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Platform-Based Gig Work in India

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ABSTRACT

This exploratory qualitative study asks how the structural features of platform work in India (low barriers to entry, independent-contractor classification, algorithmic management and the absence of a wage floor) appear in the accounts of platform workers. The structural argument is taken from existing literature and national data; it is illustrated here, not tested. Ten semi-structured interviews were conducted with workers on Zomato, Swiggy, Uber and Urban Company, who were recruited in person by convenience sampling. Eight participants were men and two were women, and seven had worked on their platform for three years or more. Interviews were not audio-recorded, and the analysis organises handwritten notes under four themes fixed in advance from the literature.

The accounts are consistent with the literature on income instability and on physical strain: all ten participants described variable earnings, and several described pain, injury or illness while continuing to work. One participant described account suspension without explanation, and the two Urban Company workers described ratings affected by factors outside their control. The two women interviewed emphasised the value of flexibility and the cost of ratings; neither described harassment, a pay gap or evening-hour restrictions. Those issues are documented in the literature but cannot be assessed from this sample. The Code on Social Security, 2020, the 8 to 10% gender wage gap and the figure that roughly 40% of gig workers earn below ₹15,000 a month rest on secondary sources.

Because the sample is small, non-random and weighted towards long-tenure workers who were still active, the study makes no claims about prevalence or causation. It sets out what the interviews can and cannot demonstrate, proposes directions for future research, and notes policy implications drawn from the literature: a wage floor, algorithmic transparency and explicit harassment protection for platform workers.

Keywords: gig economy; platform work; income instability; labour law; gender inequality; India; health; exploratory qualitative research

INTRODUCTION

India's gig workforce expanded from 7.7 million in FY2020-21 to 12 million by FY2024-25, yet roughly 40% of these workers continue to earn below ₹15,000 a month (Economic Survey, 2025-26). This gap between sectoral growth and worker wellbeing is not incidental: low entry barriers, contractor classification and algorithmic management make platform work accessible, but the same features leave

workers without a wage floor, employer-funded health cover, or enforceable protections (Khalid, 2025). Figure 1 illustrates the scale of this growth, including NITI Aayog's (2022) projection for 2029-30.

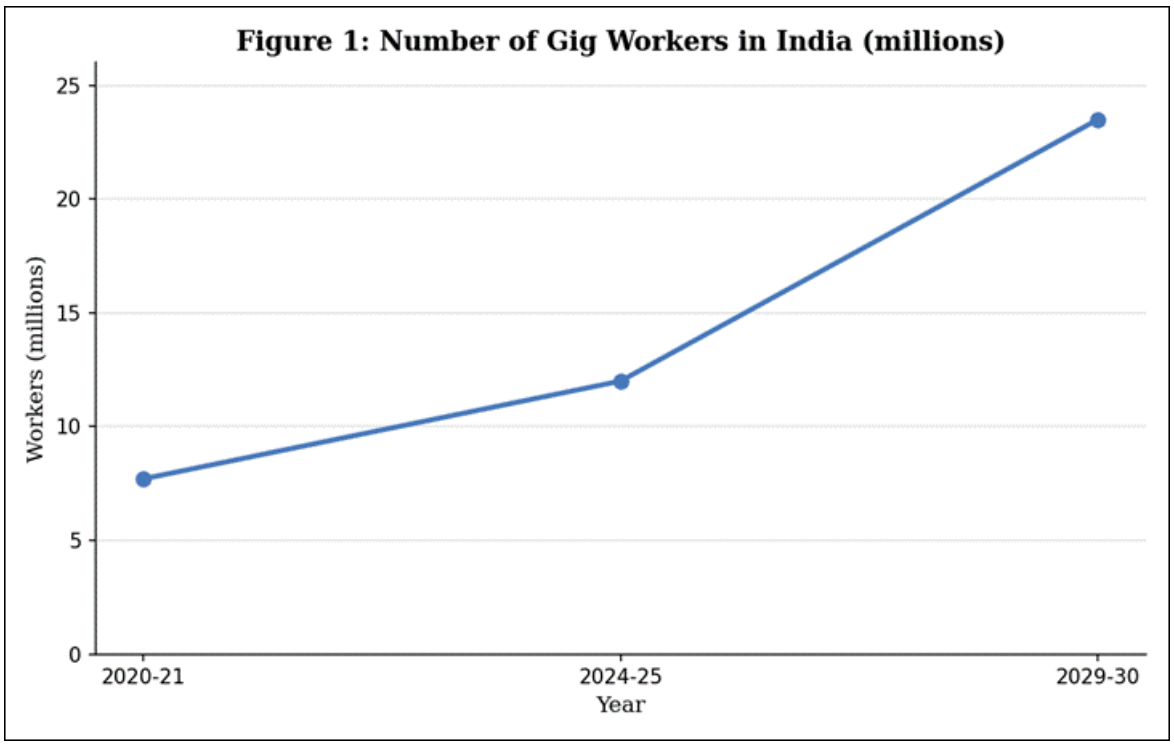


Figure 1: Number of gig workers in India (millions). Values for 2020-21 and 2024-25 are from the Economic Survey (2025-26); the 2029-30 value is a projection (NITI Aayog, 2022), shown with a dashed line.

