



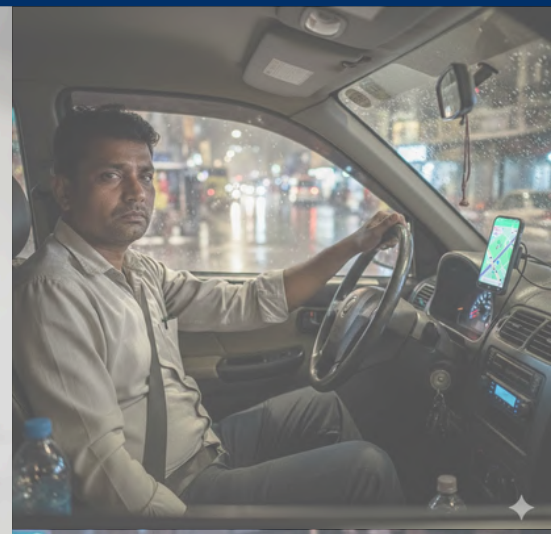
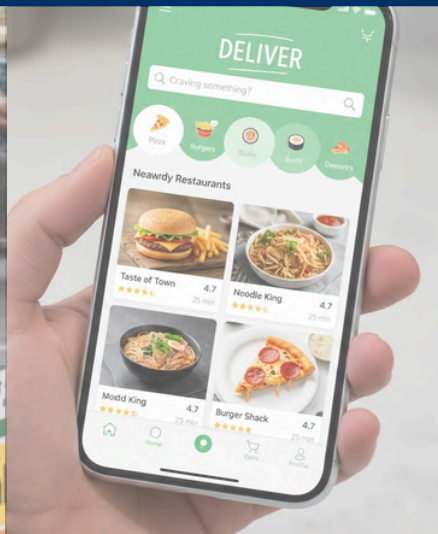
February 2026

Transforming Family Businesses

India's Gig Economy

The Promise and the Paradox

An In-depth Analysis with Evidence from Karnataka



UK&Co: A Bengaluru-based boutique business consulting firm.
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The Promise and the Paradox

An In-depth Analysis with Evidence from Karnataka



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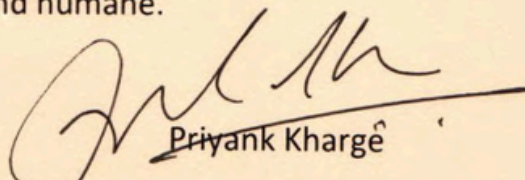
India stands at a defining moment in the evolution of work. The rapid expansion of digital platforms has opened new pathways to income and enterprise for millions - across mobility, logistics, delivery and services - particularly for young people entering the labour force. The gig economy is widening participation, but it also raises important questions around income stability, social protection, skill mobility and long-term career progression.

Our responsibility is therefore clear: the growth of this sector must be not only fast, but fair, secure and sustainable. The Government of Karnataka has begun building this framework through the recognition of gig and platform workers under the Karnataka Platform Based Gig Workers (Social Security and Welfare) Bill, 2025, introduction of Karnataka State Gig Workers Insurance Scheme, expansion of digital public infrastructure, and continued efforts in skilling, financial inclusion and insurance coverage. We remain committed to working with states, platforms and industry to combine flexibility with protection and opportunity with mobility.

I would also like to acknowledge Shri Ullas Kamath, whose commitment to Karnataka's development is longstanding. I have known him for over a decade and have seen first-hand his dedication to public causes. In both his role as FICCI State Council Chair and in his personal capacity, he has supported several initiatives for the state - from driving the setting up of FMCG park as Chairman of the Government of Karnataka's FMCG Vision Group, to initiatives such as Samadrishiti, that provides essential vision care to schoolchildren. This report, undertaken voluntarily, and the work of his firm, UK&Co - is a testament to that enduring spirit of service to our state.

By grounding the discussion in field research and worker experiences, this study provides valuable evidence on earnings, working conditions and access to welfare. I commend the authors for their rigorous work and hope it will encourage continued dialogue so that Karnataka - and India - can shape a future of work that is innovative, equitable and humane.

10th February 2026


Priyank Kharge

Message from the Founder



Shri. K Ullas Kamath
Founder, UK&Co

India stands at a critical inflection point in its economic journey. The nature of work is changing faster than our institutions, regulations, and social security systems. The rapid expansion of the gig economy - while unlocking flexibility, entrepreneurship, and income opportunities also exposes deep structural gaps in how we protect and value work.

Gig workers today form an indispensable layer of India's growth story. They power our cities, platforms, and consumption economy. Yet, for millions of them, income volatility, lack of social protection, and limited long-term security remain persistent realities. This disconnect between economic contribution and social protection is not merely a labour issue - it is a growth, equity, and governance challenge.

This report is our attempt to move the conversation beyond binaries of "formal versus informal" or "employee versus contractor." Instead, it examines the gig economy through the lens of India's evolving demographic and economic realities, especially the narrowing window of our demographic dividend. If India is to convert its large working-age population into sustained prosperity, job creation must be accompanied by income stability, dignity of work, and basic social security.

Karnataka, as one of India's leading innovation and platform-driven economies, offers a valuable case study. The state's approach to gig work will not only shape livelihoods locally but may also influence national policy thinking. This report brings together data, field insights, global comparisons, and policy perspectives to inform a more balanced and forward-looking framework for gig worker welfare.

At UK&Co, we believe that sustainable growth cannot be built on fragile foundations. Ensuring social security for gig workers is not a constraint on growth - it is an enabler of productivity, resilience, and long-term economic stability. We hope this report contributes meaningfully to policy dialogue and helps chart a sustainable path for India.

10.02.2026
Bengaluru

A handwritten signature in blue ink, consisting of a stylized loop followed by a long horizontal stroke.

K Ullas Kamath

Acknowledgement

This report is the outcome of a collaborative effort involving strategic guidance, rigorous research, and extensive field engagement. We acknowledge the leadership and strategic oversight provided by the senior leadership at UK&Co, whose direction and guidance shaped the scope and framing of this study.

We also recognise the contributions of the field research team, whose on-ground engagement and data collection efforts were critical to capturing the lived realities of gig workers across diverse contexts. Their diligence and commitment ensured that the findings of this report are grounded in real-world experiences.

Above all, we express our gratitude to the gig workers who generously shared their time, perspectives, and experiences. Their insights form the foundation of this report and are essential to advancing informed discussions on the future of work and social security in India.

Research Team, UK&Co

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Executive Summary

This report examines India's rapidly expanding gig economy through the lens of worker livelihoods, platform practices, and state responses, with a focused empirical study of Karnataka.

India stands at a critical demographic and economic juncture. With more than 65% of its population under the age of 35 and the world's largest working-age cohort, the country is in the midst of a once-in-a-generation demographic dividend ([EY India, 2023](#)). However, this window is narrowing. Declining fertility, rising life expectancy, weakening household savings, and increasing informalisation mean that India must convert employment into secure, productive livelihoods before ageing pressures intensify. It is within this context that the gig economy - now employing over 12 million workers nationally and projected to reach 23.5 million by 2030 - has assumed outsized importance in India's labour market. ([NITI Aayog, 2022](#))

Karnataka sits at the heart of this transition. As a digital, logistics, and mobility hub, the state has become one of India's most concentrated centres of platform-based gig work, with Bengaluru acting as a national magnet and Tier-2 and Tier-3 cities rapidly scaling participation. Gig platforms have enabled rapid labour absorption in a country where formal job creation has lagged workforce entry.

Yet this study finds that while gig work in Karnataka delivers access and scale, it currently fails to deliver security, stability, or sustained upward mobility - posing risks not just to workers, but to India's broader demographic dividend. This report is based on a primary survey of 1,355 platform-based blue-collar gig workers across Bengaluru, Mangaluru, Mysuru, Hubballi, and Shivamogga. The evidence confirms that gig work is no longer marginal or transitional. 84.13% of workers rely on gig work as their primary source of income, and work intensity is high: 81.1% work more than 9 hours a day, and 73.87% work all seven days of the week. Despite this, platform support is limited: 95% have not been issued any platform ID, 59% lack access to basic amenities during work hours, and 28.41% rarely or never receive breaks.

The demographic profile of Karnataka's gig workforce underscores the stakes for India's growth model. 72.54% of workers are between 18 and 32 years of age, making gig work a dominant employment channel during the most productive years of life.

Nearly the entire workforce is male, and 31.74% hold diplomas or higher educational qualifications, signaling underemployment of formal skills. Migration patterns are pronounced: while 88% of workers are from Karnataka overall, Bengaluru's gig workforce is 54% non-native amongst the cab driver category has the highest non-native workforce at 78%, reflecting both opportunity concentration and rural-urban labour displacement.

Financially, the model reveals deep fragility beneath headline earnings. Although 57% of workers earn ₹20,000-35,000 per month, 52.62% are unable to meet monthly expenditures, savings are minimal across income brackets, and borrowing is widespread. Rising work-related fixed costs - fuel, vehicle EMIs, rentals, data, and maintenance - mean that higher gross earnings do not translate into higher disposable income. Incentives, often portrayed as income upside, are unreliable, with over 50% of workers receiving no incentives at all.

Health and safety risks further erode long-term economic potential. Over 50% experience fatigue, dizziness, nausea, or physical stress at least occasionally, more than 30% report dehydration or acidity, 96.68% are not provided any free personal protective equipment, and 74.39% report pressure to violate traffic rules at least sometimes. Preventive healthcare is almost absent, with 88.78% not prioritizing regular health check-ups, raising concerns about cumulative health damage during peak working years.

Institutionally, a critical paradox emerges. While 96.46% report being satisfied or somewhat satisfied with gig work and 94.69% express satisfaction with income, this satisfaction is short-term and necessity driven. 75.13% do not intend to continue gig work in

the long run, and only half believe they are treated fairly by platforms.

Social security mechanisms exist on paper but fail in practice: 99.26% have not availed Karnataka's gig workers' insurance scheme, and 87.75% remain unregistered on the e-Shram portal, reflecting severe implementation, awareness, and trust deficits.

From a demographic perspective, this poses a systemic risk. India's demographic dividend can only be realised if young workers accumulate skills, savings, health security, and productivity during their working lives. The current gig model - high effort, high risk, low protection - risks producing a generation that worked through its demographic peak without building adequate buffers for ageing, thereby weakening future consumption, savings, and social stability.

Karnataka's gig economy thus embodies both India's employment solution and its emerging demographic vulnerability. As gig work becomes a permanent layer of the labour market, the challenge before the state and the country is clear: unless gig work evolves from a livelihood safety valve into a secure and productive employment pathway, India risks becoming a large economy built on fragile workforce foundations. Embedding social security, income stability, and worker protection into the gig ecosystem is therefore not a welfare add-on - it is central to converting India's demographic moment into durable, inclusive growth.

Introduction

The Promise and the Paradox

The rapid rise of platform-mediated gig work has been one of the most consequential shifts in India's labour market. Over the past decade, digital platforms operating across mobility, delivery, logistics, and home services have absorbed millions of blue-collar workers - often faster than any other segment of the economy. Enabled by smartphones, algorithmic task allocation, and flexible contracting models, these platforms have significantly lowered entry barriers to employment. For first-time job seekers, and workers excluded from formal labour markets, gig work has become a gateway into urban economic activity.

This evolution in the labour market is unfolding against the backdrop of India's broader development ambitions. India is currently the world's fastest-growing major economy, with real GDP growth projection for FY26 at 7.3 percent and an expected GDP of USD 7.3 trillion by 2030 ([PIB, GoI, 2025](#)). India is also projected to have the largest working-age population globally by 2030, with more than 1 billion people in the 15–64 age group ([EY, 2023](#)). Furthermore, with more than 65% of its population under the age of 35 currently, the country holds a demographic dividend unmatched in scale and possibility. Yet this demographic advantage is constrained by the structure of employment in the country: over 85 percent of the workforce remains engaged in informal or semi-formal work ([The Hindu, 2024](#)) while formal job creation has lagged millions of new entrants entering the labour force each year.

It is within this context that the gig economy has assumed outsized importance. By enabling rapid labour absorption in an economy with

limited formal employment creation, blue-collar platform work has increasingly been positioned as one of the solutions to India's employment challenge. However, this raises a fundamental question at the heart of this report:

Can India's gig economy evolve from being a source of livelihood to becoming a genuine engine of upward mobility and inclusive prosperity?

This report therefore advances a critical reflection for policymakers, platforms, and industry stakeholders alike. As India seeks to harness its demographic dividend, how can the energy and aspirations of millions of young workers engaged in platform-based blue-collar gig work be channelled toward building skills, higher productivity, and long-term prosperity - rather than being confined to short-term, low-value cycles that risk locking potential as opposed to unlocking it?

Using primary survey data from 1,355 platform-based blue-collar workers across Bengaluru and selected Tier-2 and Tier-3 cities in Karnataka, the study examines employment not just in terms of access and earnings but through the lenses of job quality, skill formation, income stability, social security, and worker aspirations. By shifting the focus from job numbers to workforce outcomes, the report seeks to reframe the role of gig work in India's employment and growth narrative.

What is Gig Work?

Gig work refers to work arrangements in which labour is exchanged for money on a short-term, task-based, or project-based basis, rather than through permanent, full-time employment contracts. While the term “gig” dates back to the early 20th century, it has gained renewed relevance with the expansion of digital, platform-mediated work. This section outlines some of the contemporary definitions of gig work.

The [World Bank](#) defines gig work as the exchange of labour for money on a short-term and payment-by-task basis, encompassing various forms of non-standard employment (NSE) such as freelance work, flexi-work, and on-call work. According to the World Bank, these forms deviate from conventional employment arrangements and, when they become widespread, collectively constitute a gig economy. Importantly, the World Bank classifies NSE into dependent employment and self-employment, a distinction that is critical for identifying disguised employment and designing targeted labour and social protection policies.

The [International Labor Organization](#), gig work is typically performed by self-employed or independent contractors who obtain clients and projects through online platforms or applications and are paid upon completion of tasks or projects rather than receiving a regular wage.

Similarly, the [UK Government](#) defines the gig economy as the exchange of labour for money via digital platforms that actively facilitate matching between providers and customers on

a short-term, task-based basis. This highlights the central role of platforms in structuring gig work relationships, pricing, and access to demand.

According to [Government of India's Economic Survey 2025-2026](#), gig work refers to short-term, task-based or project-based work carried out on a freelance or independent basis, often mediated through digital platforms.

From an operational standpoint, [Invest India](#) describes the gig economy as a work engagement involving three key actors: a service seeker (consumer), a service provider (gig worker), and a technology-enabled platform that connects the two. In this model, gig workers who may be self-employed individuals, freelancers, independent contributors, or part-time workers, are paid for specific tasks performed rather than receiving fixed salaries. This arrangement allows service adopters to reduce overhead costs while providing workers with flexible, on-demand income opportunities.

In today's context, platform-mediated, location-based blue-collar work forms the dominant share of gig employment and is therefore the primary focus of this report.

Historical Context and Evolution

Pre-Digital Foundations

1915-1990

The term "gig" originated in the jazz subculture of the early 1900s to describe individual performances. Economically, the concept matured during the Great Depression, where the absence of formal employment forced a reliance on "piecework" and day labour. Following World War II, the rise of "temporary help" agencies like Kelly Services (1946) institutionalized flexible labour. This era decoupled the worker from the firm, allowing corporations to scale their workforce based on immediate demand - a precursor to the modern "on-demand" model.

The Digital Transition

1995-2008

The advent of the commercial internet transitioned local gig work into a globalized exchange. Platforms like Amazon, Craigslist (1995) decentralized opened up gig work, while Elance (1999) established the first digital infrastructure for remote, white-collar freelancing. This period marked the beginning of "knowledge-based" gig work, where geographical location became secondary to technical skill sets.

The Platform Revolution and High-Growth Phase

2009-2018

After the Great Financial Crisis of 2008, high unemployment rates coincided with the mass adoption of smartphones, leading to the "Platform Era." Companies like Uber, Airbnb, and TaskRabbit leveraged GPS and real-time data to commoditize personal assets (cars, spare rooms) and time. During this decade, the gig economy shifted from a supplemental "side hustle" to a primary source of income for millions. It was characterized by: (a) Low Barriers to Entry: Near-instant onboarding for labour-intensive roles. (b) Algorithmic Management: The replacement of human supervisors with automated dispatch and rating systems.

The Modern Era: Maturity and Institutionalization

2020-Present

The COVID-19 pandemic significantly accelerated the gig model's expansion into traditional sectors. The shift toward remote work normalized "fractional" employment, where high-level experts (e.g., Fractional CFOs or AI Consultants) serve multiple firms simultaneously. As of 2026, the evolution of the gig economy is defined by two primary trends: (a) Regulatory Reckoning: Global legal frameworks (such as the EU's Platform Work Directive) are actively redefining the status of gig workers to address gaps in social protections. (b) Specialization: A divergence between "low-skill" algorithmic work (delivery/transport) and "high-skill" freelance platforms that utilize AI to match specialized talent with complex corporate projects.

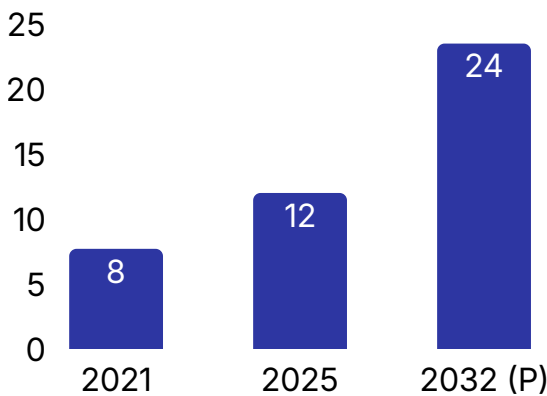
This trajectory of gig economy reveals a complex evolution from 20th-century survival strategies to a technology-driven global marketplace.

India's Gig Economy

Scale, Structure and Trajectory

The gig economy has reached macroeconomic relevance and is scaling rapidly.

India's total gig workforce
(Fig in millions)



Source: NITI Aayog, 2022
Note: Numbers are rounded off

The sector contributes an estimated **1.25%** of GDP

Projections by NITI Aayog indicate the gig workforce could reach 23.5 million by 2029–30 (17% CAGR) and are expected to constitute ~6.7% of the non-agricultural workforce and ~4.1% of India's total livelihood base. By 2047, gig workers could potentially be about 62 million, constituting nearly 15% of the total non-agricultural workforce. (NITI Aayog, 2022; Times of India, 2024)

Growth is strongest in labour-intensive urban and peri-urban services - transport, delivery, logistics, and home services - making the gig economy a key pressure valve for surplus labour.

Offline vs Online Gig Work

Offline gig work including construction labour, domestic work, and skilled trades remains large but largely informal, cash-based, and predominantly undocumented.

