nitesh Kumar Das, Organizing Secretary, Gig Workers Association

The survey reveals a distinct age-linked skills gap in the gig workforce. Younger workers require digital, language, and employability skills, while older workers seek financial planning and career transition support. Skilling must therefore evolve from basic literacy to career-linked reskilling, complemented by

social protection and entrepreneurship pathways. Tailored, age-sensitive training will transform gig work from a survival mechanism into a sustainable career ladder. The table below provides a snapshot of the skill gap:

Age Group	Educational Qualification	Skills that they have	Skills that they want to have	Skills that they ought to have (*also subject to their area of interest)
<18 years	Completed Class 10 / 12; Below Class 10 dropout	<ul style="list-style-type: none"> Basic smartphone usage Basic communication skills Familiarity with delivery apps & navigation (Google Maps) 	<ul style="list-style-type: none"> Spoken English Digital and computer skills Social confidence 	<ul style="list-style-type: none"> Foundational digital literacy (MS Office, email etiquette) Financial literacy and budgeting Career counselling and future planning
18-21 years	Pursuing undergraduate studies / Preparing for college / College dropout	<ul style="list-style-type: none"> Customer interaction skills Time & task management Street-level problem solving 	<ul style="list-style-type: none"> Basic IT/inventory/admin job skills Sales and marketing skills Better communication skills to move to front-desk roles 	<ul style="list-style-type: none"> Structured vocational skills (retail operations, warehouse operations, office admin) Workplace professionalism and grooming Written and verbal business communication
22-25 years	UG/PG in progress or completed; or stable gig worker	<ul style="list-style-type: none"> Mature communication and work discipline Ability to handle delivery/rider responsibilities independently 	<ul style="list-style-type: none"> Skill-based certifications that lead to stable salaried roles (e.g., logistics supervisor, store manager) Driving commercial license upgrades Entrepreneurial skills 	<ul style="list-style-type: none"> Supervisory & team management skills Data entry & basic ERP systems (common in logistics & retail) Negotiation skills and understanding of labour rights
26-30 years	Completed education but remained in gig work longer term	<ul style="list-style-type: none"> Operational familiarity in supply chains, routes, customer variations 	<ul style="list-style-type: none"> Desire to shift to stable salaried roles, government jobs, or small business ownership 	<ul style="list-style-type: none"> Job-linked reskilling programs (warehouse management, fleet management, retail leadership) Basic financial planning for family security (insurance, savings)
>31 years	Typically long-term gig workers / Limited formal education	<ul style="list-style-type: none"> Deep practical knowledge of city geography, vendor behaviors, peak time management 	<ul style="list-style-type: none"> Skills to reduce physical strain and improve income stability (e.g., store manager roles, vendor relationships, franchise ownership) 	<ul style="list-style-type: none"> Mid-career transition training (store manager, delivery hub supervisor roles) Social security enrollment (ESIC, PF, micro-insurance) Entrepreneurship support (micro-credit, inventory management skills)

4.2 Addressing Socio-economic Gaps: Towards Comprehensive and Universal Coverage, Pay Equity and Income Progression

4.2.1 Expanding health and social protection access

Inclusion of gig workers under the *Employees' State Insurance (ESI)* or hybrid schemes is vital to ensure access to hospitalization, outpatient, maternity, and disability care. Partnerships between public health infrastructure and platforms can lower barriers to quality healthcare. Special focus should be given to maternal benefits and occupational accident insurance, especially considering the physical strain of delivery and ride-hailing services. The algorithmic pressure, uncertain income, and lack of community may also take a mental toll on gig workers. As our survey data indicates, workers who receive both insurance and benefits face only half the crisis risk (36% vs. 84%) of their unprotected peers.

Policy Recommendations

- **Integration with Social Security:** Annual mental health checkups tied to insurance coverage (Ayushman Bharat).
- **Mandated Platform Support:** Free or subsidized tele-counselling, stress management apps, and peer forums.
- **Public Awareness:** Multi-lingual campaigns to reduce stigma and promote help-seeking.
- **Privacy Safeguards:** Data protection aligned with the Digital Personal Data Protection Act.