Addressing this paradox is increasingly urgent. India's demographic dividend depends on absorbing a growing young workforce into productive employment. Yet gig platforms are increasingly becoming a default entry point into the labour market rather than a deliberate career choice. As a result, there is a growing risk that the demographic dividend translates into persistent informality and underemployment rather than sustainable economic advancement. Internationally, the International Labour Conference's June 2026 adoption of Convention No. 193 on Decent Work in the Platform Economy, the first binding global treaty on the subject, has set a new benchmark on classification, pay transparency and algorithmic accountability (International Labour Organization, 2026; Human Rights Watch, 2026). India's Code on Social Security, 2020 predates and falls short of this standard, leaving open the question of how domestic protection will catch up.

Much existing scholarship captures these dynamics through national statistics and policy frameworks, and relatively little of it reports workers' own accounts of how they experience these pressures on the ground. This study contributes ten semi-structured interviews with Indian gig workers across food delivery, ride-hailing and home services. The interviews are used to illustrate the structural argument made in the

literature and to note where the accounts do not bear on it or sit less comfortably with it. They are not used to test it.

The research question is: why has rapid growth in platform work in India coincided with low earnings and weak protections for many workers, and how far do workers' own accounts of income, health, treatment by the platform and, for women, the gendered conditions of their work illustrate the structural features that the literature offers as an explanation? The first part is addressed through the literature; the second, through ten interviews.

The argument drawn from the literature is that platform-based gig work in India offers real access to income but tends to reproduce precarity across economic, health, legal and gendered dimensions, because the same structural features that enable entry (contractor status, algorithmic control and the absence of a wage floor) limit security once workers are inside the system. This paper does not claim to establish that argument. Its own contribution is to ask what ten accounts collected by convenience sampling can and cannot add to it. The paper proceeds through a literature review, methods, results, a discussion that separates what the interviews show from what rests on secondary sources, limitations, and directions for future research.

LITERATURE REVIEW

The rapidly burgeoning gig workforce is ushering in a new economic revolution globally (NITI Aayog, 2022). India alone exemplifies this transformation, from 7.7 million gig workers in FY2020-21 to 12 million by FY2024-25, a 55% increase, now representing over 2% of the total workforce (Economic Survey, 2025-26). However, according to Khalid (2025), this expanding gig workforce faces significant challenges such as wage volatility, job precarity, and inadequate social security. Gender disparities, algorithm-driven work allocation, and monopolistic platform practices further exacerbate these inequalities, for instance, studies have found an 8-10% gender pay gap between male and female delivery executives performing identical work in India (Kasliwal, 2020).

Impact on Employment and Economic Stability

With the emergence of technology-enabled gig work platforms, over 200 million people are considered part of the gig workforce globally, with significant concentration in G20 nations where 79% of platform companies operate (Augustinraj et al., 2021). These platforms have expanded employment opportunities and offered workers autonomy over their hours and location, benefits particularly sought by those balancing caregiving responsibilities, while helping many improve their economic status. However, as Dubey and Kalla (2025) have stated, these workers function outside the conventional employer-employee framework, lacking the fixed monthly pay, paid leave, employer-provided health coverage, and statutory protections that salaried workers receive. This leads directly to income fluctuation: unlike traditional employees who have a floor of protection beneath them, gig workers receive no compensation for idle periods, cancellations, or time spent waiting for work. Gig workers' incomes vary significantly, making financial planning difficult; while some months provide a strong income, others show a steep fall, making it difficult for workers to maintain a steady financial situation (Sharma & Sharma, 2025). The scale of this instability is reflected in national data: India's gig workforce grew from 7.7 million in FY2020-21 to 12

million in FY2024-25, a 55% increase, yet approximately 40% of these workers continue to earn below ₹15,000 per month (Economic Survey, 2025-26). This paradox, rapid sectoral growth alongside persistent income inadequacy, suggests that expansion of platform-based gig work alone does not translate into improved economic livelihoods for the majority of workers engaged in it.