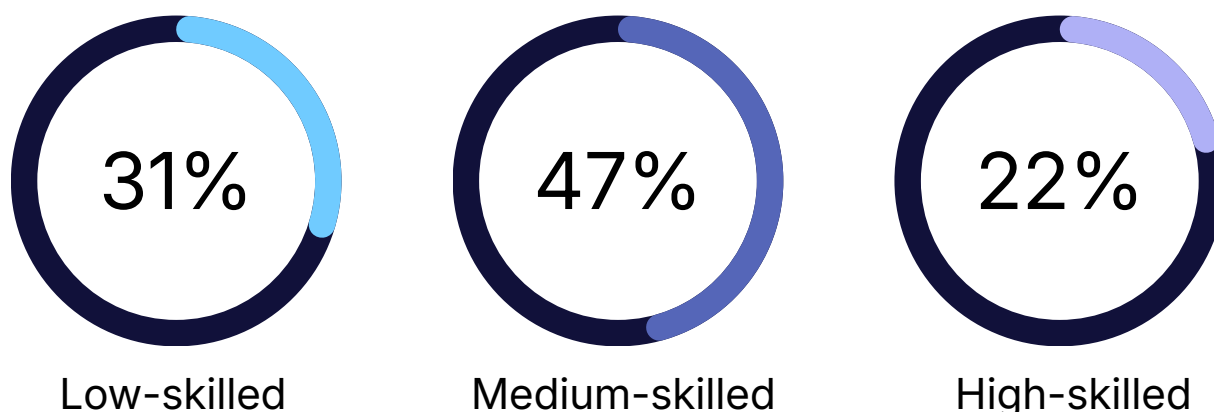
Online or platform-based gig work, in contrast, operates within structured digital ecosystems where tasks, payments, and performance data are recorded.

Blue-collar vs White-collar

Blue-collar gig work dominates India's gig economy, accounting for the majority of gig employment. This segment includes delivery workers, drivers, warehouse staff, and home service providers.

White-collar gig work represents a smaller segment of the gig economy. Data shows that around 6.8 million Indian professionals are part of the white-collar gig workforce. While workers in this segment often possess higher earning potential, they still operate without traditional employee benefits (ET, 2025).

Skill Distribution among Gig Workers



Source: NITI Aayog, 2022

In terms of distribution of skill levels in gig work, NITI Aayog states that approximately 31% are in low-skilled roles, 47% in medium-skilled, and 22% in high-skilled roles, with recent growth concentrated at both the low-and high-skill ends.

Gig work is no longer metro-centric; Tier-2 and Tier-3 cities are scaling faster

While metros continue to account for large absolute volumes, growth momentum is increasingly visible in smaller cities such as Mysuru, Mangaluru, Shivamogga, Hubballi as platforms expand their presence beyond metros. Key enablers include affordable smartphones and data, expanding digital infrastructure, rising urban consumption, and lower platform operating costs in smaller cities. This geographic diffusion suggests the gig economy is becoming a nationwide labour market layer rather than a metro-only phenomenon.

Platform concentration is high, with a few sectors and firms accounting for most gig employment

Mobility and transport form one of the most prevalent platform-based gig work, driven by ride-hailing platforms such as Uber, Ola and few other major players. Food delivery is dominated by Swiggy and Zomato together engages ~1 million+ workers (as of FY 25) and control >90% of the food delivery market. Rapid growth in e-commerce and quick commerce (Amazon, Flipkart, Blinkit, Zepto, Instamart) has further expanded last-mile delivery employment, reinforcing logistics as a core gig-work driver.

The gig economy is shifting from a stopgap to a structural labour market layer

What began as supplemental or transitional employment is increasingly becoming a primary livelihood source for a large segment of India's workforce. The gig economy's trajectory suggests it will play a monumental role in shaping employment, urban services, and productivity growth necessitating long-term institutional and policy responses rather than ad hoc interventions

Formalisation without protection is the defining paradox of platform gig work

Digital platforms have improved visibility, traceability, and income documentation for millions of workers. But most gig workers remain outside statutory labour protections and social security frameworks. As scale increases, this tension between efficiency, flexibility, and worker security is likely to become a central policy and regulatory challenge.

Karnataka's Gig Economy

Evidence from the Ground

This study examines gig workers in Karnataka in detail, drawing on primary survey data collected across five cities within the state. The analysis aims to develop an evidence-based understanding of gig workers' work patterns, platform engagement, earnings dynamics, and associated challenges, providing insights into the structure and functioning of Karnataka's gig economy.

Research Study Details

#	Parameter	Description
1.	Objective	To capture first-hand evidence on the working conditions, earnings, well-being, and aspirations of gig workers engaged with digital platforms
2.	Data Collection Period	Oct-Dec 2025
3.	Gig worker categories covered	Package delivery, passenger transport (cab, auto, bike), food delivery, quick commerce
4.	Platforms covered	Amazon, Flipkart, Porter, Meesho; Uber, Ola, Rapido, Namma Yatri; Swiggy, Zomato, Eat Club; Blinkit, Instamart, BigBasket, Zepto, JioMart
5.	Total sample size	1,355
6.	Geographic focus	Karnataka

#	Parameter	Description
7.	City-wise distribution	Bengaluru (880), Mangaluru (190), Mysuru (147), Hubballi (80), Shivamogga (58)
8.	Survey instrument	Structured questionnaire with 60 main questions and 41 sub-questions (total of 101 questions)
9.	Method of data collection	Primary field survey
10.	Ethical considerations	Participation was voluntary and respondent anonymity was maintained
11.	Limitations	<p>The empirical part of the study is geographically confined to the state of Karnataka alone.</p> <p>The analysis is based exclusively on gig workers' perspectives and does not incorporate the viewpoints of other relevant stakeholders, including platform owners, government authorities, and consumers.</p>

Evidence from the Ground

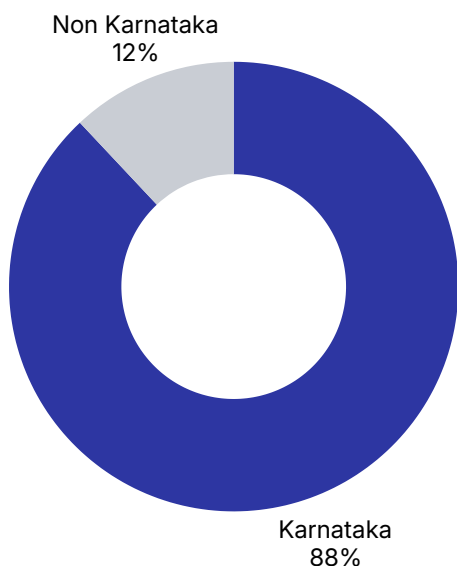
This section presents the key findings from the primary survey, organised into five thematic categories to provide a structured understanding of gig workers' lived realities. The analysis is divided into: Socio-Demographic Profile; Working Conditions and Operations; Financial Security; Health, Safety and Environment; and Rights, Governance and Sentiments.

Together, these categories capture not only who the workers are, but also how they work, earn, cope with risks, and perceive platforms and public institutions. The insights are therefore presented across these five dimensions to offer a holistic assessment of economic security, workplace conditions, and overall well-being.

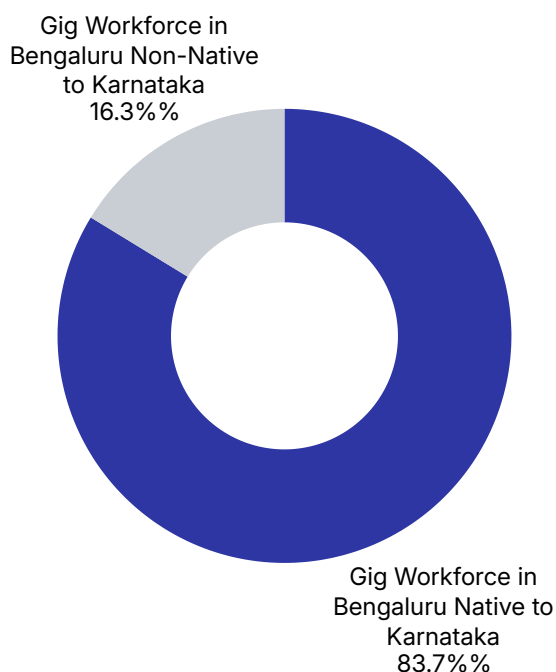
A. Socio-Demographic Profile

About 88% of the Gig Workers are from Karnataka.

Migration to Karnataka for Gig Work

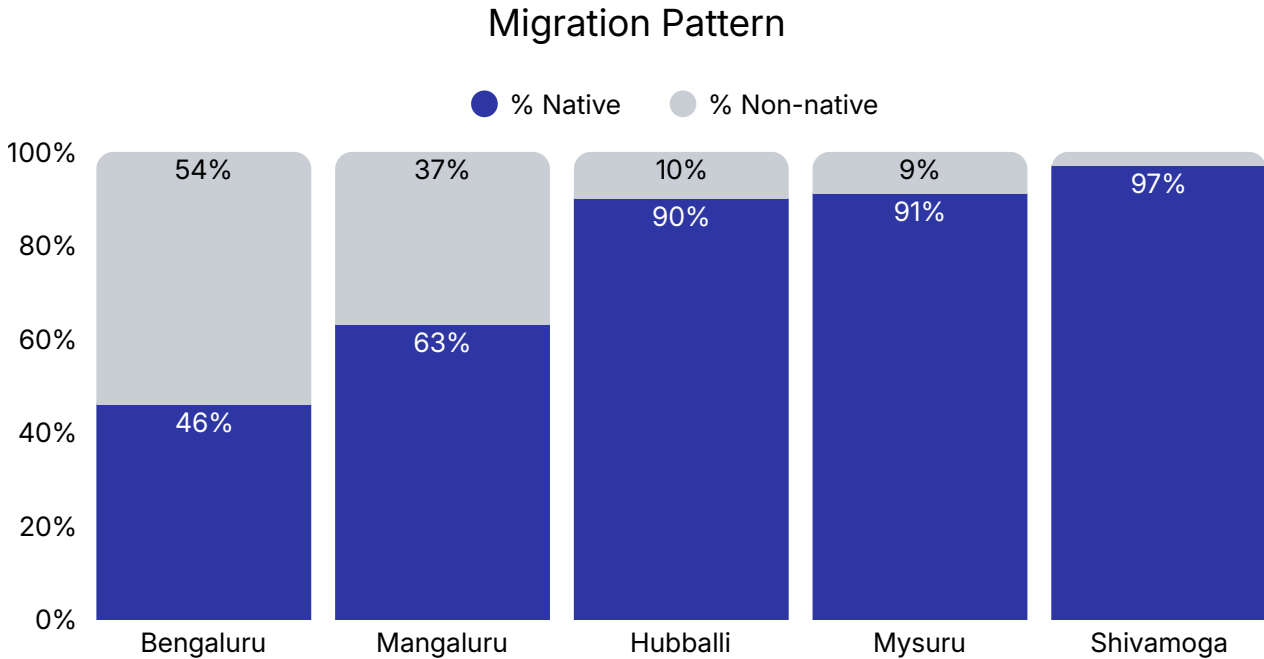


Migration to Bengaluru for Gig Work

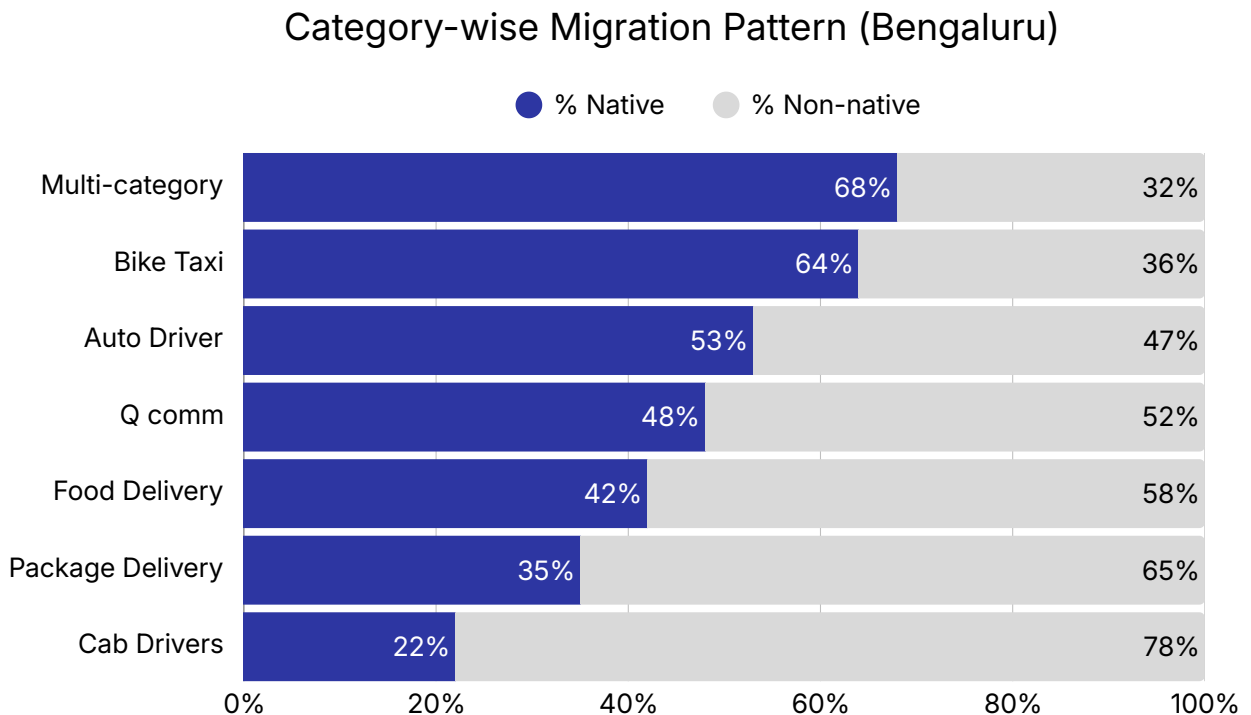


16% of Gig Workers have migrated to Bengaluru from other states.

Bengaluru attracts the highest shares of gig workers from other cities, with non-natives making up 54%.



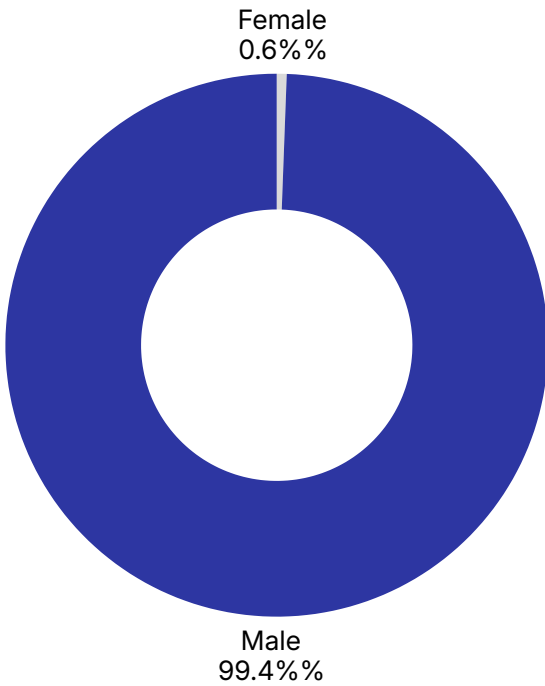
Non-native workers form a substantial share of Bengaluru's gig workforce with highest being cab drivers at 78%.



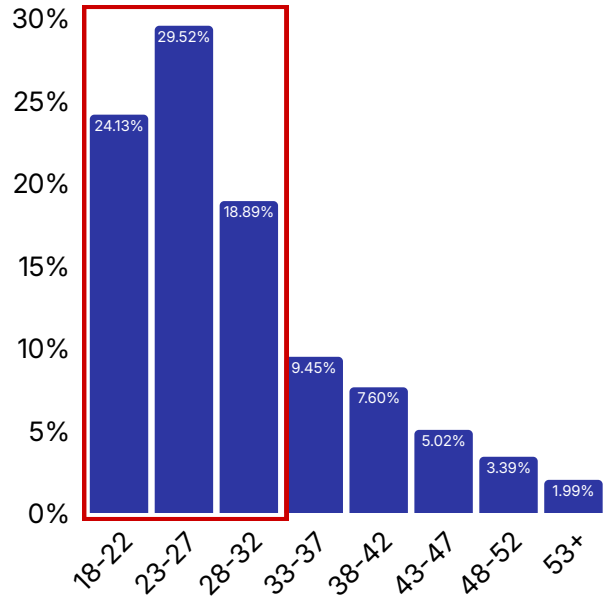
Male workers dominate participation in the gig economy.

~72.54% of gig workers fall under the age group of 18-32.

Gender

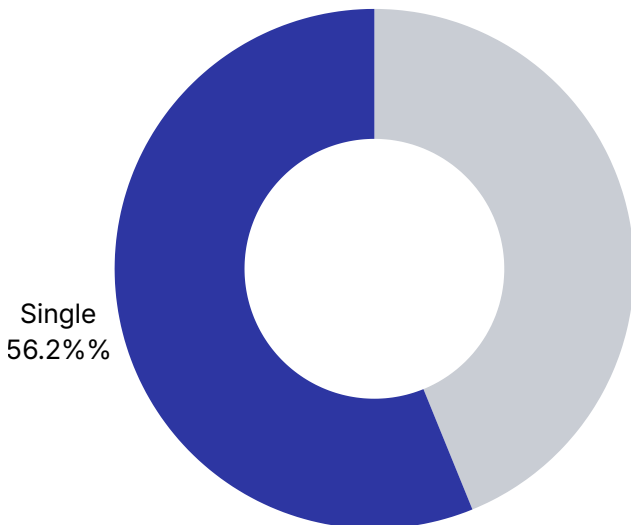


Age Group

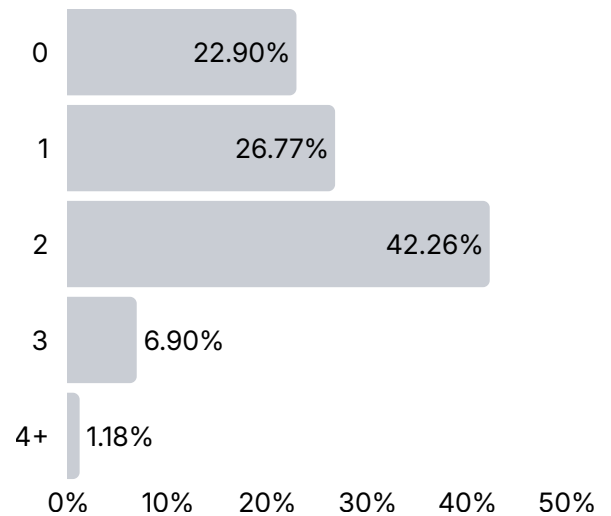


43.84% are married, of which 50.34% have 2 or more children.