4.2.2 Minimum wage, payment transparency, and algorithmic fairness

Statutory minimum wages tailored for gig work are critical to protect against income volatility. Regular revisions based on cost-of-living data and sector benchmarks will prevent erosion of real

wages. Currently, it is estimated that a staggering 40–60% of gig workers make below minimum wage given that they also have to incur payments for fuel, maintenance, etc³⁷. Platforms must disclose transparent pay structure including base pay, peak-time incentives, cancellation compensation, and work-related reimbursements. This becomes even more important given **that income growth among gig workers is primarily driven by longer hours rather than skill gains, reflecting “grind-based growth” rather than true economic mobility, as our survey findings indicate.**

Gig workers are also affected by income volatility, with **weekly earning fluctuating by 30-40%** due to changing demand cycles and incentives.³⁸ Given the central role of algorithmic management, platforms must uphold transparency in task allocation, rating systems, and disciplinary actions. It is estimated that **70% of gig workers do not understand how the algorithm works in ratings or task allocation**³⁹. Any account suspension or deactivation should be preceded by a clear explanation and at least 14 days' notice for appeal. **Independent oversight of algorithmic governance will deter discrimination and ensure due process.**

Case Study: Kerala Savaari

Recently, Kerala rolled out '**Kerala Savaari 2.0**' – **India's first state-run online ride-hailing app offering government-fixed fares**, ensuring fair earnings for drivers and affordable rates for passengers. The idea of this initiative stemmed from the exploitative practices of some private ride-hailing companies, with commission rates as high as 20–30%. Developed by the state's Motor Vehicles Department in collaboration with the Kerala State IT Mission, the app works on a zero-commission basis and offers direct payment to drivers.

37 NITI Aayog. (2020). India social mobility study (2020-21): Enabling India's youth to drive socio-economic transformation. New Delhi: NITI Aayog.

38 <https://fair.work/wp-content/uploads/sites/17/2023/10/Fairwork-India-Ratings-2023-English.pdf>

39 Centre for Internet and Society, "Algorithmic Management and Worker Autonomy," 25-28

During our fieldwork in Kerala, we came across the state-run ride-hailing initiative called Kerala Savaari. Unlike private platforms, it charges no commission, convenience fees or surge pricing, and the fare shown at the time of booking is exactly what the driver receives. For this reason, many drivers preferred this app to private ones. By contrast, 8 out of 10 drivers we spoke to on private platforms mentioned that neither the tips collected from riders nor most of the surge component actually reach them. On the rare occasions when they do, it is credited to their in-app wallet, which usually cannot be transferred to a bank account and is instead adjusted against the daily fee payable to the platform. However, what was striking is that, even though Kerala Savaari exists, it has seen very limited promotion or advertising. As a result, very few riders know about it, and because bookings are low, drivers empanelled on the platform do not get a steady flow of trips, which in turn discourages more drivers from joining. Yet, among the few riders who had actually used Kerala Savaari, the feedback was that fares were comparable to, or even lower than, those on the major private apps.

Policy Recommendations

- **Building a predictable and equitable fee system:** If the state were to invest in promotion, and such apps scaled up meaningfully, the government could still introduce a modest platform fee akin to an annual taxi permit or a small, predictable service charge. Such a fee structure would be more transparent and stable than the constantly shifting demand-based pricing used by private platforms. Riders would benefit from fair fares, while drivers would retain a much larger share of the value generated, without being at the mercy of opaque algorithms.
- **Scaling public alternatives through central support:** Working with NGOs and other development organisations, the Centre can encourage and support outreach and promotion of state-led initiatives such as Kerala Savaari. A network of such public platforms could

create meaningful competitive pressure, prompting private players to improve drivers' share of earnings and move closer to a fair, dignified wage for them.

4.2.3 Regulating work hours and safety protocols

To curb overwork and health hazards, enforceable limits on daily and weekly working hours must be implemented. Workers should have the right to adequate rest, paid recovery time, and the freedom to refuse unsafe tasks without financial penalty. As per research, 55% of workers report fatigue, stress, or chronic pain due to long hours and lack of rest breaks.⁴⁰ Platforms should subsidize safety gear (helmets, jackets, maintenance), and mandate in-app panic buttons, emergency helplines, and GPS tracking – especially crucial for women workers in transport and delivery sectors.