Impact on Health

The health implications of platform-based gig work have emerged as a major concern within existing scholarship, particularly because gig workers remain outside conventional occupational health protections due to their classification as independent contractors (Dubey & Kalla, 2025). Studies have shown that the structure of gig work contributes to both physical and psychological strain. A global ILO survey found that 83% of app-based taxi drivers and 89% of delivery workers reported safety concerns associated with their work (ILO, cited in Srivastava, 2025). In India, platform incentive systems encouraging faster deliveries and higher task completion rates often push workers toward prolonged working hours and unsafe driving practices (Srivastava, 2025).

Research has further linked gig work with fatigue, musculoskeletal disorders, sleep deprivation, and stress among workers (Taylor et al., 2023). Ghatak (2025), studying delivery workers employed through Amazon and Zomato platforms in Ahmedabad, observed that workers routinely undertook long working hours under conditions of income insecurity. The absence of paid sick leave and employer-funded health protection further intensifies these vulnerabilities, as gig workers operate under a "no work, no pay" framework where illness directly results in income loss (Dubey & Kalla, 2025). Consequently, workers often continue working despite exhaustion or illness in order to avoid losing income and future work opportunities (Srivastava, 2025).

Legal Protections

The legal status of gig workers remains highly contested, with workers functioning outside the traditional employer–employee relationship while remaining economically dependent on digital platforms (NITI Aayog, 2022). Because gig workers are classified as independent contractors, they are excluded from several labour protections relating to minimum wages, workplace safety, paid leave, and collective bargaining rights (PRS Legislative Research, 2020). Existing scholarship argues that this classification enables platforms to maintain labour flexibility while transferring economic and legal risks onto workers.

The Code on Social Security, 2020 marked India's first major attempt to formally recognise gig and platform workers within labour legislation. The Code introduced provisions relating to social security benefits such as insurance and pension schemes funded partly through aggregator contributions (Economic Survey, 2025-26). However, scholars note that the legislation stops short of granting gig workers formal employee status, leaving the underlying power imbalance between workers and platforms largely unchanged (PRS Legislative Research, 2020). Human Rights Watch (2026) further found that workers frequently lacked transparency regarding wage calculations and platform penalties, while platforms retained unilateral authority to alter payment structures. Existing literature therefore suggests that despite recent policy developments, substantive legal protection for gig workers remains limited.

Gender Inequality

Existing literature suggests that platform-based gig work has largely reproduced existing labour market inequalities rather than eliminating them. Women remain concentrated in lower-paying sectors such as domestic work, beauty services, and care work, while higher-paying segments like ride-hailing and logistics continue to be male dominated (Kasliwal, 2020). As Kasliwal (2020) argues, gig work has witnessed a similar gendered division as has been evident in traditional work, indicating that platformisation has not substantially improved female labour force participation.

A major theme across studies is the "dual burden" faced by women workers. According to the Economic Survey 2025-26, women spend significantly more time on unpaid domestic and caregiving work compared to men. Women spent an average of 363 minutes per day on unpaid activities compared to 123 minutes for men, while 41% of women participated daily in caregiving activities compared to 21.4% of men (Economic Survey, 2025-26). Although the flexibility associated with gig work allows women to combine paid employment with household responsibilities, studies suggest that it often increases overall workload rather than reducing it (Kasliwal, 2020). Research has also identified persistent wage disparities within platform work. A TeamLease study cited by Kasliwal (2020) found an 8–10% wage gap between male and female delivery executives performing similar work in India.

Safety concerns further intensify gender inequality within the gig economy. Women platform workers frequently face risks of harassment, verbal abuse, and unsafe working environments, particularly in home-based services (Kasliwal, 2020). However, because gig workers are categorised as independent contractors, many protections under workplace harassment laws do not apply to them. Existing scholarship therefore suggests that the platform economy reproduces structural inequalities through unequal access to wages, safety, and institutional protection.

Gap in the Literature

The studies above rest mainly on national statistics, surveys, policy documents and secondary reports, and they make claims at the level of the sector: that incomes are volatile and low, that workers carry health risks without protection, that contractor classification excludes them from labour law, and that women are segregated into lower-paying segments and exposed to harassment. Workers' own accounts are used less often, so it is rarely clear which of these claims workers themselves would recognise. Interview material can offer a modest check of this kind. It cannot confirm sector-wide patterns, but it can show whether individual descriptions are consistent with the proposed mechanisms, and it can show where workers are silent on them.