Marital Status

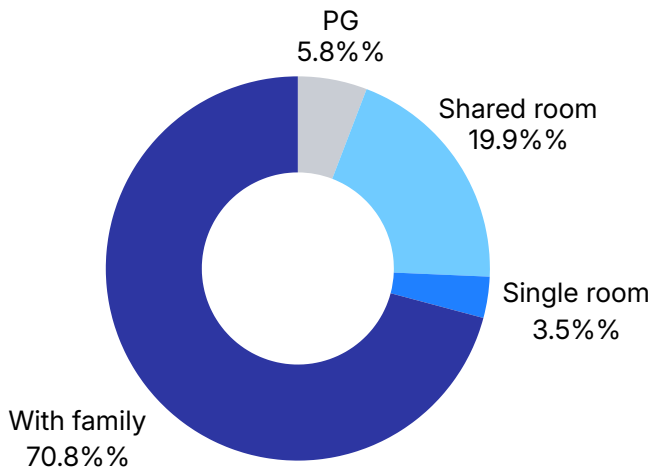


Number of Children

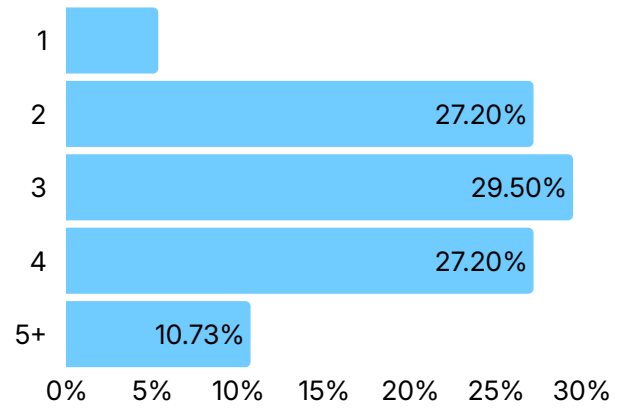


19.26% live in shared accommodation, of which 37.93% share room with 4 or more people.

Living Arrangements

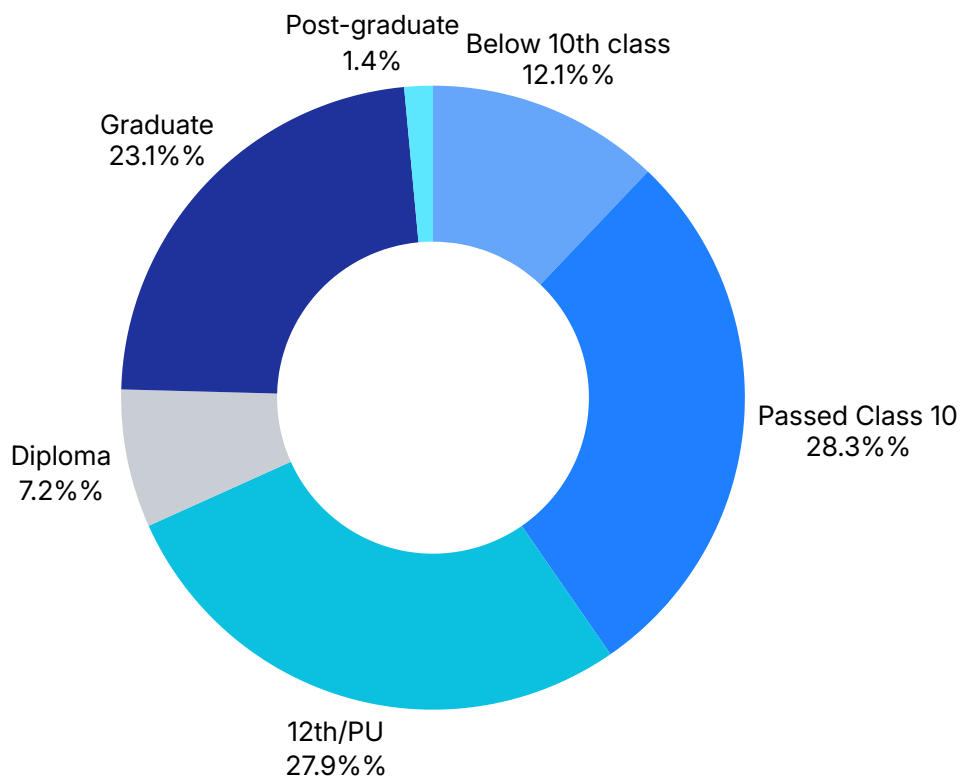


Number of People Sharing a Room

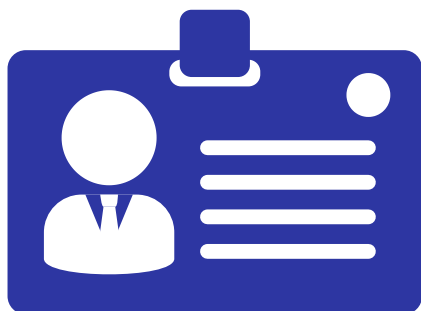


31.74% highly educated youngsters are engaged in gig work (Diploma holders, Graduates, Postgraduates)

Education



B. Working Conditions & Operations

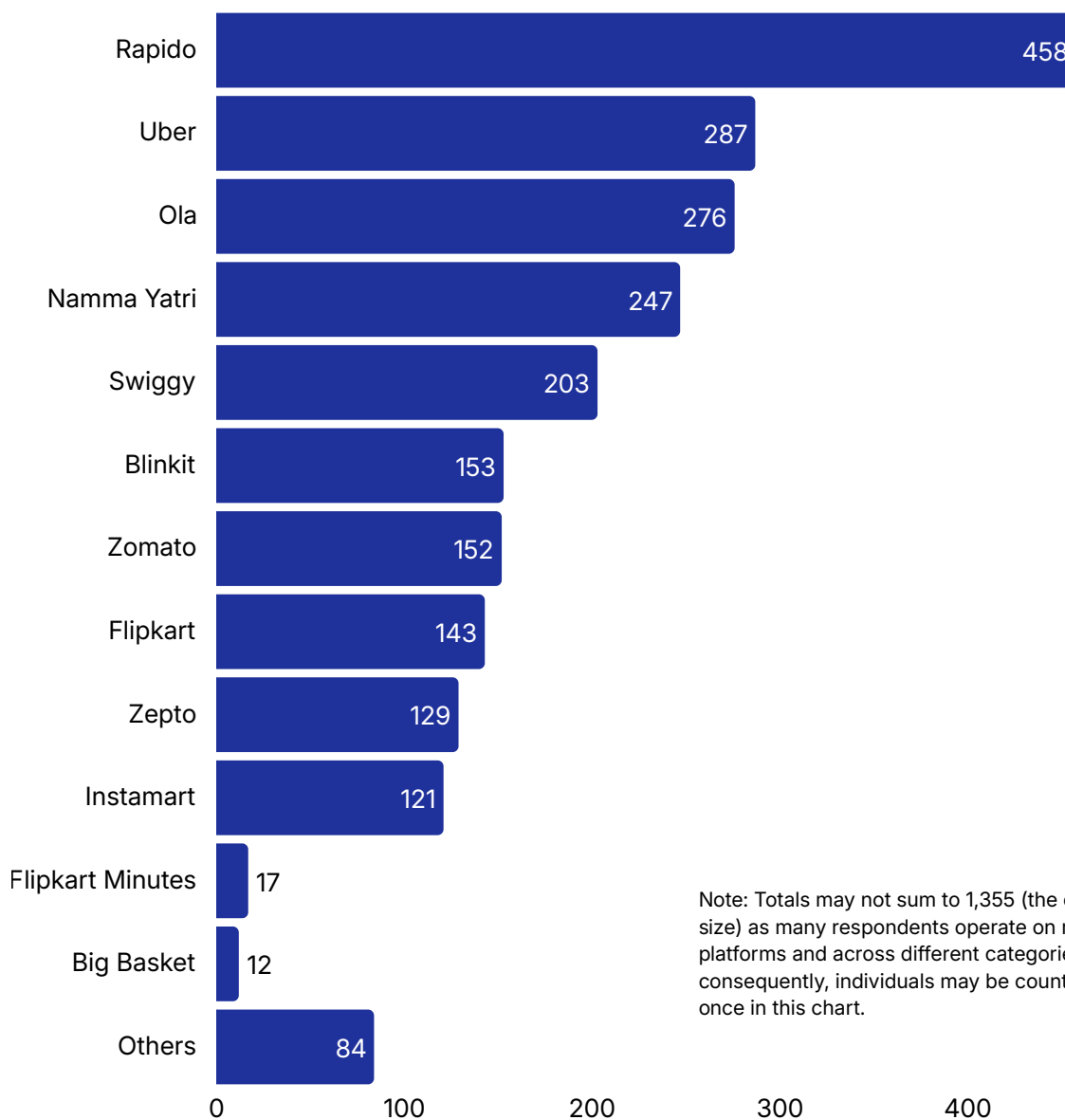


95%

of Gig Workers are not issued any ID by the platform

Numerous digital platforms exist and workers are spread across.

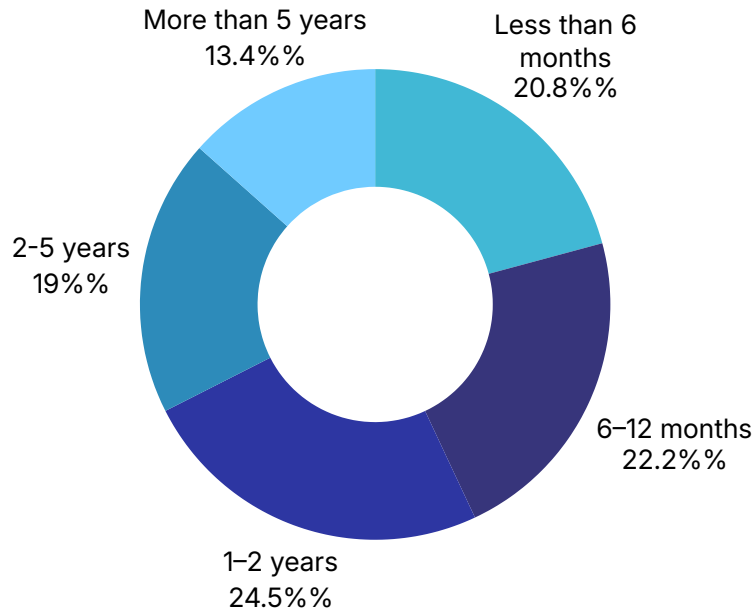
Platforms Currently Working On



Note: Totals may not sum to 1,355 (the overall sample size) as many respondents operate on multiple platforms and across different categories; consequently, individuals may be counted more than once in this chart.

32.47% of workers have been working for more than 2 years in gig work.

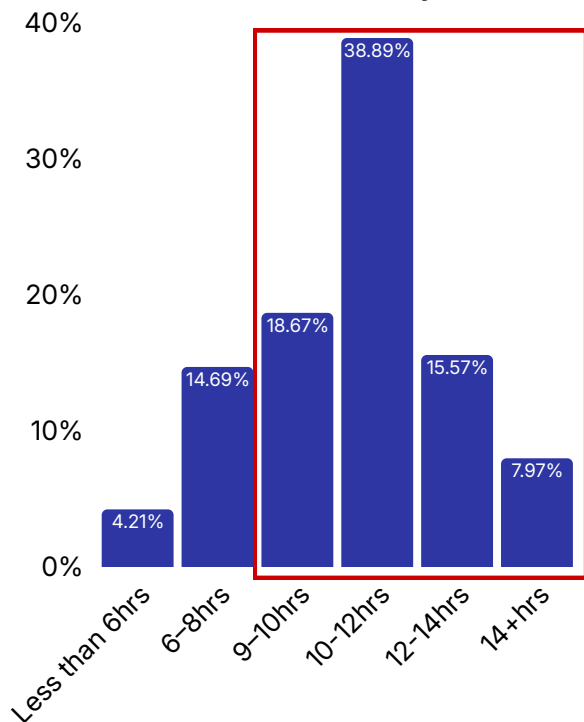
Years Spent in Gig Work



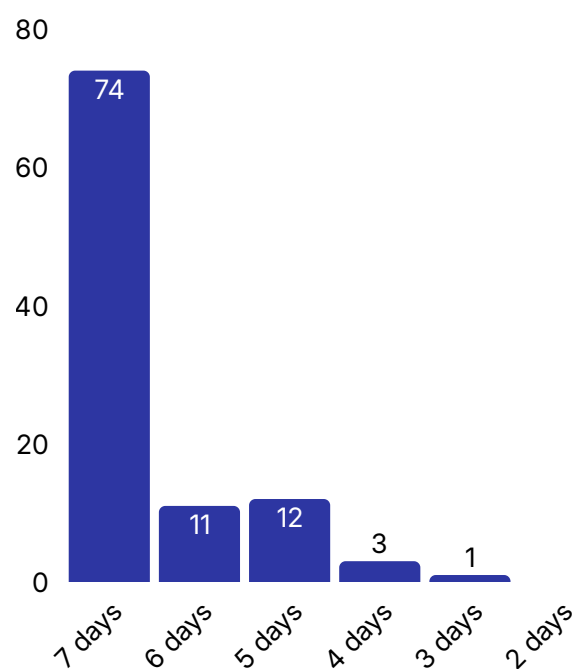
81.1% of people work more than 9 hours per day.

73.87% of people work all 7 days of the week.

Average number of hours worked in a day



Average days worked per week

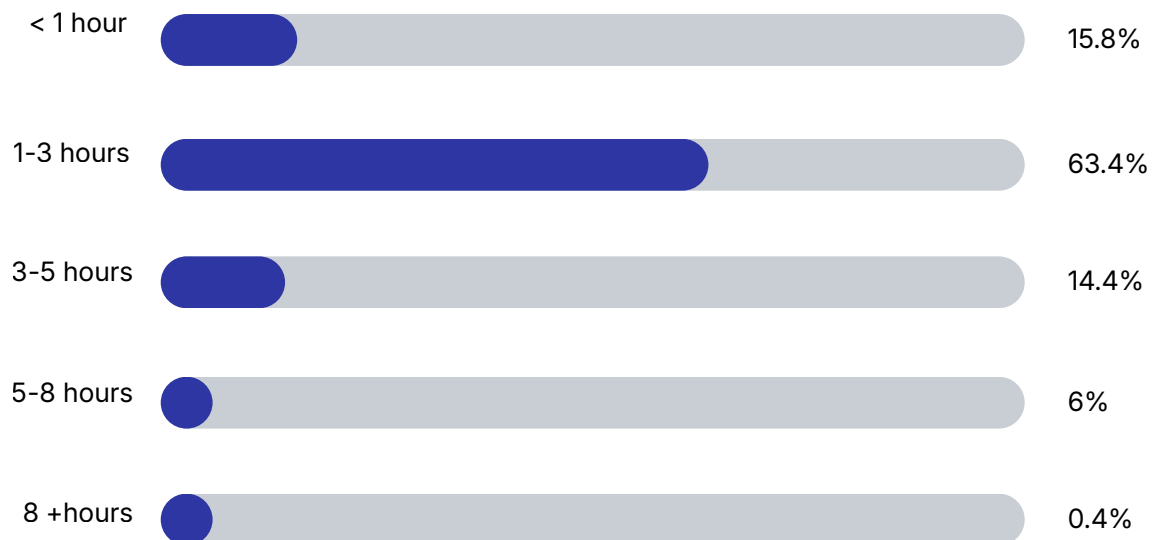


45.54% of the people spend 8+ hours on screen daily.

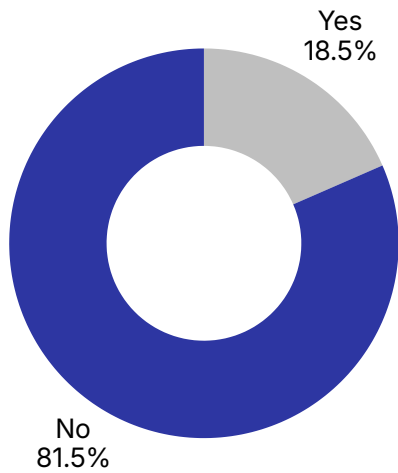
Total Screen Time



Screen Time on Entertainment

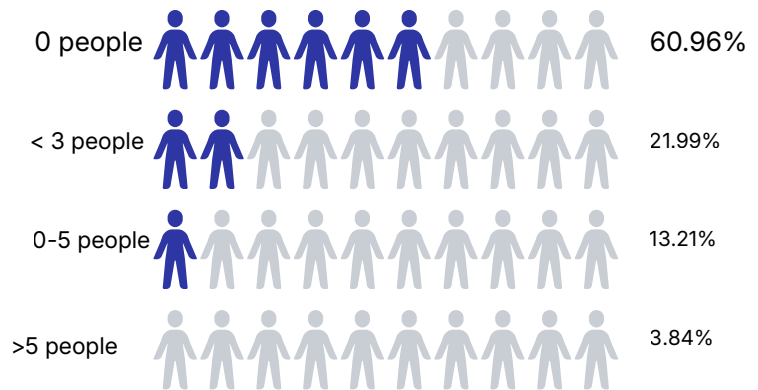


Seeking help from friends/family for gig work

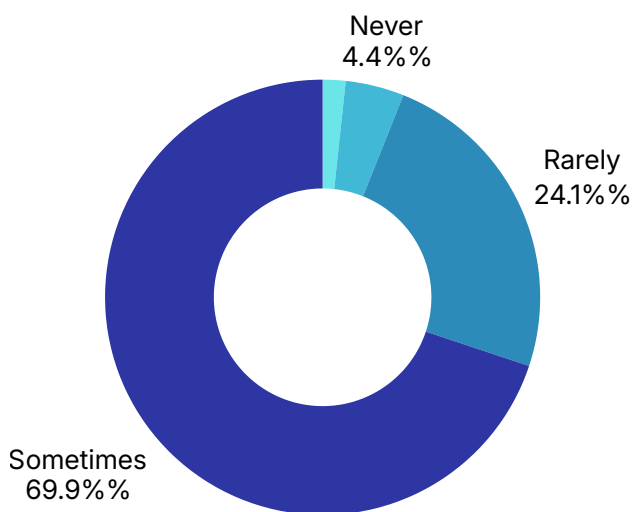


18.45% of the people seek help from friends/family for deliveries/driving.

60.96% of the people do not refer their friends/family to join gig work.

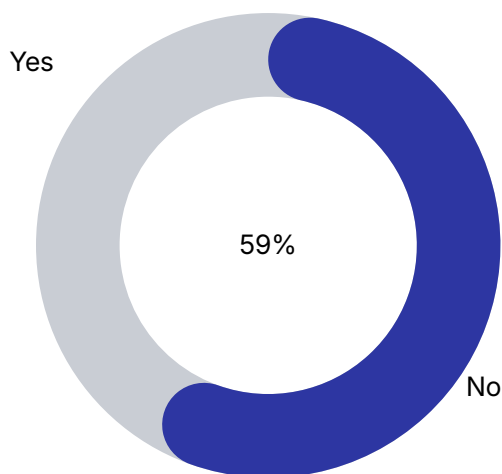


Break During Shifts



28.41% of the people 'rarely' or 'never' get breaks.