Additionally, as per studies, only 15–20% of worker grievances are satisfactorily resolved through current in-app complaint mechanisms⁴¹, reflecting widespread gaps in responsiveness and accountability. These challenges are compounded by low policy awareness, with more than 60% of gig workers reporting that they do not fully understand key platform rules on pay deductions, incentives, or suspensions, leaving them vulnerable to opaque decision-making and inconsistent enforcement. Strengthening representation is also critical, as fewer than 5% of workers are part of unions or collectives, limiting their ability to negotiate fair conditions or seek redress collectively.

4.2.5 Grievance redressal and worker representation

Platform asymmetry leaves workers vulnerable to abrupt terminations, pay cuts, and opaque policies. Establishing fair redressal mechanisms is central to worker dignity.

⁴⁰ https://www.niti.gov.in/sites/default/files/2022-06/25th_June_Final_Report_27062022.pdf; https://icrier.org/pdf/Working_Paper_407.pdf?utm

⁴¹ Microsoft Word – CFP-TOR Platform GH Study India.docx

Policy Recommendations

Accessible Redress Channels: App-based, helpline, and in-person complaint options with fixed resolution timelines.

- **Human Oversight:** Require manual review for algorithmic decisions impacting earnings or work access.
- **Collective Representation:** Legally recognize gig unions and cooperatives for collective bargaining.
- **Transparency:** Mandate annual audits and publication of grievance statistics.
- **Protection from Retaliation:** Enforce whistleblower and anti-retaliation safeguards.

4.3. Accelerating Legislative Framework Implementation

India's Social Security Code 2020 establishes a foundation for bringing gig workers under formal welfare coverage. However, rapid and coordinated operationalization at the state level remains essential. Universal registration of gig workers in the national e-Shram database should be the entry point, ensuring streamlined access to flagship programs such as Ayushman Bharat (health insurance), PMSYM (pension), and government-backed life and accident insurance schemes. Leveraging Aadhaar-linked digital IDs can strengthen portability and reduce exclusion errors arising from informal work patterns.

Defining gig worker, platform worker, and employee under clear statutory categories is essential. Ambiguity allows platforms to misclassify workers as independent contractors, depriving them of basic entitlements such as minimum wage, insurance, and grievance protection.

A robust classification framework should assess:

- **Economic Dependence:** Reliance on platform income.

- **Degree of Control:** Algorithmic or managerial supervision.
- **Contractual Freedom:** Ability to choose hours or employers.
- **Integration:** Role's centrality to the platform's business.
- **Risk Distribution:** Exposure to losses versus sharing in profit.

This clarity shall ensure consistent protection and prevent systemic exclusion.

A Fund for Gig Workers should be instituted, supported through a tripartite financing model – mandatory contributions from platforms based on revenue, affordable worker co-payments, and government support. Governance must be shared among the state, platforms, and worker organizations, ensuring transparency and accountability through public reporting and independent audits. Such participatory oversight will prevent misuse and enhance trust in the welfare system.

Mandatory e-Shram Registration with Integrated Social Security

Make e-Shram registration compulsory for all platform workers to establish a unified digital identity that enables streamlined access to social security benefits. A single Aadhaar-linked e-Shram number would consolidate employment and earnings records across platforms and trigger automatic enrolment in key schemes, including health insurance, pensions, and accident coverage. Platform contributions toward these benefits would be calculated and deposited digitally, ensuring continuity and portability even when workers switch platforms or experience periods of inactivity. Workers would be able to track contributions and benefits in real time through the e-Shram portal and platform apps. Implementation would involve integrating e-Shram registration into platform onboarding, supported by facilitation centres, mobile registration drives, and enforcement measures to ensure compliance by platforms.

Multi-Stakeholder Partnership and Governance Mechanisms

A *tripartite governance framework*—involving government, platforms, and worker representatives – should oversee welfare design, policy compliance, and conflict resolution.

- **Government Role:** Set and monitor labour standards; ensure transparency.

- **Platforms:** Contribute to welfare funds and maintain verifiable records.
- **Workers' Voice:** Institutionalize representation in policy design and oversight bodies.