METHODOLOGY

Research Design

This study adopts a qualitative research design with the aim of examining the lived experiences of platform-based gig workers in India. Qualitative methodology is appropriate here because the research seeks to understand subjective dimensions of gig work, including economic precarity, health vulnerabilities, and gender inequality. The study is exploratory in the sense that it is a small first look at workers' accounts. It is not exploratory in the sense of building themes inductively from the data. The

four themes were fixed in advance from the literature review, so the design is deductive: the interviews ask about issues the literature has already identified, and the notes are organised under those same issues.

A design of this kind can illustrate how the mechanisms described in the literature appear in individual accounts, and it can register when a participant has nothing to report on a theme. It cannot test the structural argument, because no result of the interviews could have led to a theme being dropped, and it is poorly placed to reveal themes the literature did not anticipate. The interview material is therefore treated as illustrative throughout, and the Results and Discussion are written accordingly.

Data Collection: Semi-Structured Interviews

Primary data was collected using semi-structured interviews of ten gig workers engaged in different platforms including food delivery (Zomato, Swiggy), ride-hailing services (Uber), and home services (Urban Company). Semi-structured interviews were selected as the means of primary data collection as they enable the systematic discussion of pre-defined themes in an open-ended way, allowing for a flexible discussion process. Participants could answer in their own words and language, although the topics themselves were set in advance.

Questions covered entry into platform work and four themes drawn from the literature review: income and financial stability, health and working conditions, platform governance and legal protections, and gender. Participants were allowed to discuss their background and current working conditions freely, and probing questions were asked when participants provided vague answers. The full interview schedule, organised by theme, is presented in Table 2. The schedule asked whether earnings were consistent or varied; it did not ask for earnings figures.

Sampling and Recruitment

Participants were recruited by convenience sampling.They were recruited through direct, in-person interactions in the course of daily life rather than through formal contacts or referrals. Delivery workers were approached at common gathering points such as restaurant pickup areas used by Zomato and Swiggy delivery partners, where several workers are often waiting between orders at the same time. Ride-hailing drivers were approached during rides booked through Uber, where a conversation begun during the ride was extended into an interview. No snowball sampling, intermediary contacts, or formal recruitment channels were used; participants were identified opportunistically through these everyday encounters. The researcher approached workers who were available and willing to talk and tried to include different platforms, ages and genders where the situation allowed. Participants were not selected to be representative of any wider group. A summary of participant demographics is provided in Table 1.

The resulting sample has several features that limit what can be inferred. Eight of the ten participants are men, and the two women (W5, Uber; W8, Urban Company) include no delivery worker. Participants' time on their platforms ranges from 1 to 7 years (median 3.5 years), and seven of the ten had worked for three years or more; only two had worked for 18 months or less. Because workers were approached while they were working, everyone interviewed was still active on a platform. Workers who had stopped, whether by choice, through suspension, after an injury or because earnings were too low, are absent. If those who stay differ systematically from those who leave, the accounts here over-represent persistence.

The direction of any resulting bias is unknown: the sample may understate the harms that push workers out, or understate the advantages that keep others in.

All interviews were conducted in person, on-site at the location where the participant was first approached; no interviews took place at participants' homes, over the phone, or by video call. Interviews were conducted primarily in Hindi and Bengali and lasted approximately 15 to 30 minutes each. Interviews were not audio-recorded; the researcher took handwritten notes during and immediately after each conversation. Quotations and paraphrased accounts used in this paper are drawn from these notes rather than from verbatim transcripts, and are reported as descriptions of what participants said rather than as exact, word-for-word quotations. The researcher translated the accounts into English from her notes.

Table 1: Participant Summary

ID	Age	Gender	Platform	Tenure
W1	25	M	Swiggy	5 years
W2	32	M	Zomato	3 years
W3	41	M	Uber	7 years
W4	35	M	Urban Company	2 years
W5	38	F	Uber	1 year
W6	22	M	Swiggy	1.5 years
W7	47	M	Zomato	4 years
W8	31	F	Urban Company	3 years
W9	25	M	Uber	5 years
W10	28	M	Zomato	4 years

Note. Participant IDs correspond to those used in Figure 2 (Issue Presence Matrix).

Table 2: Interview Questionnaire

S.No.	Theme	Questions
1.	Entry into Gig Work	1a. How did you start working on this platform?
		1b.How long have you been doing this work, and did you do anything different before?
2.	Income and Financial Stability	2a.How would you describe your monthly earnings - are they consistent or do they vary?
		2b.How do you manage household expenses given that your income fluctuates?
		2c.Are there months that are significantly better or worse than others, and what causes that?
3.	Health and Working Conditions	3a.How many hours do you typically work in a day, and how does that affect you physically?
		3b.Have you ever experienced any injuries or health problems related to your work? How did you handle that?
		3c.How do you feel mentally -do you find the work stressful? What causes that stress?