59% of people do not have access to any basic facilities during work hours.



Percentage of respondents that do not have access to basic facilities



75%

Rest Area



71%

Washroom



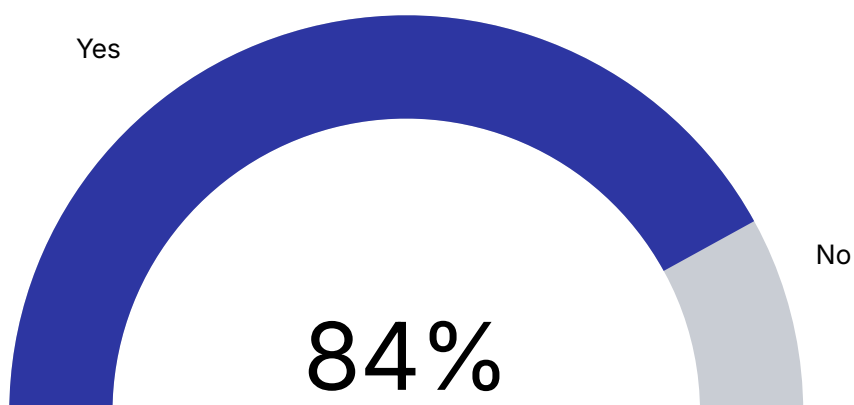
68%

Drinking Water

C. Financial Security

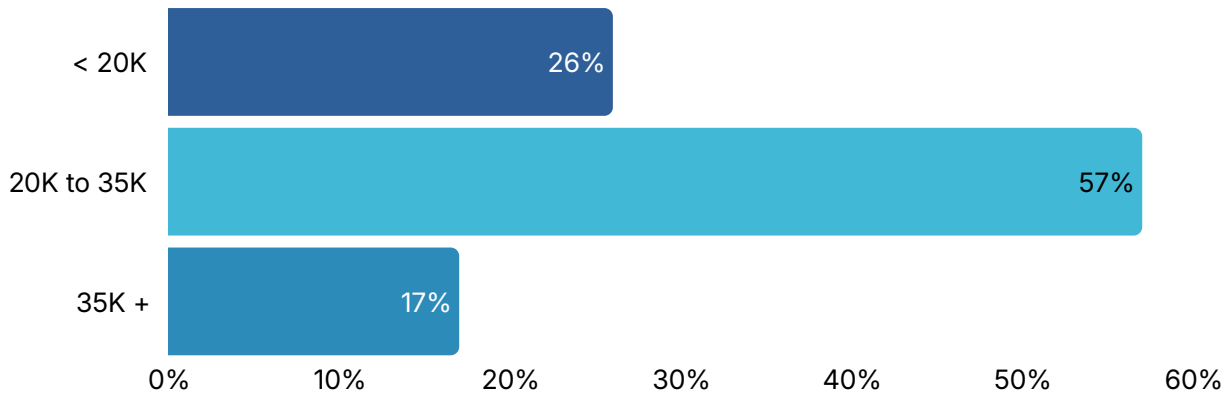
84.13% have gig work as their primary source of income.

Gig Work as Primary Income Source



57% of the people earn ₹20,000-₹35,000 per month.

Income Earned



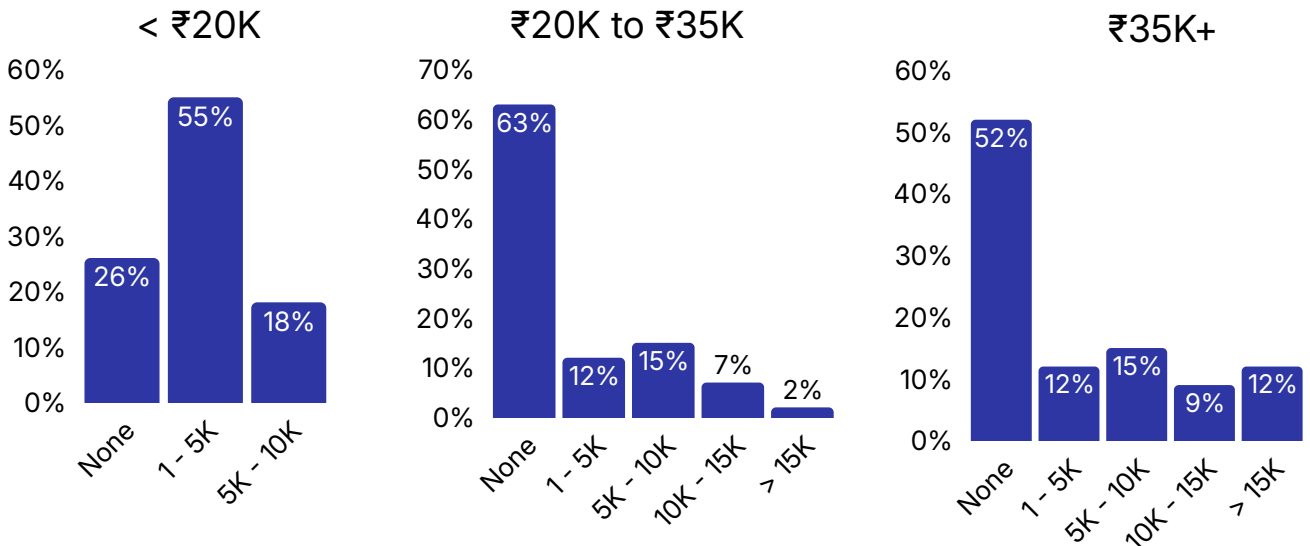
Incentives earnings are minimal and uneven with over 50% receiving no incentives across income slabs.

Monthly Incentives Earned Across Income Slabs



52% of gig workers have no savings.

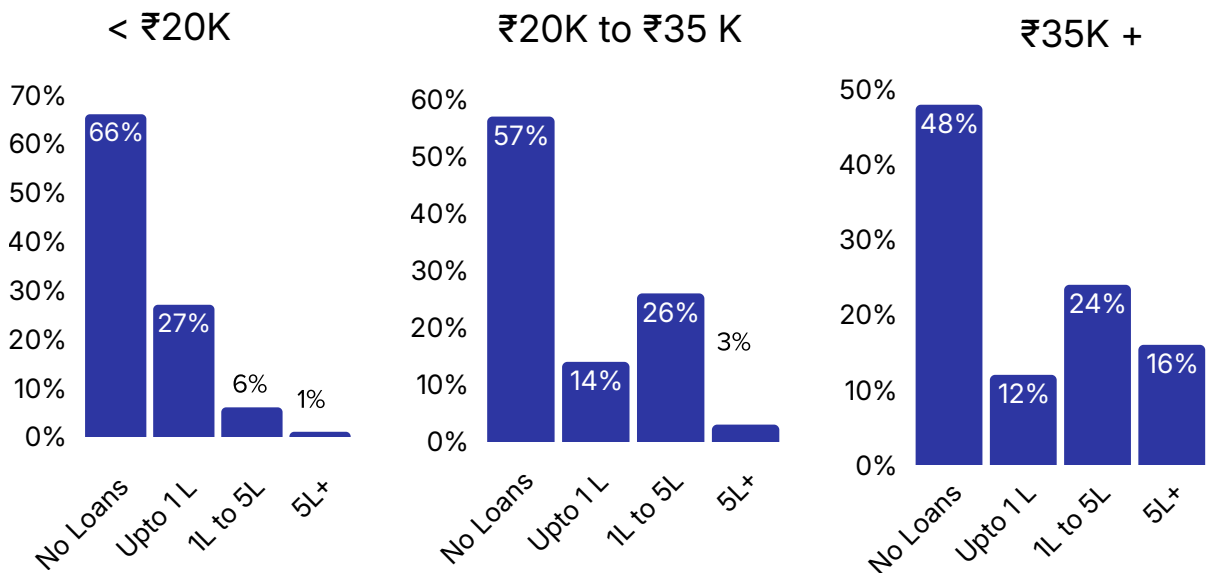
Monthly savings across income slabs



Note: Even at higher income slabs, a large number of gig workers have zero savings (63% in ₹20K–₹35K and 52% in ₹35K+), suggesting higher earnings are often absorbed by higher expenses or income instability rather than translating into savings.

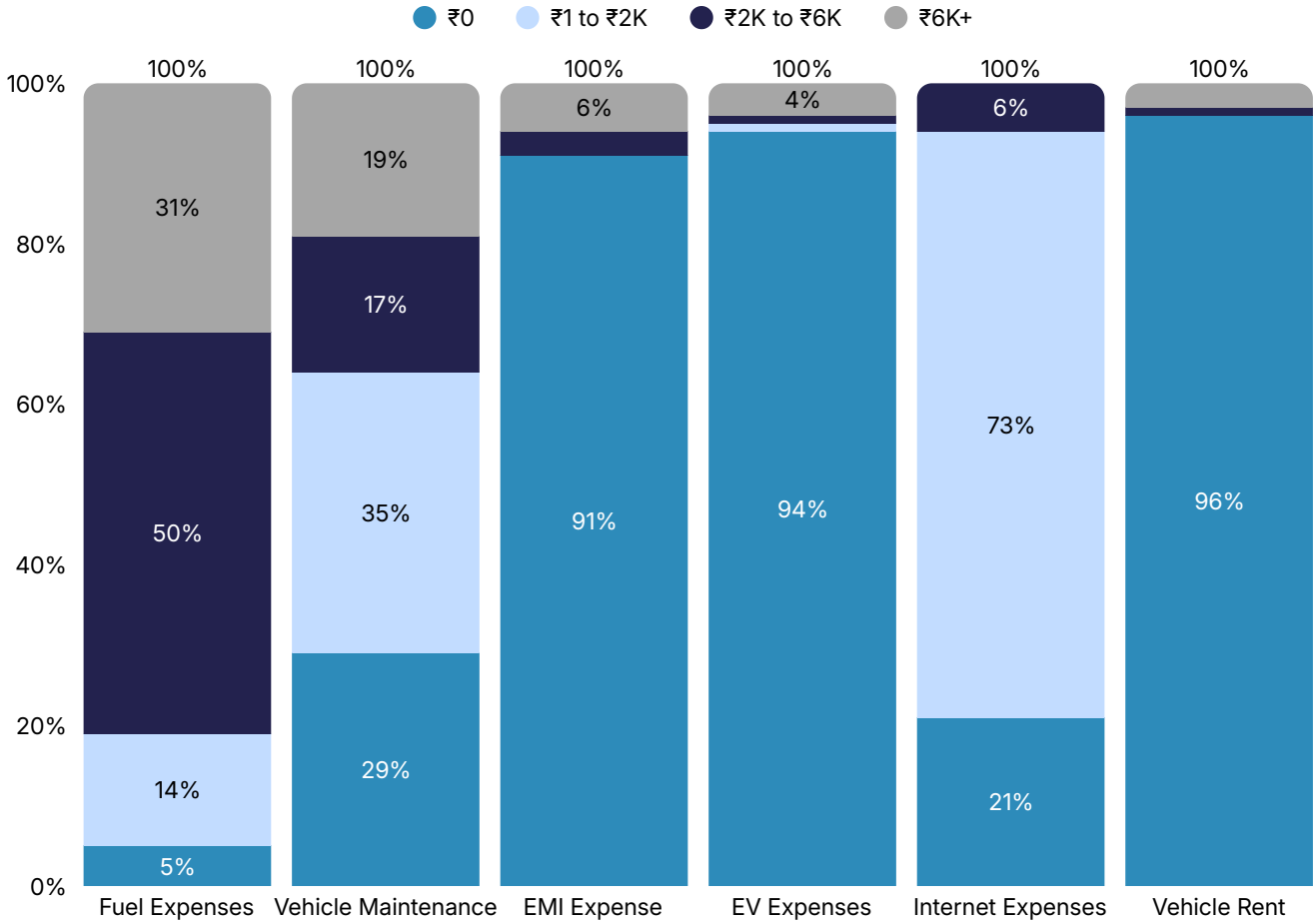
42% of gig workers are in debt.

Borrowings Across Income Slabs



Note: At higher income slabs, larger number of gig workers take high-value loans (₹5L+): just 1% among those earning under ₹20K, compared to 16% in the ₹35K+ slab.

% Respondents and their spendings



Key Insights

81%

Spend > ₹ 2,000 on fuel

19%

Spend > ₹ 6,000 on vehicle maintenance

9%

Spend > ₹ 2,000 EMI Expense

94%

Do not spend on EV rentals

73%

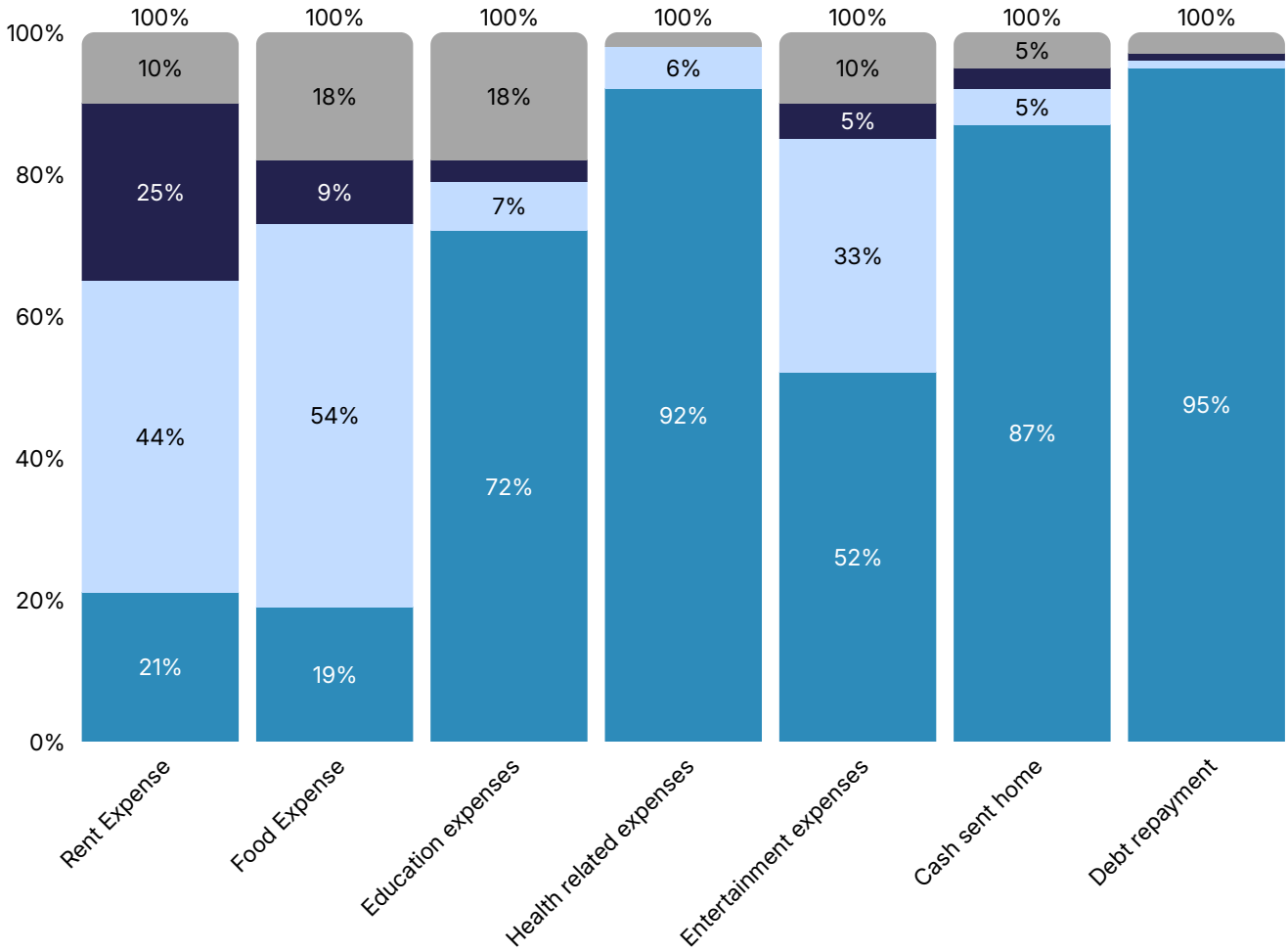
Spend < ₹ 2,000 on internet related expenses