Licensing, incentives, and procurement eligibility should depend on compliance with labour and social security norms. Continuous monitoring through independent audits, worker satisfaction surveys, and impact studies will ensure adaptability and accountability.



The gig economy represents a rapidly expanding sector in India. It is imperative for the government to introduce a comprehensive legal framework for gig workers. The importance of investing in skill development and implementing effective skill set mapping to enhance employability and ensure sustainable growth in the sector is also crucial.

— Dr. Mukhtar Alam, Program Director, Janpahal



The Labour Codes Set a Solid Foundation, **Well-Crafted Rules Can Finish the Job**

On November 21, 2025, India ushered in a landmark transformation in labour welfare with the implementation of the four consolidated labour codes – Code on Social Security, 2020; Code on Wages, 2019; Industrial Relations Code, 2020; and Occupational Safety, Health and Working Conditions (OSHC) Code, 2020, replacing the existing statutes. This is a historic

reform for gig and platform workers to the extent that they have now been accorded formal recognition under Indian labour law. While this is a step in the right direction as the Codes seek to promote dignity, security, and equitable opportunities for all categories of workers, its timely and coordinated operationalisation at the state level remains critical for success.

Key Provisions Introduced

Gaps Filled by the Reform

Implementation Challenges



Legal Recognition

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|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> Formal definition of “gig workers” and “platform workers” under law Clear definition of “aggregators” (digital intermediaries/platforms) | <ul style="list-style-type: none"> Some clarity to an erstwhile legal gray zone Access to legal protections previously unavailable | <ul style="list-style-type: none"> Coordination between central and state-level Traditional labour laws must adapt to the fluid, task-oriented nature of gig work Regulatory uncertainty during transition period |
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Social Security Coverage

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| <ul style="list-style-type: none"> Mandatory social security fund establishment Coverage under Employees’ State Insurance Corporation (ESIC) framework nationwide | <ul style="list-style-type: none"> Workers receive PF, ESIC, insurance and other benefits for the first time Healthcare coverage of ₹5 lakhs per family under Ayushman Bharat PM-JAY across 31,000+ hospitals | <ul style="list-style-type: none"> Workers may be hesitant to register due to concerns about platform retaliation Success depends on smooth functioning of digital infrastructure and databases Uncertainty about how algorithms and AI affect benefit eligibility |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Key Provisions Introduced	Gaps Filled by the Reform	Implementation Challenges
<ul style="list-style-type: none"> Life and disability cover, accident insurance, health and maternity benefits, old age protection, provident fund, education, housing Aadhaar-linked Universal Account Number for portability 	<ul style="list-style-type: none"> Benefits fully portable across states regardless of migration Protection extends to families of gig workers 	

Financial Contributions

<ul style="list-style-type: none"> Aggregators must contribute 1–2% of annual turnover to the social security fund Contribution capped at 5% of amount paid/payable to gig and platform workers 	<ul style="list-style-type: none"> Addressed the absence of any mandatory financial contribution mechanism Clear accountability for platform companies 	<ul style="list-style-type: none"> Compliance monitoring difficult with multiple small platforms Risk of welfare fee being passed on to consumers through price increases
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Employment Rights and Protections

<ul style="list-style-type: none"> Mandatory written appointment letters for all workers Protection against arbitrary deactivation from apps Access to facilities: canteens, drinking water, rest areas Working hours capped at 8–12 hours /day, 48 hours/week Overtime at double wage rate, consent-based 	<ul style="list-style-type: none"> Fair compensation standards Better working conditions and welfare facilities Formal grievance mechanisms 	<ul style="list-style-type: none"> Difficulty defining “working hours” for on-demand platforms Complexity in calculating overtime for gig arrangements Platform algorithms may limit ability to enforce hour caps
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Gratuity and Benefits

<ul style="list-style-type: none"> Fixed-term employees (FTE) eligible for gratuity after just 1 year instead of 5 years FTEs receive all benefits equal to permanent workers (leave, medical, social security) 	<ul style="list-style-type: none"> Addressed the 5-year wait period that excluded most contract workers from gratuity 	<ul style="list-style-type: none"> Employers may reduce take-home pay to offset increased gratuity obligations Some firms may prefer contractual staff to avoid permanent obligations
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Minimum Wage and Income Security