4%

Spend > ₹ 2,000 on vehicle rent

% Respondents and their spendings

● ₹0 ● ₹1 to ₹5K ● ₹5K to ₹10K ● ₹10K+



Key Insights

35%

Spend > ₹ 5,000 on rent

18%

Spend >₹ 10,000 on food expenses

18%

Spend >₹ 10,000 on education

92%

Do not spend on healthcare related expenses

52%

Spend on entertainment expenses

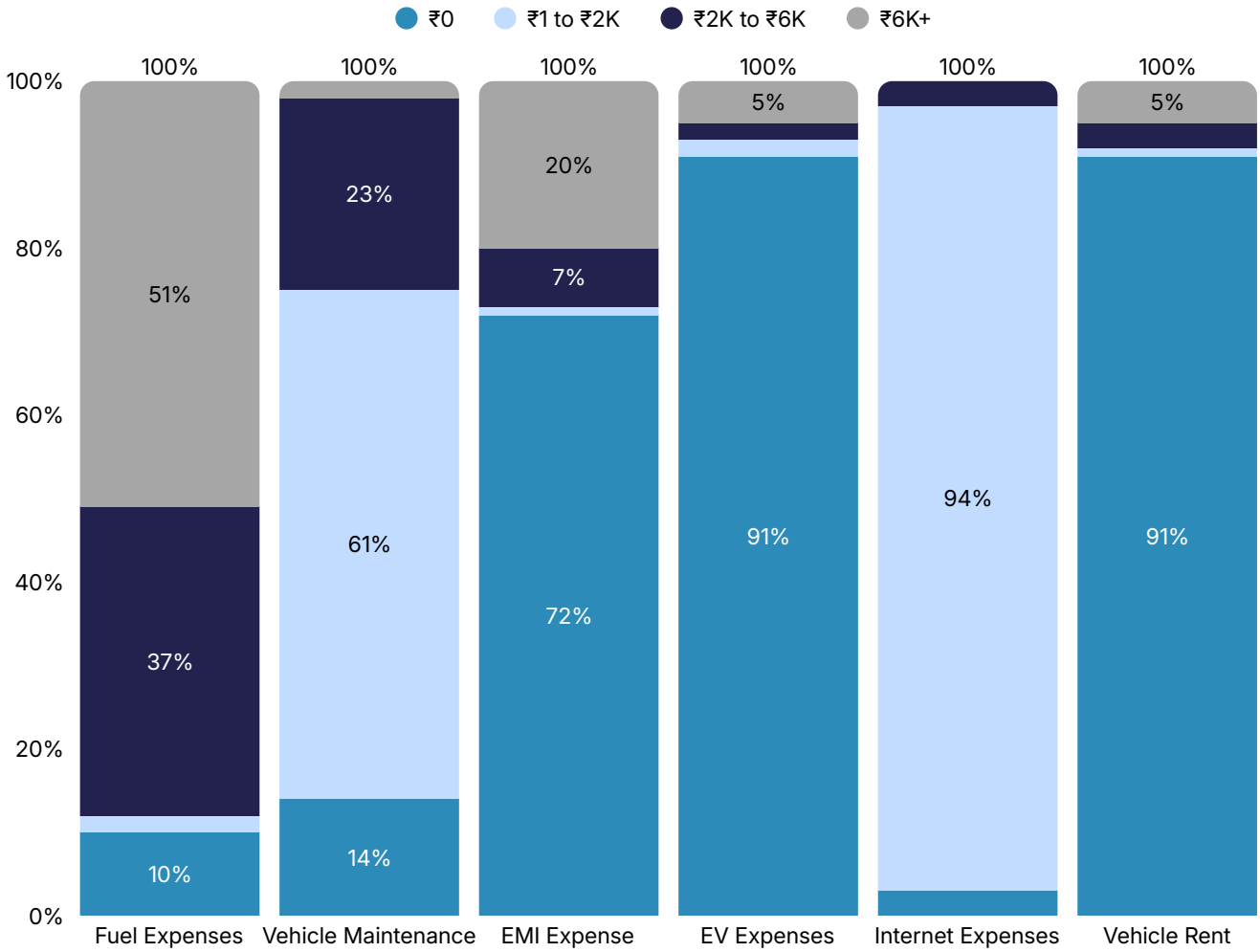
13%

Send money home

5%

Spend on debt repayment

% Respondents and their spendings



Key Insights

51%

Spend >₹ 6,000 on fuel

25%

Spend >₹ 2,000 on vehicle maintenance

20%

Spend >₹ 6,000 EMI expense

91%

Do not spend of EV rentals

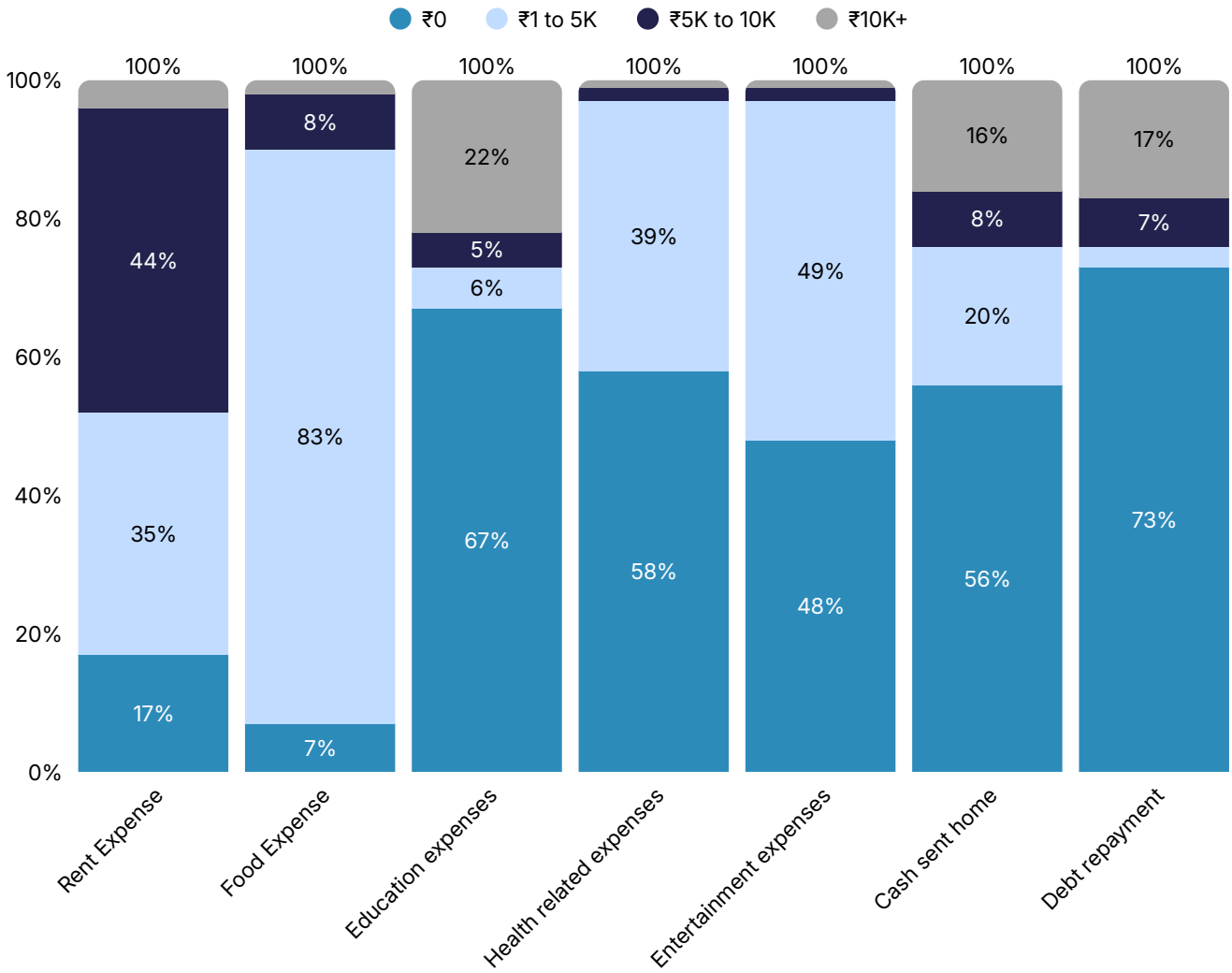
73%

Spend < ₹ 2,000 on internet related expenses

4%

Spend > ₹ 2,000 on vehicle rent

% Respondents and their spendings



Key Insights

48%

Spend >₹ 5,000 on rent

10%

Spend more than ₹ 5,000 on food expenses

27%

Spend >₹ 5,000 on education

42%

Spend on healthcare related expenses

52%

Spend on entertainment expenses

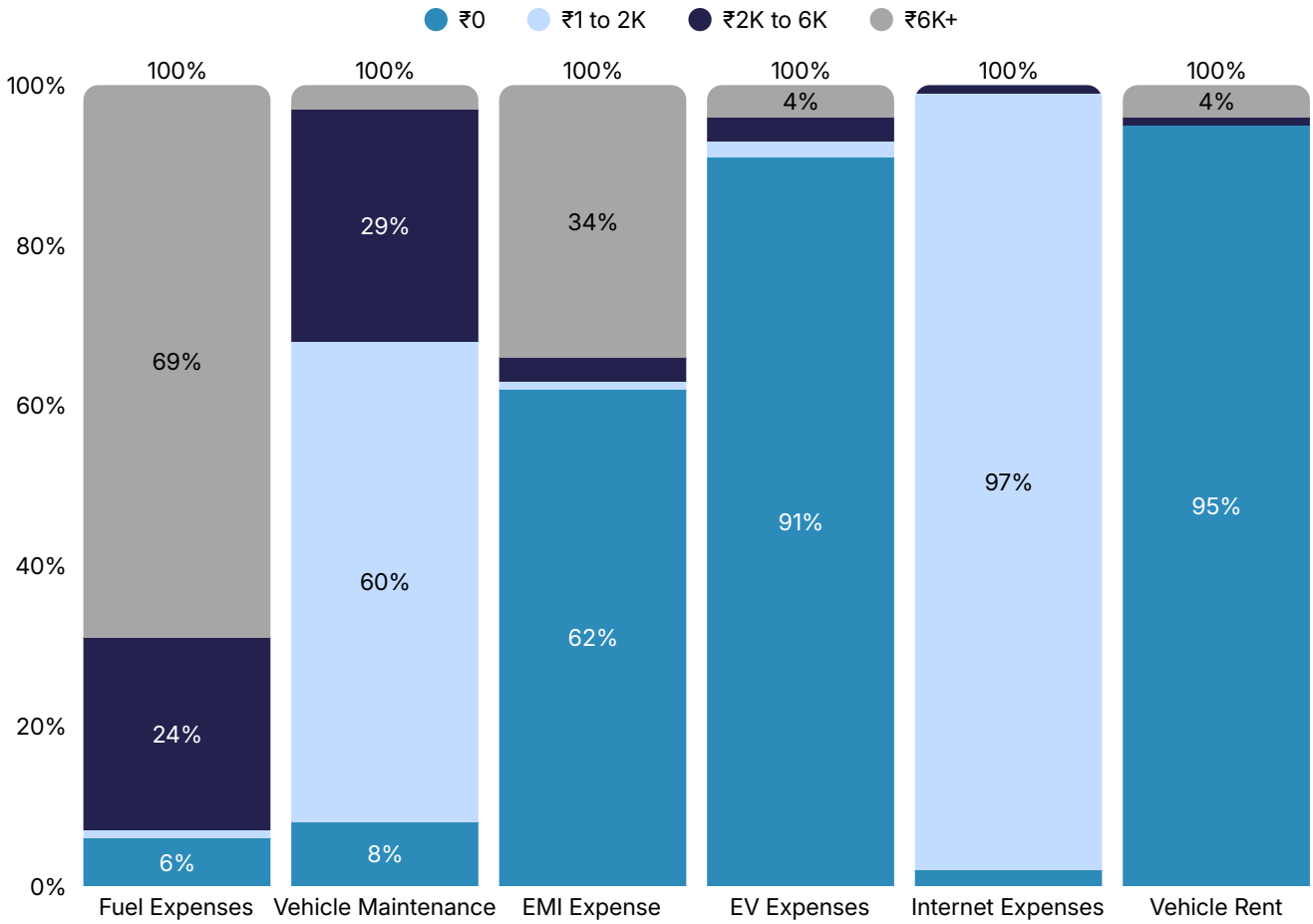
44%

Send money home

27%

Spend on debt repayment

% Respondents and their spendings



Key Insights

69%

Spend >₹6,000 on fuel

29%

Spend between ₹2,000 to ₹6,000 on vehicle maintenance

34%

Spend >₹6,000 EMI Expense

9%

Spend on EV rentals

97%

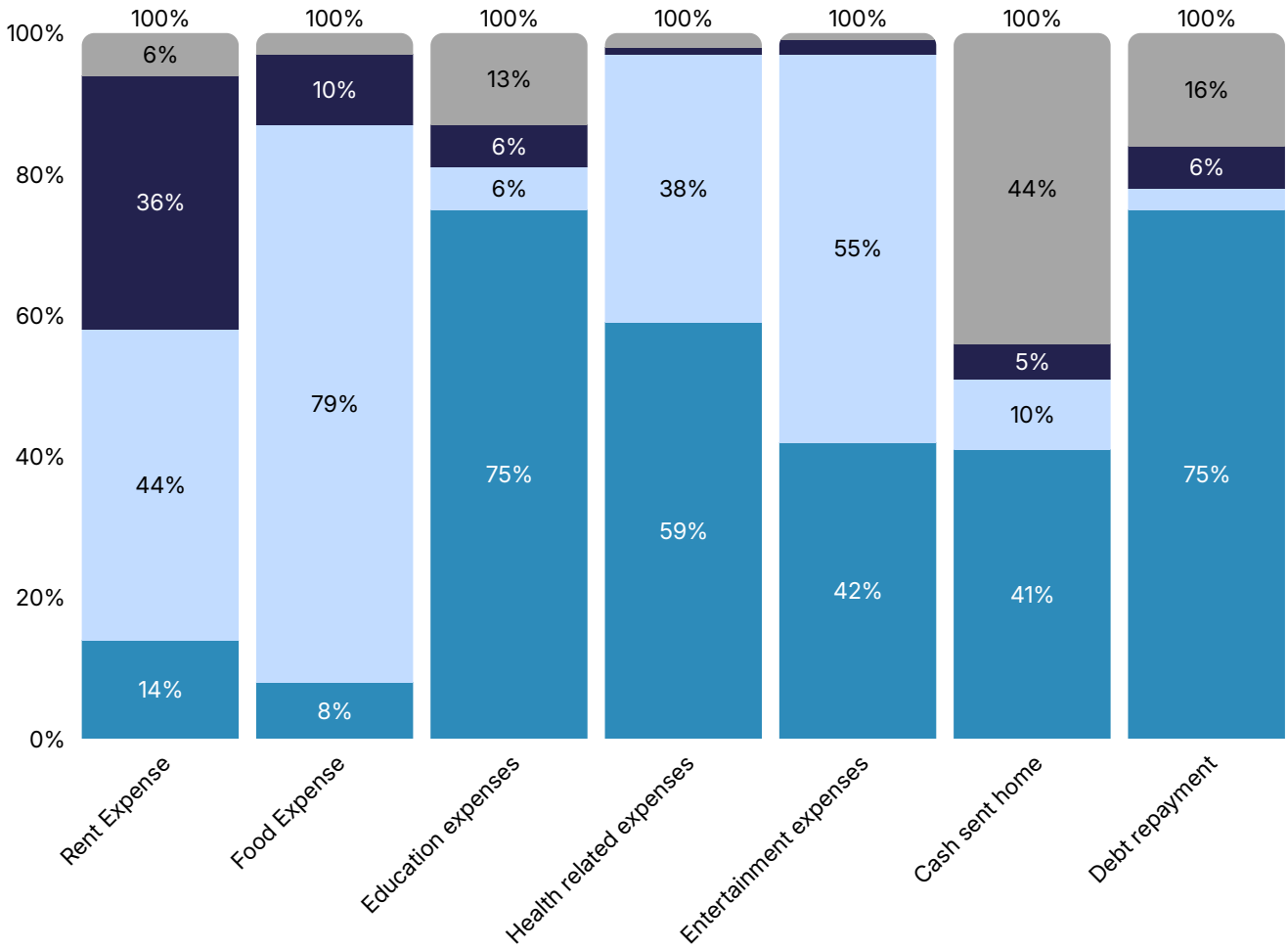
Spend < ₹2,000 on internet related expenses

5%

Spend > ₹2,000 on vehicle rent

% Respondents and their spendings

● ₹0 ● ₹1 to 5K ● ₹5K to 10K ● ₹10K+



Key Insights

42%

Spend >₹ 5,000 on rent

13%

Spend >₹ 5,000 on food expenses

18%

Spend >₹ 5,000 on education

41%

Spend on healthcare related expenses

58%

Spend on entertainment expenses

44%

Send money >₹ 10,000 home

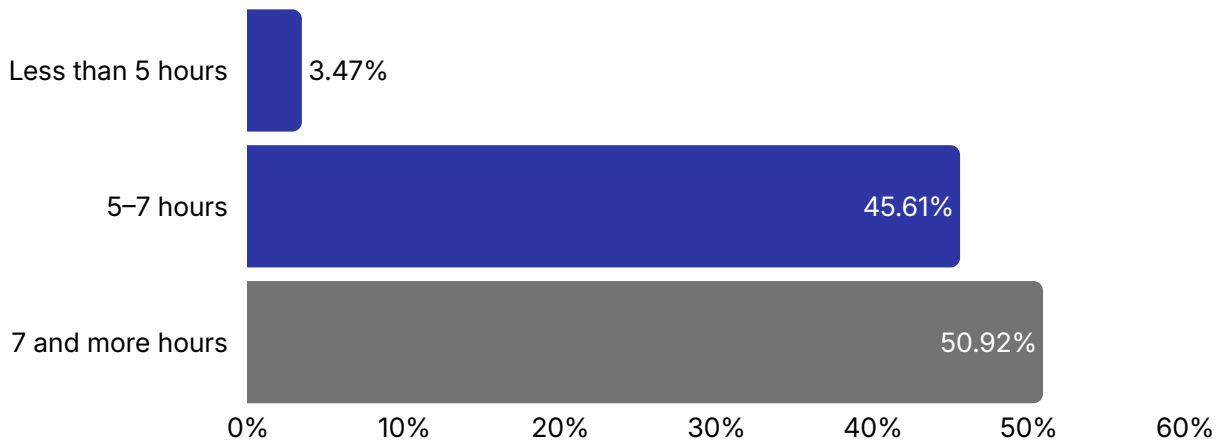
25%

Spend on debt repayment

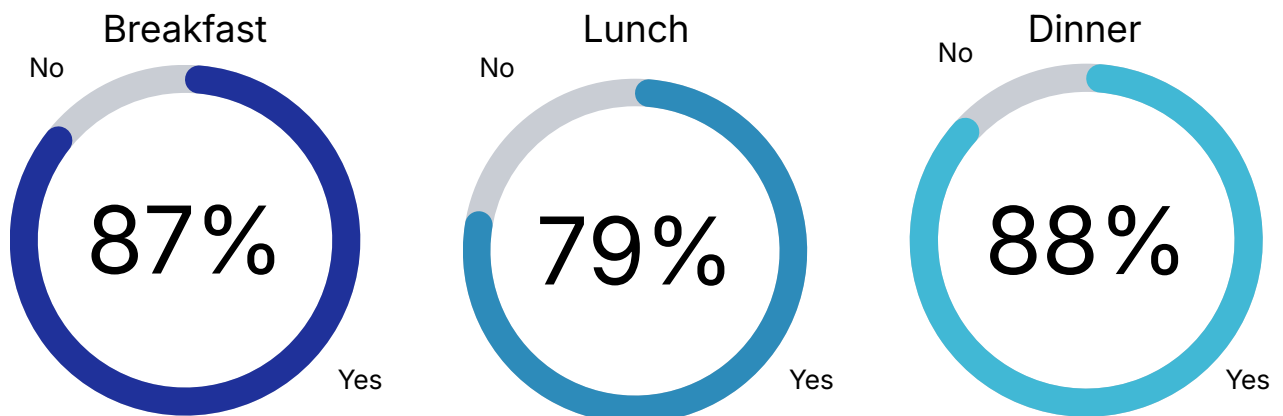
C. Health, Safety & Environment

49% get less than 7 hours of sleep every night.

Average Hours of Sleep per Night



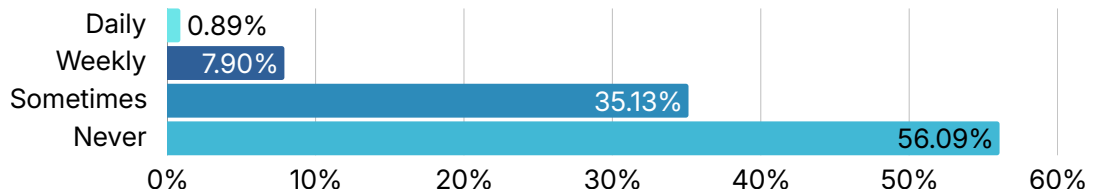
~80% and above have meals on time.



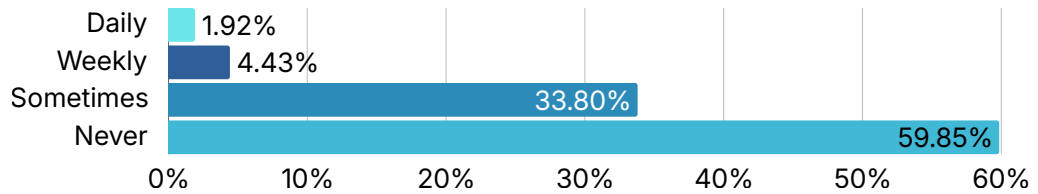
Over 43% experience dehydration and acidity and over 50% experience fatigue, dizziness, nausea and other body stress in a month.



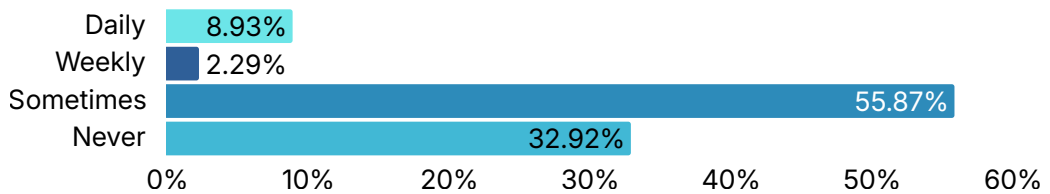
Dehydration



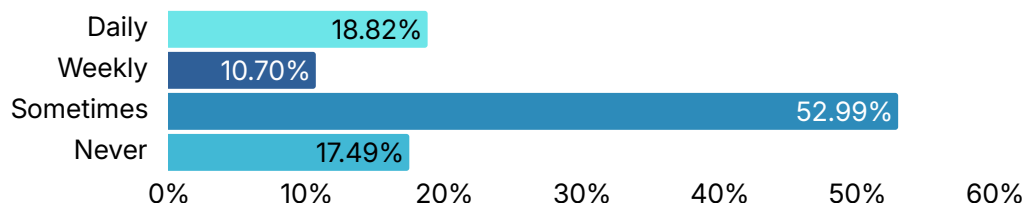
Acidity



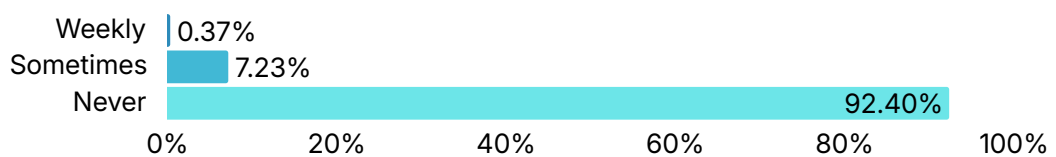
Fatigue, Dizziness and Nausea



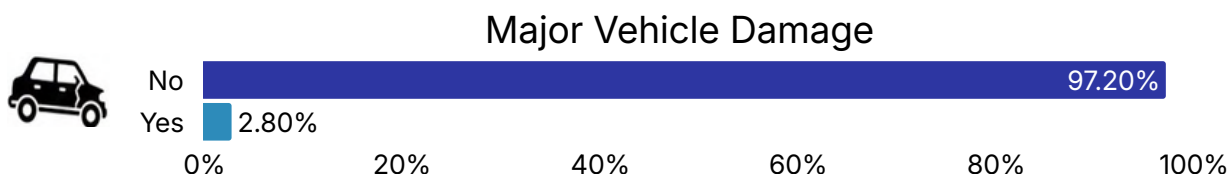
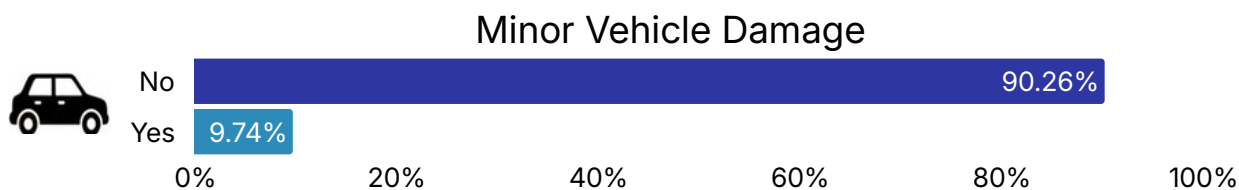
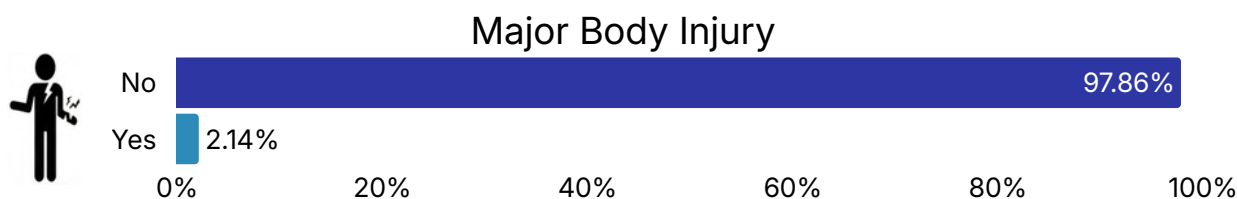
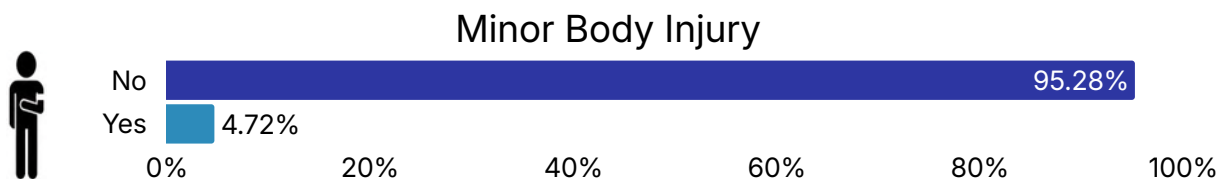
Body Stress



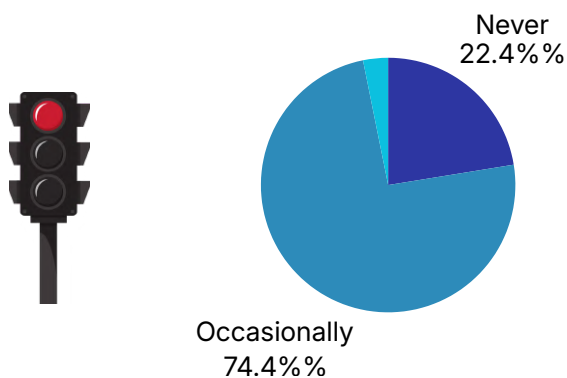
UTIs



The charts indicate that incidents of both body injury and vehicle damage are rare, with over 90% of cases reporting no issue across all categories. The probability of major injury or major vehicle damage is especially low, staying below around 3% in the observed data.



Pressure to Break Traffic Rules



~78% face pressure to break traffic rules either occasionally or frequently.

100%

of people are NOT PROVIDED with any personal protection gear.

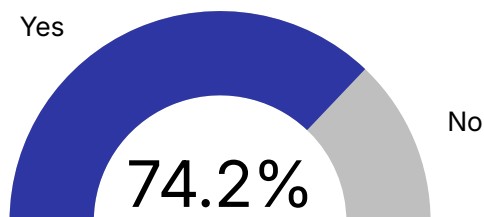
88.8%

of people do not get regular health check ups.

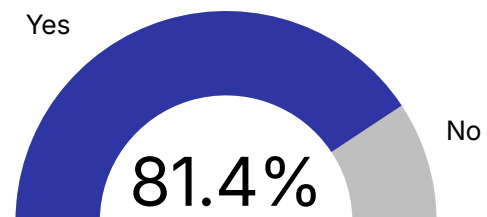
D. Rights, Governance & Sentiments

Majority of the workers seem to be aware of platform's governance mechanisms.

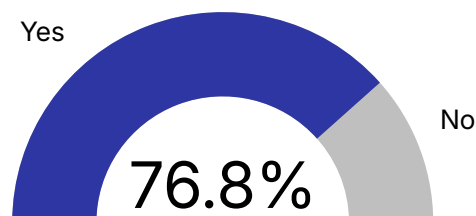
Pay Calculation Awareness



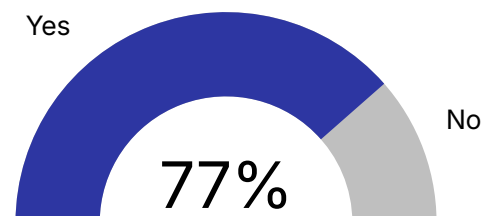
Task Allocation Awareness



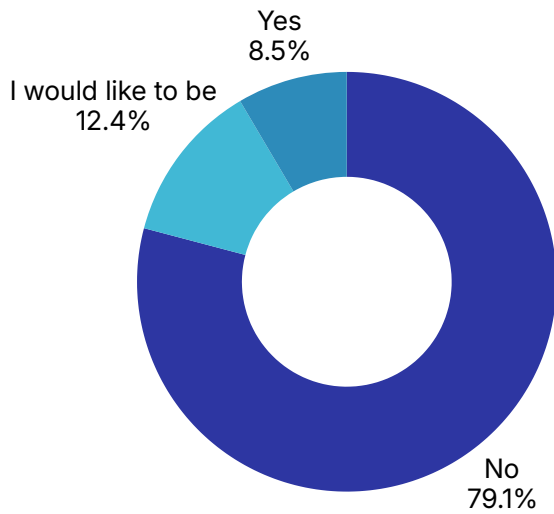
Rating Calculation Awareness



Termination/Deactivation Rules Awareness

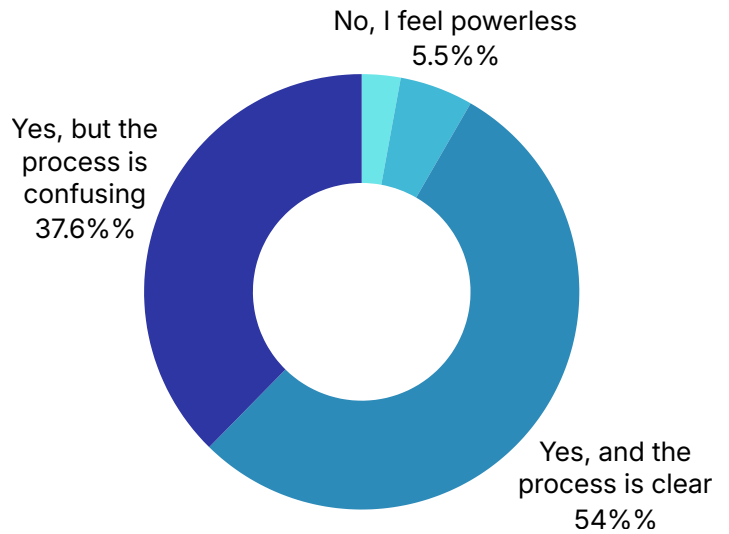


Union Membership



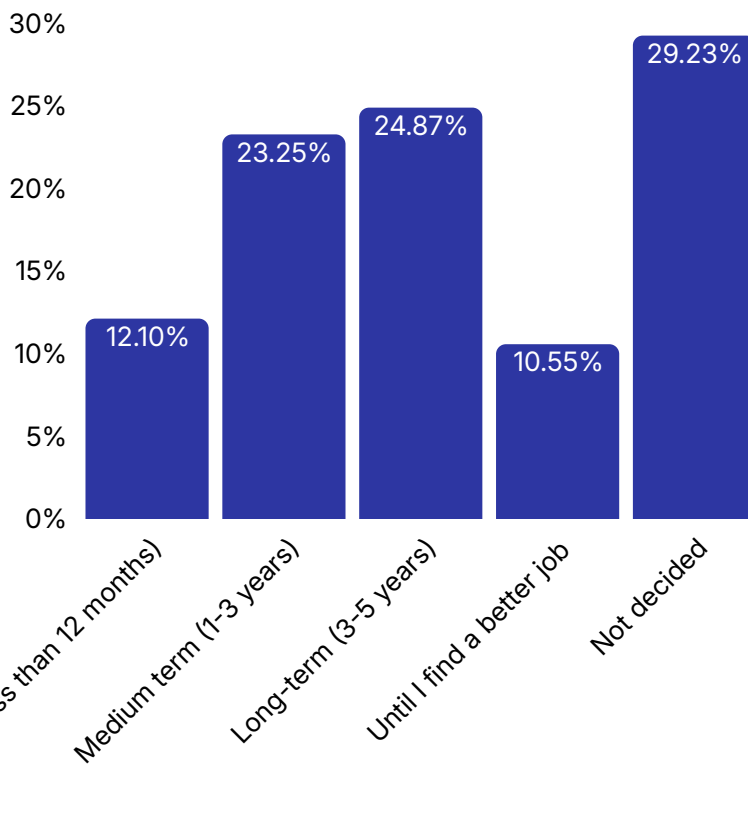
12% of the workers wish to be part of some gig worker unions.

Ability to Appeal System Decision



45.98% of the workers are not aware or clear about grievance redressal systems.

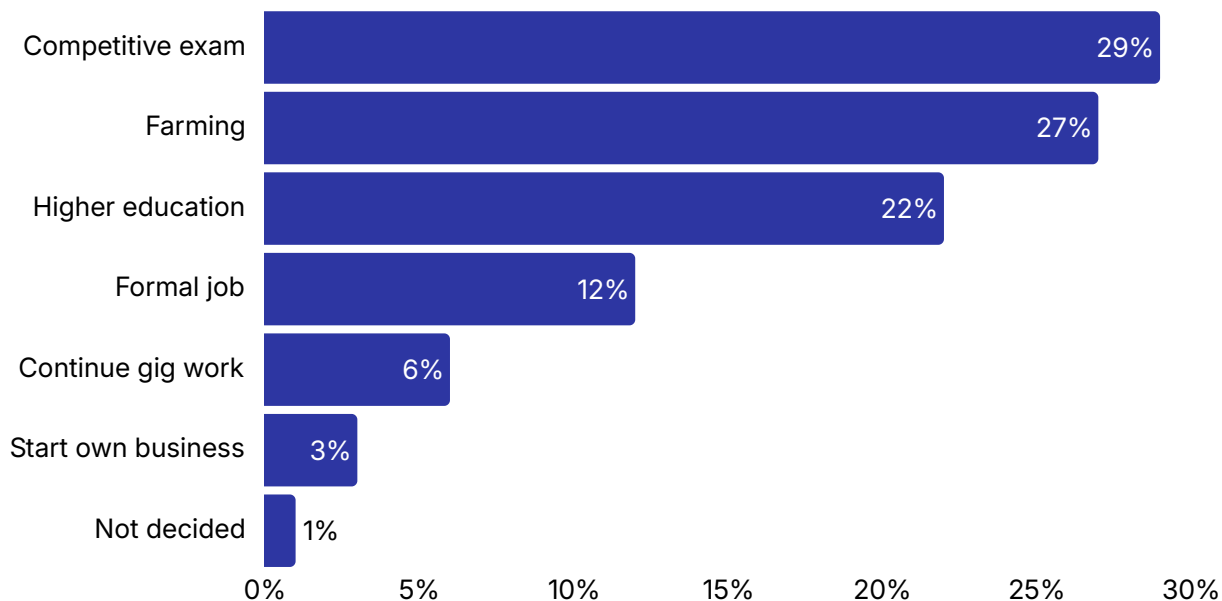
Intended Duration to Continue Gig Work



75.13% do not intend to continue gig work in the long term.

The largest group of respondents (29%) are still undecided about their long-term career goal. Followed closely by 39% who want to either start their own business or get a formal job.

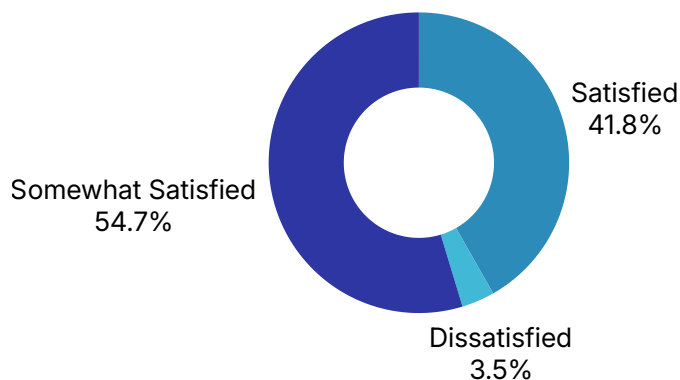
Long Term Career Goal



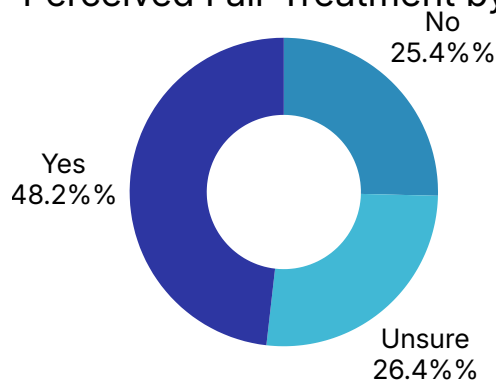
A large majority – 94.69% of workers express being satisfied with income from gig work.

Only half of the gig workers believe they are being treated fairly by their employers.