<ul style="list-style-type: none"> Universal minimum wage guaranteed for all workers regardless of industry National floor wage established Gender-neutral pay mandated Wages must constitute at least 50% of total compensation 	<ul style="list-style-type: none"> Eliminated absence of wage floor in gig economy Resolved arbitrary wage determination by platforms 	<ul style="list-style-type: none"> Difficulty implementing minimum wage in per-task payment models Enforcement challenge across multiple platforms Workers lack collective bargaining power to demand compliance No clarity on regulating per-task rates and incentives
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Key Provisions Introduced	Gaps Filled by the Reform	Implementation Challenges
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Workplace Safety

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| <ul style="list-style-type: none"> • Commute accidents now considered “in course of employment” • Mandatory accident coverage and insurance • Health and safety norms applicable • Occupational health standards enforced | <ul style="list-style-type: none"> • Medical support for work injuries • Financial security for families in case of accidents • Extended workplace safety concepts to non-traditional workspaces | <ul style="list-style-type: none"> • Defining “workplace” for gig workers is complex • Implementation of safety standards across diverse gig work types challenging |
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Grievance Redressal

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| <ul style="list-style-type: none"> • Two-tier grievance procedure • Internal Dispute Resolution Committee at platform level (14-day resolution period) • Grievance Redressal Officer at state level • Web portal for filing complaints • Human point of contact mandatory for worker queries | <ul style="list-style-type: none"> • Workers have formal channels to address issues • Quick resolution timelines • Accountability for platform actions | <ul style="list-style-type: none"> • Effectiveness depends on actual implementation and enforcement • Judicial system may face capacity issues with the volume of cases |
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Employment Classification: Fixed-Term Employment (FTE) vs. Contract Labour

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| <ul style="list-style-type: none"> • FTE: Direct employment by the principal employer for a specific project or duration. • Contract Labour: Hired through a contractor/staffing agency to perform work for a principal employer. | <ul style="list-style-type: none"> • Provides clarity on two major categories of non-permanent work arrangements. • Helps distinguish employer obligations, benefits, and compliance responsibilities. | <ul style="list-style-type: none"> • Ensuring employers do not misuse contract labour to avoid obligations of FTE roles. • Monitoring compliance across industries with mixed workforce structures. |
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The term “*gig worker*” appears only in the Social Security Code and is absent from the other three labour codes. As a result, clear protections and coverage under the Occupational Safety, Health and Working Conditions Code, 2020 – particularly for extreme weather conditions and peak-hour work – remain insufficient. The reforms also fail to address the persistent issue of frequent penalties and disputes with aggregators. For instance, gig workers are often fined for factors beyond their control, such as customers not answering calls.

The recent Labour Code reforms mark important progress, yet several persisting gaps may hinder effective implementation. For instance, the Occupational Safety, Health and Working Conditions

(OSHWC) Code does not clearly define platforms or aggregators as “occupiers,” enabling them to bypass responsibility for worker safety. This ambiguity can be resolved by explicitly classifying platforms or aggregators as responsible entities under OSH provisions.

Given that gig workers operate in mobile and dispersed environments, traditional inspection systems—designed for fixed workplaces—are inadequate. Integrating technology through digital dashboards, automated reporting, geolocation data, remote audits, and predictive analytics would enable more accurate monitoring and detection of workplace violations.

Awareness and uptake of existing protections also remain low. Strengthening outreach campaigns, simplifying e-Shram registration, and partnering with worker organisations can help improve enrollment and workers' understanding of their rights. At the same time, labour departments face capacity constraints, and financing mechanisms risk being insufficient. Enhancing institutional capacity and ensuring transparent, well-governed contributions to the Social Security Fund—potentially supported by co-funding or incentives—will be essential for long-term sustainability.

While strengthening safety norms, it is equally important to preserve the flexibility that makes gig work attractive. Health-delivery innovations such as mobile clinics and telemedicine can support worker well-being without compromising autonomy. Additionally, embedding worker participation in policy design ensures that regulations reflect lived realities and remain responsive to evolving workplace dynamics.