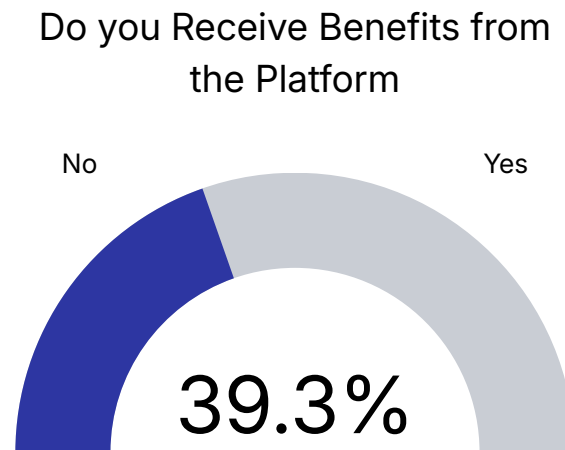
Overall Satisfaction with Gig Work



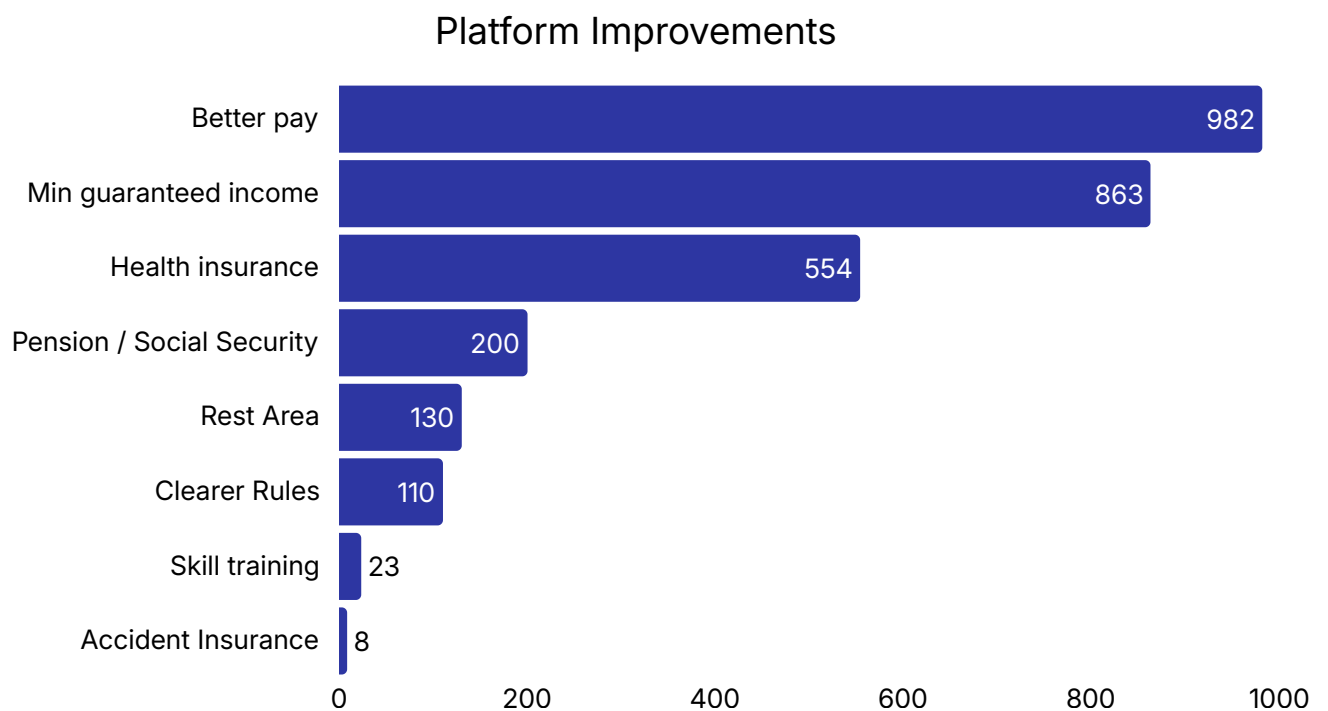
Perceived Fair Treatment by Platform



Benefits remain opaque: 39.26% of gig workers report receiving no platform benefits, underscoring widespread ambiguity about partner benefits and weak social protection.



"Better Pay" emerges as the single overwhelming priority.



99.26%

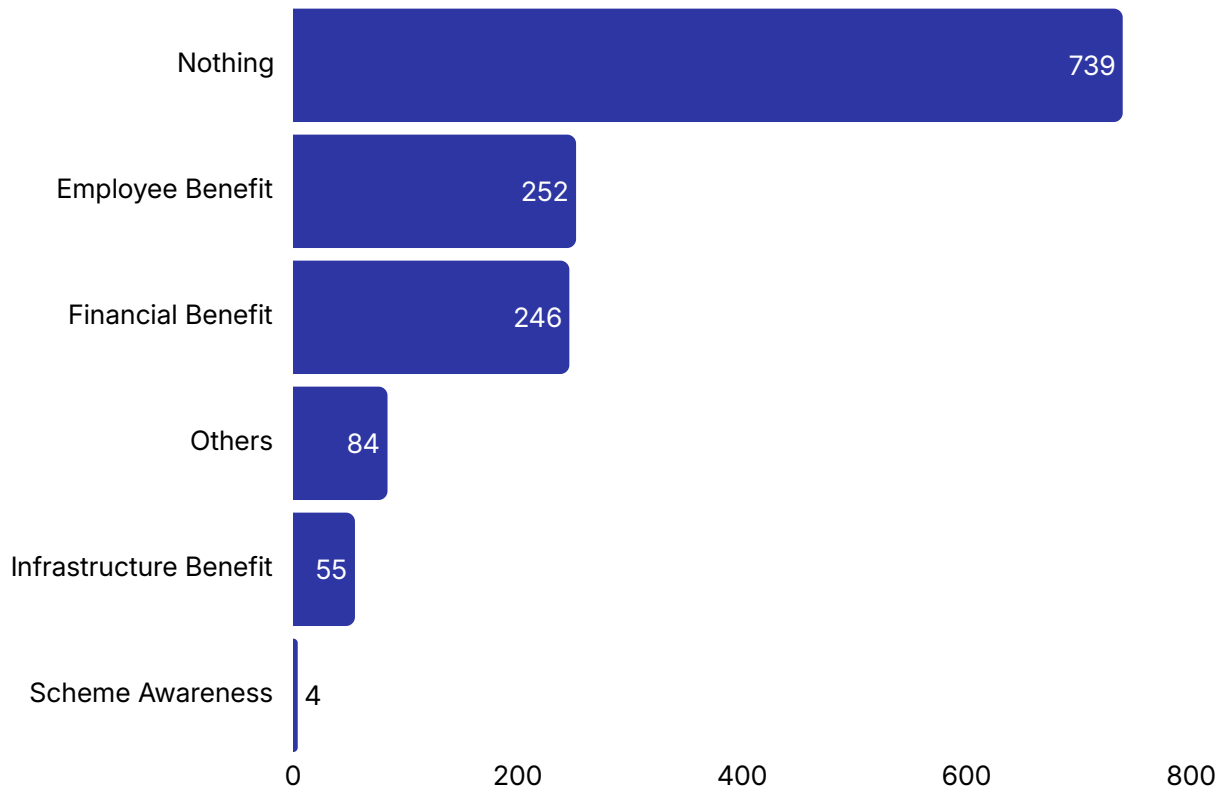
Do not avail themselves of the state-provided insurance scheme.

87.8%

Have not registered under E-shram portal by Government of India.

Demand concentrates on employee and financial benefits - signaling income and security stress.

Benefits you would like State Government to Provide



Bike Taxi Gig Worker

Aspirations

63%

want to either start a business or
get a formal job

23%

Undecided

25 yrs

Median age

2

Median no. of dependents

20%

Live in
shared accommodation

(38% live with more than
4 people)



41%

Graduate & Above

69% single

Marital Status

48%

Are somewhat satisfied
or dissatisfied

Work Profile



< 1 yr

Median work experience

7

Days worked per week

6 to 8 hrs

Hours worked per day

Income, Expenses & Financial Security



< ₹20,000

Median Monthly
income

20%

Have active loans
(12% up to INR 1 Lakh)

68%

Do not earn any incentives
(29% earn < ₹ 5,000
as incentives)

34%

Face difficulty meeting
monthly expenditure

40%

Respondents have no savings

Health & Physical Well-being



95%

Do not get regular
health check ups

82%

Affected by physical
body stress

71%

experience heat exhaustion
(9% experience daily)

Auto Driver Gig Worker

Aspirations

22%

want to either start a business or get a formal job

33%

Undecided

34 yrs

Median age

2

Median no. of dependents

5%

Live in shared accommodation

(28% live with more than 4 people)



8%

Graduate & Above

72% married

Marital Status

75%

Are somewhat satisfied or dissatisfied

Work Profile



2-5 yr

Median work experience

7

Days worked per week

10 to 12 hrs

Hours worked per day

Income, Expenses & Financial Security



₹27,500

Median Monthly income

56%

Have active loans
(39% between ₹ 1 to 5 Lakh)

88%

Do not earn any incentives
(10% earn < ₹ 5,000 as incentives)

75%

Face difficulty meeting monthly expenditure

65%

Respondents have no savings

Health & Physical Well-being



86%

Do not get regular health check ups

87%

Affected by physical body stress

72%

experience heat exhaustion

Cab Driver Gig Worker

Aspirations

31%

want to either start a business or
get a formal job

32%

Undecided

29 yrs

Median age

2

Median no. of dependents

44%

Live in
shared accommodation

(47% live with more than
4 people)



17%

Graduate & Above

52% married

Marital Status

52%

Are somewhat satisfied
or dissatisfied

Work Profile



5+ yr

Median work experience

7

Days worked per week

14+ hrs

Hours worked per day

Income, Expenses & Financial Security



₹35,000+

Median Monthly
income

64%

Have active loans
(24% ₹ 5 Lakh+)

70%

Do not earn any incentives
(21% earn < ₹ 5,000
as incentives)

57%

Face difficulty meeting
monthly expenditure

56%

Respondents have no savings

Health & Physical Well-being



94%

Do not get regular
health check ups

66%

Affected by physical
body stress

51%

experience heat exhaustion

Q-Commerce Gig Worker

Aspirations

47%

want to either start a business or
get a formal job

28%

Undecided

24 yrs

Median age

2

Median no. of dependents

22%

Live in
shared accommodation

(35% live with more than
4 people)



17%

Graduate & Above

73% single

Marital Status

48%

Are somewhat satisfied
or dissatisfied

Work Profile



< 6 months

Median work experience

7

Days worked per week

10-12 hrs

Hours worked per day

Income, Expenses & Financial Security



₹25,000

Median Monthly
income

32%

Have active loans
(17% upto INR 1 Lakh+)

24%

Do not earn any incentives
(56% earn < INR 5,000
as incentives)

29%

Face difficulty meeting
monthly expenditure

41%

Respondents have no savings

Health & Physical Well-being



93%

Do not get regular
health check ups

80%

Affected by physical
body stress

65%

experience heat exhaustion

Food Delivery Gig Worker

Aspirations

44%

want to either start a business or
get a formal job

24%

Undecided

25 yrs

Median age

32%

Graduate & Above

1-2 (parents)

Median no. of dependents

63% single

Marital Status

28%

Live in
shared accommodation

(42% live with more than
4 people)



58%

Are somewhat satisfied
or dissatisfied

Work Profile



1-2 years

Median work experience

7

Days worked per week

10-12 hrs

Hours worked per day

Income, Expenses & Financial Security



₹27,500

Median Monthly
income

27%

Have active loans
(19% upto ₹ 1 Lakh+)

40%

Do not earn any incentives
(56% earn < ₹ 5,000
as incentives)

54%

Face difficulty meeting
monthly expenditure

51%

Respondents have no savings

Health & Physical Well-being



88%

Do not get regular
health check ups

87%

Affected by physical
body stress

62%

experience heat exhaustion

Package Delivery Gig Worker

Aspirations

33%

want to either start a business or
get a formal job

38%

Undecided

27 yrs

Median age

2

Median no. of dependents

15%

Live in
shared accommodation

(22% live with more than
4 people)



37%

Graduate & Above

46% married

Marital Status

50%+

Are somewhat satisfied
or dissatisfied

Work Profile



<1 years

Median work experience

7

Days worked per week

10-12 hrs

Hours worked per day

Income, Expenses & Financial Security



₹27,500

Median Monthly
income

40%

Have active loans
(28% < ₹ 5 Lakh+)

54%

Do not earn any incentives
(28% earn < ₹ 5,000
as incentives)

71%

Face difficulty meeting
monthly expenditure

65%

Respondents have no savings

Health & Physical Well-being



85%

Do not get regular
health check ups

69%

Affected by physical
body stress

49%

experience heat exhaustion

Multi-Category Gig Worker

Aspirations

57%

want to either start a business or
get a formal job

14%

Undecided

25 yrs

Median age

29%

Graduate & Above

2 (parents)

Median no. of dependents

75% single

Marital Status

29%

Live in
shared accommodation

(44% live with more than
4 people)

57%+

Are somewhat satisfied
or dissatisfied



Work Profile



<2 years

Median work experience

7

Days worked per week

9-10 hrs

Hours worked per day

Income, Expenses & Financial Security



₹15,000

Median Monthly
income

49%

Have active loans
(15% INR 1-5 Lakh+)

31%

Do not earn any incentives
(55% earn < INR 5,000
as incentives)

49%

Face difficulty meeting
monthly expenditure

26%

Respondents have no savings

Health & Physical Well-being



80%

Do not get regular
health check ups

85%

Affected by physical
body stress

77%

experience heat exhaustion

Summary

About 88% of workers are from within the state. However, Bengaluru city has majority of non-natives (~54%). The workforce is young (nearly three-quarters aged 18–32), male-dominated (99%), with almost one-third holding diplomas or higher qualifications, signalling a mismatch between formal education and available employment opportunities.

Nearly 57.74% earn between ₹20,000–₹35,000 a month, which is more than the state's min. wages. However, to earn this, they need to work long hours (81% exceed 9 hours/day) and without weekly rest (74% work all seven days). Incentives are inconsistent with over 50% receiving no incentives and the rest receiving varying amounts as incentives.

84% depend on gig work as their main income source, supporting families in today's economy where unemployment is still high. But career progression is limited.

Savings among the workers are limited with 52% having zero savings. Around 42% of the respondents are in debt, driven by high work-related expenses such as fuel, vehicle maintenance, rentals, and other household expenditures.

As gig workers move up the income ladder, work-related costs rise and non-linearly, particularly for vehicle EMIs, rentals, fuel expenses - effectively locking workers into high fixed-cost structures.

Even among those earning ₹20,000–₹35,000 and above ₹35,000, a significant share incurs

high vehicle-related expenses, household expenses such as food, rent, healthcare and entertainment, underscoring that higher earnings do not necessarily translate into higher savings. A notable trend identified is that workers in higher income brackets have higher borrowings as well.

52.6% of workers are unable to consistently meet monthly expenditures. This fragility is compounded by limited buffers caused by low-to-nil savings, recurring debt obligations and exposure to income shocks from health issues and accidents.

From a health and safety perspective, the data reveals a quiet crisis of physical strain. While respondents manage to get timely meals, nearly half get less than 7 hours of sleep and over half experience fatigue, dizziness, nausea, or body stress at least occasionally, while 30%+ report dehydration or acidity, reflecting long hours, heat exposure, and inadequate access to basic facilities, meanwhile, preventive healthcare is largely absent - 89% do not undergo regular check-ups.

Platform support and protections remain minimal - 95% lack platform-issued IDs, 59% have no access to basic facilities during work hours, and about 28.41% rarely choose to take breaks.

Institutionally, awareness of platform rules about pay, ratings, and task allocation is relatively high, but nearly half of workers lack clarity on grievance redressal mechanisms. This creates a paradox: high operational familiarity but low procedural empowerment

Across platforms, “better pay” emerges as the single, overwhelming priority, far outstripping all other demands - health insurance, job security, grievance redressal, or working conditions. This signals that for most gig workers, current earnings are perceived as insufficient to offset long hours, rising work-related costs, and income volatility, reinforcing the finding that gig work remains a subsistence-driven choice rather than a pathway to economic security.

Only 25% expressed interest to continue in gig work in the long-term, while 41% are either not decided or plan to continue only until they find a better job. Furthermore, 27% aspire to start their own business, 12% aspire to find a formal job, and around 6% plan to pursue higher education.

The central government as well as the Karnataka state government has introduced a range of initiatives aimed at safeguarding the rights and welfare of gig workers.

However, an overwhelming 99.26% of workers have not availed the Karnataka gig workers’ insurance scheme, and 87.75% remain unregistered on the e-Shram portal. This points to an implementation deficit - where schemes exist on paper but fail to reach workers due to low awareness or procedural complexity.

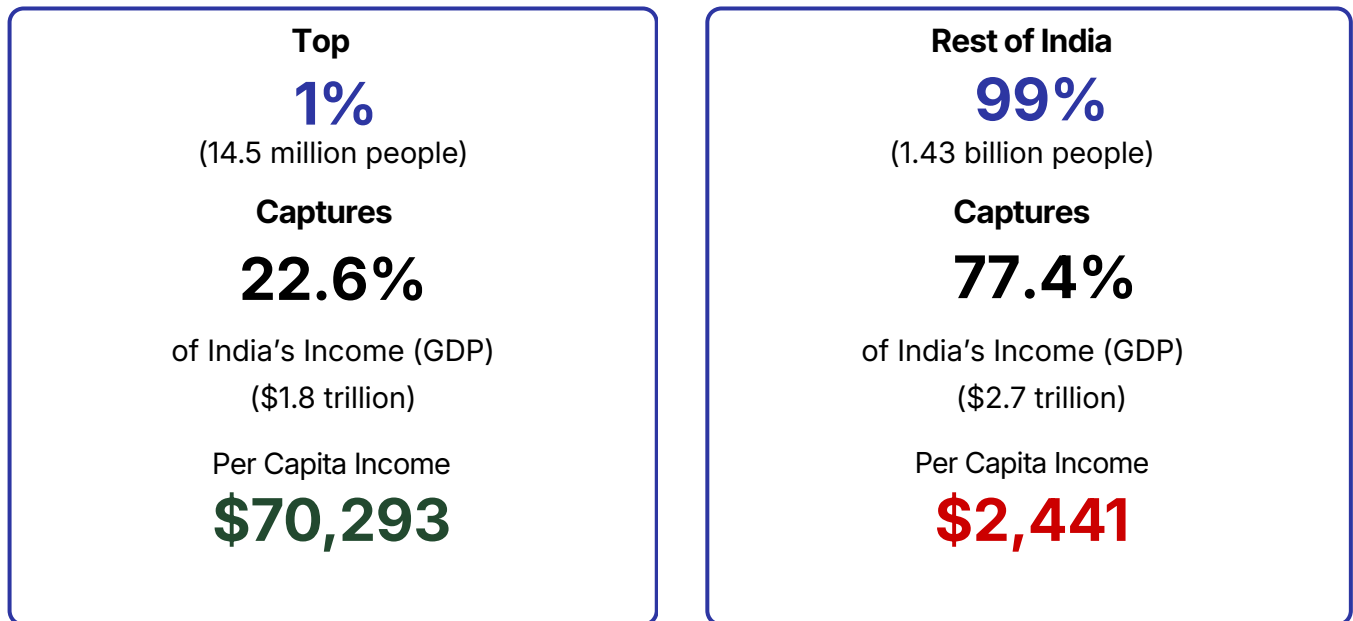
When asked what support they expect from the state, worker responses concentrate narrowly on employee-benefits including health insurance and other financial benefits. Overall, the evidence points to a large but institutionally unsupported workforce.

Is India's Growth Really Indians' Growth?

A Big Economy, Uneven Prosperity

India's macroeconomic ascent is undeniable. GDP has crossed \$4.5 trillion, placing India among the world's largest economies. Formalisation, digital penetration, deeper capital markets, and global integration have expanded aggregate output and market size. Yet headline growth masks a sharp distributional imbalance.

Per capita income averages reflect this skew



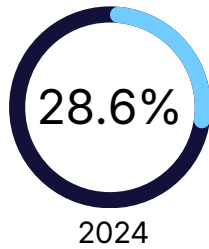
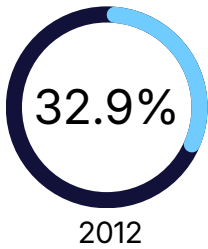
India's Average Per Capita Income
\$3,103

Source : (The World Inequality Lab, 2024; IMF; UK&Co Estimations)

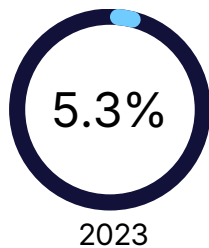
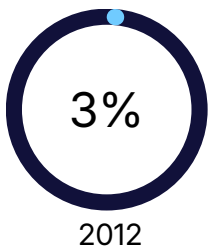
Household Balance Sheets Are Weakening

The distributional skew shows up clearly in household finances—traditionally India’s growth buffer.

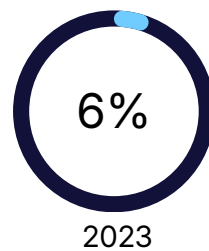
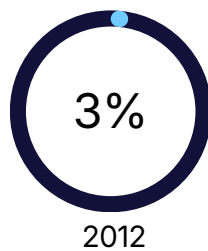
- Gross domestic savings: [World Bank Data](#)



- Net household financial savings: [\(ET, 2024\)](#)



- Household liabilities: [\(ET, 2024\)](#)



Households, on an average, are increasingly borrowing and at the same time, savings are shifting away from bank deposits (share down from 58% to 35%) toward market-linked instruments, increasing exposure to volatility rather than guaranteed security. [\(Money Control, 2026\)](#).

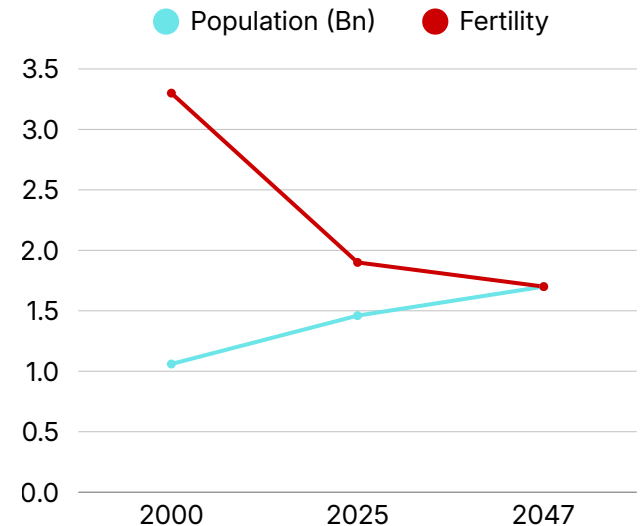
Demography Is Turning: From a Young Nation to an Ageing One - Before It Gets Rich

These economic stresses are unfolding alongside a profound demographic shift.

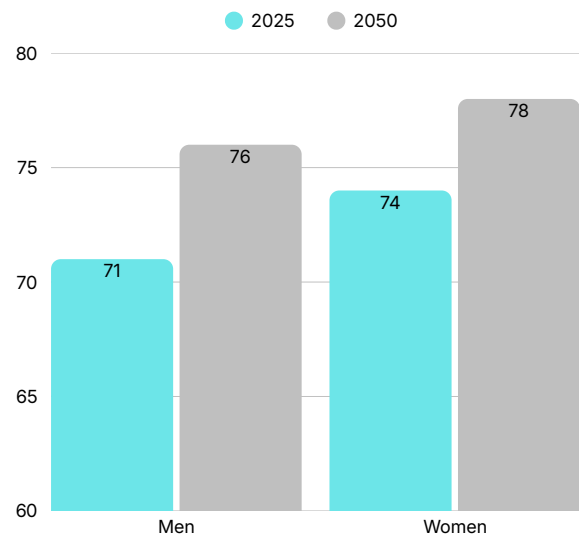
Population:

1.46 billion (2025) → 1.65–1.7 billion (2047), then stabilisation

Fertility (TFR): 3.3 (2000) → 1.9 (2025) → ~1.7 (2047)



Life expectancy:



Source: [UNFPA, 2025](#).

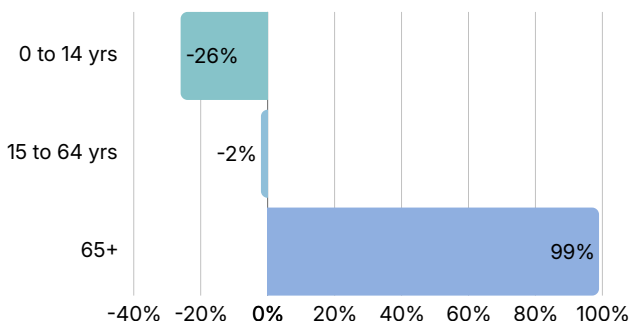
India will remain populous, but workforce growth will slow sharply as fertility stays below replacement and longevity rises.

By 2047, India's age structure will change materially

Age Group	2025	2050
0-14	24%	→ 17.8 %
15-64	68.6%	→ 67.5%
65+	7.4%	→ 14.7%

Source: [ESCAP Population Data Sheet 2025](#)

Absolute growth rate of population in age groups from 2025 to 2050



The old-age dependency ratio will rise from 16 to 28, pressure shifts to pensions, healthcare, and household savings. Critically, this ageing will occur at much lower per capita income levels than in advanced economies. India has roughly 33 years before it reaches the ageing profiles of rich nations- far less time to build wealth, institutions, and social security systems. (McKinsey, 2025).

The Core Risk to the Demographic Dividend

The rise of gig work brings the risk of demographic dividend window closing into sharp focus – because India risks ageing into a large but economically vulnerable workforce one that worked during its demographic peak without building adequate savings, health cover, or retirement security. Getting rich before getting old therefore requires not just growth, but growth that embeds security early in the working life.

This makes social security for gig and other non-traditional workers not a welfare add-on, but a central pillar of India's demographic strategy. The next section examines how countries across the globe and states across India are responding to this challenge.

Social Security for Gig Workers

Country-wise Initiatives

Country / Region	Initiative / Policy	Details
European Union	Platform Work Directive	Workers gain transparency over algorithms, rights to human review, access and portability of their data, and protection from retaliation or unfair deactivation.
Spain	Riders' Law (Real Decreto-Ley 9/2021, "Ley Rider")	Reclassified delivery riders as employees with labour rights, including paid leave and social contributions, and addresses algorithmic control and working conditions - a landmark law for platform work regulation.
France	Specific social protections	Gig workers can opt to allow the platform to deduct contributions and pay them directly to the authorities. Platforms are required to inform workers about the applicable social contributions and tax obligations and provide a link to the websites of the respective administrative authorities. Also influenced by EU directives on platform work.
Mexico	Labour reform granting full benefits to app workers (2025)	App-based delivery & rideshare workers get similar social protections to formal employees — healthcare, paid leave, accident compensation, pension benefits, profit-sharing — while retaining scheduling flexibility.
Singapore	Platform Workers Bill (effective 2025)	Creates an intermediate category of worker; mandates CPF contributions (social security savings), workplace injury compensation, and representation rights for gig workers.
China	Platform-provided insurance initiatives	Major platforms have and are expanding insurance coverage, including work-injury lines and voluntary benefit schemes under state encouragement, to provide additional protections for workers.
India	Code on Social Security, 2020	Statutory recognition of gig/platform workers; enabling social security schemes (life & disability cover, health/maternity benefits, old age protection) and establishes funds with contributions from aggregators and government.

State-Level Initiatives in India

Feature	Bihar (Act)	Karnataka (Act)	Rajasthan (Act)	Telangana (Draft Bill)	Jharkhand (Act)
Definition of Gig Worker	Work outside the employer–employee relationship; contractual in nature and includes piece-rate work.	Work performed through an online platform, with pay determined by specified terms and conditions.	Work outside the employer–employee relationship, obtained through an online platform; contractual and piece-rate based.	Work arrangement falling outside the traditional employer–employee relationship.	Same as Rajasthan.
Registration of Gig Workers	By aggregators within 60 days from the Act's commencement.	By the Board within 30 days of registration or onboarding.	Must be registered by aggregators within 60 days of the Act's commencement.	Self-registration as prescribed.	Same as Rajasthan.
Registration of Aggregators	Same as Rajasthan.	Within 45 days of the Act's commencement.	Within 60 days of the Act's commencement.	Same as Karnataka.	Same as Rajasthan.
Transparency in Algorithmic Systems	Aggregators must inform workers about criteria for work distribution, rating systems, log-in time, and use of personal data.	Aggregators must inform workers about procedures and parameters affecting work.	No provision for transparency in automated monitoring and decision-making systems.	Same as Karnataka.	Aggregators must inform workers about rating systems, worker classification, and use of personal data.
Termination of Work	Same as Telangana.	Reasons must be included in the contract, with a mandatory 14-day prior notice.	No provision for termination of work.	Reasons for termination must be provided in writing, with a seven-day prior notice.	Same as Karnataka.
Grievance Redressal	Same as Rajasthan.	Internal Dispute Resolution Committee or Grievance Redressal Officer.	Grievances can be filed via a portal or designated officer.	Same as Rajasthan.	Same as Rajasthan.
Welfare Fee	Between 1% to 2% of the payout to the gig worker.	Between 1% to 5% of the payout to the gig worker.	Percentage of transaction value, as specified.	Same as Rajasthan.	Percentage of transaction value, as specified by the state government.
Sources of Welfare Fund	Welfare fee, contributions by gig workers, grants from Centre and State, CSR funds, compounding fees.	Welfare fee, contributions by gig workers, grants-in-aid from Centre and State, grants or transfers.	Welfare fee, grants-in-aid from State, or other sources.	Same as Karnataka.	Same as Karnataka.
Usage of Welfare Fund	Not specified.	Prescribed by the State Government.	Prescribed by the State Government.	Not specified.	Prescribed by the State Government.

Source: Respective state websites

The "Pseudo-Essential" Paradox

The Gross Merchandise Value (GMV) generated by the gig platforms underscores their systemic importance. The e-commerce sector alone achieved a GMV of approximately \$125 billion in 2025, with quick commerce expanding at a staggering 70-80% compound annual growth rate (CAGR). The online food delivery market is estimated to be worth over \$15 billion, with platforms like Zomato and Swiggy processing more than a million orders daily. This economic volume suggests that the cessation of these services would not merely be an inconvenience but a significant economic disruption, affecting thousands of ancillary businesses - from "cloud kitchens" to small retail vendors - and tens of millions of consumers who have integrated these platforms into their daily survival strategies.

The primary legal instrument for maintaining critical functions in India is the Essential Services Maintenance Act (ESMA) of 1968. This Act was designed to provide for the maintenance of certain essential services and the normal life of the community. The Act is a powerful tool used by the state to prohibit strikes and ensure the continuity of services that, if obstructed, would result in the infliction of grave hardship on the community.

In the ESMA Act, the phrasing "*the public safety or the maintenance of supplies and services necessary for the life of the community or would result in the infliction of grave hardship on the community*" is particularly significant.

In the modern context, platform-based food and grocery delivery services have arguably reached

a level of integration where their cessation causes "grave hardship," especially for the elderly, students, and urban professionals who lack traditional domestic support systems. Platform support and protections remain minimal - However, ESMA is primarily a restrictive law; it prohibits strikes and allows for arrest without a warrant, but it does not inherently provide the positive labor rights or protections that gig workers seek.

The December 2025 strikes revealed that the "10-minute delivery" algorithm was a breaking point for workers. Speed is not generated by technology alone but is "extracted from human labor operating under algorithmic pressure".

This pressure leads to road hazards, physical and mental stress making the service a threat to public safety rather than an essential utility. The government's 2026 rollback of 10-minute promises suggests that the state must regulate the mechanism of the platform for the service to remain truly "essential" and beneficial to the community. The path forward requires a rebalancing.

Integrating gig work into the national social security framework, as initiated by Rajasthan and Karnataka, and mandated by the upcoming rules of the Code on Social Security 2020, will be the defining challenge of India's labor policy in the Amrit Kaal. Only by treating platform workers with the dignity and security accorded to essential personnel can India ensure the sustainability of its booming \$100Bn+ digital economy.

Recommendations

Gig economy workers form the backbone of India's rapidly expanding digital platform economy and the invisible engine of urban convenience. While digital platforms have created new income opportunities, the absence of adequate worker protection has left many gig workers facing insecurity, long working hours, and significant physical, financial, and emotional stress. These recommendations aim to enhance dignity, safety, and sustainability of gig work, while balancing platform growth with meaningful worker protection.

01 Access to Basic Amenities: Rest Areas, Drinking Water, and Sanitation

One of the most immediate challenges faced by gig workers, especially delivery partners and drivers, is the lack of access to washrooms, safe resting spaces, and drinking water during long working hours. Many workers spend entire day on the road without reliable facilities, directly impacting health and productivity.

Platforms should collaborate with Municipal Corporations, traffic police, metro stations, petrol pumps, and public buildings to identify and maintain designated rest areas equipped with:

- Clean washrooms
- Drinking water
- Seating or shaded resting spaces

These locations should be clearly mapped and displayed within platform apps, enabling workers to plan breaks without income loss. Such measures recognize gig workers as legitimate users of public infrastructure and affirm their basic human dignity.

02 Nutritional Support Through Subsidized or Free Food Coupons

Irregular income and extended working hours often force gig workers to skip meals or rely on low quality food. Platforms should introduce daily or weekly food coupons redeemable at:

- Affordable local eateries
- Platform affiliated restaurants
- Community kitchens or government run canteens, such as Amma or Indira Canteens.

03 Comprehensive Health Insurance Coverage

Food support should be viewed as a workplace welfare measure, particularly for workers meeting minimum activity thresholds. Improved nutrition directly contributes to better health, alertness, and job performance.

Given the physically demanding and risk-prone nature of gig work, health insurance must be treated as essential rather than optional or performance linked. Platforms should provide basic health insurance coverage for all active workers including:

- Hospitalization
- Accidental and death cover

The policy should be clearly explained in simple language, avoiding fine print that workers may not fully understand. Coverage must remain active as long as the worker is active on the platform, not tied to arbitrary performance metrics.

04 Free and Periodic Health Check Ups

Preventive healthcare remains largely inaccessible to gig workers. Platforms, in partnership with hospitals, clinics, diagnostic centres, or mobile medical units, should organise free annual or biannual health check ups. These should include:

- Blood pressure and blood sugar tests
- Vision and hearing screening
- Mental health awareness sessions

Checkups can be conducted at rest hubs or platform offices during low demand hours to minimise income loss. Early detection reduces long term healthcare costs and supports sustainable livelihoods.

05 Structured Training and Awareness Programs

Many gig workers join platforms without adequate preparation, increasing safety risks and work-related stress. Mandatory onboarding training should be completed before workers begin platform work and must be treated as paid working time. Regular refresher training should follow.

Training programs should cover:

- Road safety, defensive driving, and road etiquette.
- Effective use of platform apps and digital tools.
- Customer interaction and conflict management.
- Managing fatigue, stress, and long working hours.
- Financial literacy, including savings, insurance, and loans.
- Platform policies, worker rights, and emergency protocols.

All training should be delivered in local languages using accessible formats such as short videos, voice notes, and brief in-person sessions to ensure inclusiveness. The platforms should also provide refresher trainings on a periodic basis.

06 Standardized Digital Identification and Emergency Information

Every gig worker should be issued a platform based digital ID linked to existing government identification. This ID should include:

- Name and photograph
- Blood group
- Emergency contact number
- Platform worker identification number

Such identification is critical during accidents or medical emergencies and enhances safety for both workers and customers.

07 Awareness and Facilitation of Government Welfare Schemes

India has several social security schemes relevant to gig workers, including Ayushman Bharat, PM Suraksha Bima Yojana, Atal Pension Yojana, and e-Shram registration. However, lack of awareness and procedural complexity limit access.

Platforms should actively:

- Educate workers about relevant central and state schemes through newspapers & other media channels.
- Provide in app guidance and multilingual help desks.
- Assist with registration and documentation.

By acting as information and facilitation bridges, platforms can significantly improve workers' access to existing social protections.

08 Regulation of Working Hours and Minimum Wage Protection

While flexibility is a defining feature of gig work, the absence of safeguards often leads to excessive working hours and income uncertainty. Platforms should:

- Encourage or cap active working hours to 8 hours per day.
- Guarantee minimum earnings for these 8 hours in line with state minimum wage standards.

09 Ensuring Algorithmic Transparency

To align with global best practices like the [EU Platform Work Directive](#), platforms should mandate disclosures on algorithmic decision-making affecting worker hours, income, and opportunities. Key elements include informing workers about data used (e.g., location, ratings), decision logic for task assignments or pay, and bias assessments, with options for human review of critical decisions.

Regular transparency reports and independent audits, as required in the EU, would build trust and comply with emerging standards.

Conclusion

The report's recommendations are grounded in the understanding that gig workers are not merely technology-enabled service providers, but individuals with rights, vulnerabilities, and aspirations. Ensuring access to basic amenities, healthcare, fair wages, training, and social security is not simply a welfare measure - it is essential for building an inclusive, ethical, and sustainable gig economy in India.

India's journey toward *Viksit Bharat* is characterized by a profound paradox: a strong macroeconomic growth narrative alongside widening internal disparities. Even as the country approaches a \$7.3 trillion economic scale, the distribution of that prosperity remains deeply uneven. The top 1% of Indians - roughly 1.4 million people - account for nearly 22.6% of national income, while the remaining 99% - over 1.4 billion citizens - share the remaining 77.4% ([World Inequality Lab, 2024](#)). This imbalance is reflected starkly in incomes: the average per-capita income in India is about \$3,103, yet the top 1% earn approximately \$70,293 per person, compared to barely \$2,441 for the bottom 99%. The gig workforce belongs to this latter segment.

This growth challenge is further complicated by a narrowing demographic window. Falling fertility rates and rising longevity will gradually shift the economic burden from a young working population to a larger elderly dependency base. In such a context, the nature of employment - not merely the rate of growth - will determine whether India converts its demographic dividend into sustained prosperity.

The gig economy has emerged as a double-edged instrument within this transition. On the positive side, it offers low entry barriers, immediate earning opportunities, flexible work, and acts as a shock absorber for urban unemployment. For millions, it is the first step into the formal digital economy. However, the same structure also exposes workers to income volatility, absence of insurance, long working hours, health risks and no career progression.

For India to achieve sustainable and equitable growth, a coordinated response is necessary:

- The industry must transition from viewing gig workers as mere "service providers" to stakeholders and provide basic amenities like rest areas, annual health check ups, extensive health coverage, and fair wage floors.
- The Government must bridge the gap between policy and practice by simplifying access to social security schemes, regulating working hours and ensuring no foul practices are in check.

Ultimately, India's growth will only truly become Indians' growth if economic expansion is accompanied by income security. A resilient economy cannot rest on the productivity of a workforce that lacks protection. The promise of the demographic dividend will be realized not when GDP rises alone, but when the 99% experience stability, upward mobility, and dignity of work alongside the prosperity of the 1%.

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