Taken together, these reforms offer a coherent roadmap for building a safer, more resilient, and worker-centred gig economy in India.



6

Path Forward



India's gig economy, especially platform-centric gig work, represents a transformative opportunity to generate inclusive growth and employment. It has become a cornerstone of the urban Indian consumer experience and labour market. The rapid speed at which this is growing has been pivotal in job creation, but in parallel, there has been a rise in instability, limited protections, and uneven access to opportunity—a block to career and social progression.

The path forward requires a few clear actions to help India forge a new social contract that protects workers while enabling platforms to thrive in a rapidly evolving digital economy.

A first imperative is expanding skill development and digital empowerment so that gig work becomes a pathway upward rather than a cycle of low-skill stagnation. Today, only a small fraction of young workers sees gig work as a stepping stone, even though formal skilling can raise earnings and open doors to stable roles. Public-private partnerships must create modular, sector-aligned training – delivered through flexible, technology-enabled formats – that meets workers where they are. Tailored, age-responsive skilling will ensure

younger workers gain foundational digital and communication capabilities, while older workers receive the financial planning, career transition, and entrepreneurial support needed to strengthen long-term security.

At the same time, social protection must evolve to match the realities of platform-based work. Large segments of the workforce remain outside any safety net, and high levels of stress, fatigue, and financial precarity underscore the urgency of expanding access to ESI, Ayushman Bharat, pension schemes, and accident insurance through universal e-Shram registration. Mental health support – long overlooked – must be integrated into both platform and public systems, with strong privacy safeguards and culturally accessible services.

Ensuring fair pay and algorithmic accountability is equally critical. Income volatility, high operating costs, and opaque rating systems erode trust and push workers toward longer hours rather than higher-skill, higher-value work. Establishing sector-specific minimum wages, mandating transparent pay structures, and requiring clear explanations and appeal processes for algorithmic decisions will create

a more stable and predictable earnings environment. Independent audits of platform algorithms will help ensure that digital systems function with fairness, explainability, and due process.

Protecting workers also requires firm standards for work hours and safety. Excessive shifts, hazardous working conditions, and inadequate safety infrastructure continue to endanger workers across transport, delivery, and service platforms. Enforceable work-hour limits, mandated rest periods, subsidized safety gear, and in-app emergency tools – especially for women – must become part of the sector’s core operating norms.


Finally, building a fair platform economy hinges on strong grievance redressal and representation. Today’s systems are fragmented and often ineffective, with low resolution rates and minimal worker voice. Multi-channel, time-bound grievance mechanisms, mandatory human review of important algorithmic actions, and legal recognition of worker collectives will bring balance to the relationship between platforms and workers. In parallel, states must accelerate the implementation of the Social Security Code and adopt a clear statutory framework for classifying gig, platform, and employee roles. A tripartite governance structure—bringing together government, platforms, and worker representatives—will be essential to ensure transparent oversight, accountability, and trust.

- Gig work offers flexibility and income but exposes workers to insecurity, unclear legal status, and limited mobility.
- No single policy fix is sufficient; a **multi-pronged approach** is required, with **training at its core**.
- Skill development is essential to break low-skill, low-growth cycles, especially for young workers who increasingly see gig work as long-term rather than transitional.
- Public–private partnerships should link platforms with institutions like NSDC and ITIs to deliver **modular, job-linked skilling**.
- Training must be flexible (app-based, blended, paid training hours) to account for time poverty and income loss.
- Skills should be tied to **income progression, entrepreneurship pathways, and access to social protection**.
- Complementary reforms are needed in **social security, wage fairness, and algorithmic transparency** to make skill development effective.

India now has the opportunity to set a global benchmark for platform labour standards. By pairing innovation with fairness and flexibility with security, the country can build a gig economy that drives growth while advancing worker dignity and economic mobility. A coordinated framework – rooted in shared responsibility – will transform gig work from a precarious necessity into a sustainable and empowering livelihood for millions.

India can ensure that gig workers are not left behind but are empowered as essential contributors to the nation’s vibrant economy.





Annexure 1: Approach and Methodology

The following five hypotheses (H1–H5) framed key concerns, each grounded in emerging evidence:

H1

Flat income trajectories without skilling. Gig workers often see initial earnings plateau without upskilling or education. Many delivery and ride-hailing workers earn at or below local minimum wages even after long hours. A 2025 ADBI study of Delhi's gig drivers found platform workers earned on average ₹75 more per day than non-platform counterparts only by working significantly longer hours. In fact, those putting in >14 hours/day on platforms achieved higher earnings, while others stagnated regardless of hours. Critically, training emerged as a key driver of better pay, workers who acquired new skills or training earned more, whereas those without skill gains saw flat incomes. This suggests that without skilling, gig income growth is minimal, supporting.

H2

Employability loss after 5-6 years in low-skill gigs. A usual concern is that extended stint in low-skill gig roles erodes one's prospects for formal employment. Long-term gig work may not build transferable credentials, and physical strain or age could reduce employability. Early evidence is mixed; Many platform workers treat gig work as

transitory. For instance, the average tenure on one delivery platform was ~13 months, and after leaving, over 60% of drivers moved back to formal jobs or self-employment, often earning more than they did in gig work. This suggests those who do not exit may face stagnation. However, systematic data on 5+ year veterans is sparse (gig platforms themselves only took off 5–7 years ago in India).

H3

Full-time gig intensity limits upskilling. Gig work offers flexibility in theory, but many depend on it as a primary income and work very long hours, leaving little time or energy for training. Fairwork India's survey found most platform workers put in full-time hours on a single app (often well over 60 hours/week) yet still earned below minimum wage in many cases. Drivers often feel compelled to stay logged in continuously ("while we can turn it off anytime, there's no benefit if we do" as one worker noted). However, a 2025 multi-city study by IDinsight revealed a surprising pattern; the majority of app-based delivery drivers were actually working part-time, with only 23% exceeding 8 hours/day on the platform. Many were students (23%) or had other

income sources. This indicates heterogeneity, some gig workers juggle gigs with studies or other jobs, while others log extreme hours. Those exceeding ~60 hours/week (netting ~₹18,700/month after fuel costs) effectively earn only ~₹75 per hour⁵. Such full-timers likely have no bandwidth for skilling courses.

H4 Weak social security raises vulnerability. Gig workers operate outside traditional labour protections. Most lack health insurance, pension, or paid leave. This makes them highly vulnerable to income shocks from illness, accidents, or economic downturns. The Code on Social Security 2020 legally recognized gig/platform workers and proposed benefits (e.g. life, disability, maternity cover), but is yet to be fully implemented on ground. Consequently, platforms have patchy provisions; only 3 of 12 major platforms studied offered any sick pay or income support when workers cannot work. 77% of delivery workers earn under ₹2.5 lakh per year and 70% have been denied loans by formal lenders, reflecting financial precarity. During COVID-19, 83% of gig workers had to dip into savings and 44% borrowed money to cope. Without employer safety nets, many gig workers face hardship paying medical bills or sustaining their families after a crisis. This vulnerability is amplified in smaller cities where informal support systems are weaker and social security enrolment (e.g. e-Shram portal) is low. Here H4 is strongly supported; absence of benefits leaves gig workers economically insecure.

H5 Platform-provided skilling & safety nets can make gigs stepping stones. The optimistic hypothesis is that if platforms or policies embed upskilling opportunities and basic safety nets, gig work can become a stepping stone to better livelihoods instead of a dead-end. Some evidence suggests this is possible. IDinsight's survey found a majority of drivers who left the platform secured higher-paying work, implying gig jobs can serve as a bridge when combined with experience or training. Platforms like Urban Company have invested in training their service providers (e.g. beauticians) and report improved earnings and professional mobility as a result. The ADBI study explicitly found training significantly boosts platform workers' earnings. Moreover, policy experts argue that portable benefits (like health coverage, skilling credits) and public-private partnerships (PPP) for training could transform gig work into a springboard for youth. Platforms providing insurance have immediate impact; one food delivery app in India gives new couriers, accident and health insurance (₹100,000 coverage) after a couple of successful deliveries – a safety net that could protect them from ruin and help them keep working.



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