4.	Platform Governance and Legal Protections	4a.How does the rating system work, and how does it affect the work you receive?
		4b.Have you ever had your account suspended or faced a penalty? What happened?
		4c.Are you aware of any rights or protections you have as a gig worker?
5.	Gender and Work	5a.Have you seen any female coworkers?(male respondents)
		5b.What made your family comfortable or uncomfortable with you taking up this work? (female respondents)
		5c.Have you faced any challenges specifically because you are a woman doing this job? (female respondents)
		5d.Do you see yourself continuing this work long-term, or do you have other plans?

Data Analysis

The four themes used to structure this paper (income and financial stability, health and working conditions, platform governance and legal protections, and gender) were identified in advance, during the literature review, as the most relevant dimensions of platform-based gig work. The interview questionnaire was then designed around these themes, with each interview organised to cover all of them in turn. No separate post-hoc coding process was applied to the notes; responses were recorded and organised directly under the theme they related to as the interviews were conducted, and the analysis in the Results and Discussion sections draws on this same four-theme structure. This means that the analysis cannot show that the themes are the right ones, only what participants said under them. In Figure 2, a marker means that the researcher's notes record the participant raising that issue; it does not measure

severity, and a blank cell means the issue was not recorded, not that it was absent. There was no second coder, no member checking and no triangulation with other data, so every classification reflects one researcher's reading of her own notes.

Ethical Considerations

Considering the economic vulnerability of most respondents, the ethics of research practices were considered during the process of collecting data. Every respondent was informed about the objectives of the study before being interviewed, and they were also assured that participating in the study was completely voluntary. Prior to commencing the interview, informed consent was sought from all respondents. For purposes of confidentiality, no name or any other personally identifiable information is utilized in the analysis; instead, workers are referred to using their age, platform, and gender and an anonymous identifier (W1 to W10).

Moreover, all respondents were assured that they could pull out of the study at will, and that their contributions would have no influence on their accounts on the platforms they used. This was crucial because a number of respondents were concerned about any action that might lead to punishment or account suspension.

RESULTS

This section reports what participants said, organised under the same themes as the interview schedule. Accounts are identified by participant ID (Table 1) so that each can be traced to a specific participant. Figure 2 shows which issues were recorded for each participant; counts describe this sample only. Interpretation, and the relationship of these accounts to the literature, are developed in the Discussion.

Figure 2: Issue Presence Matrix

Themes	W1 M 25	W2 M 32	W3 M 41	W4 M 35	W5 F 38	W6 M 22	W7 M 47	W8 F 31	W9 M 25	W10 M 28
Income instability	●	●	●	●	●	●	●	●	●	●
Physical health risk	●	●	●			●	●		●	●
Uses gig work as secondary income			●							
Has seen female coworkers					●			●		

● Economic Issue ● Health risk ● Secondary Income ● Gender Visibility

Entry and Income

Workers described a range of pathways into platform work, most driven by an immediate financial trigger rather than a considered career choice. W1 (25, Swiggy) entered platform work after his family's business suffered losses during the COVID-19 pandemic; W7 (47, Zomato) joined after his restaurant employer

shut down. W10 (28, Zomato), who had once considered pursuing higher education, stated that he no longer plans to do so because his family depends on his earnings. By contrast, W6 (22, Swiggy), currently pursuing an undergraduate degree, expressed an intention to leave the platform after graduation.

Income variability was recorded for all ten participants (Figure 2).W10 noted that some months provide adequate earnings while others fall significantly short, with no institutional mechanism to cushion the difference. Several interviewed workers reported that earnings had become less predictable after they joined the platform, citing increased competition, rising fuel prices and platform commission structures they had not fully anticipated. Several described entering the platform with an incomplete picture of the economic conditions they would face, and said they understood the fluctuation only after experiencing it directly.

W9 (25, Uber) took out a vehicle loan after an initial period of driving rented cars, reasoning that ownership would allow him to retain a greater share of earnings and achieve greater stability; he had not initially factored in the compounding burden of loan repayments alongside demand variability, and noted that meeting loan repayments required working late nights and extended hours he would otherwise avoid. W7, with four years of platform experience, reported earning no more than workers who had joined recently. W2 (32, Zomato)combined a daytime cleaning job with evening delivery work because platform earnings alone were insufficient.

The interview schedule asked whether earnings were consistent, not how much participants earned, so these interviews provide no earnings figures.

Health and Working Conditions

Workers across platforms described chronic physical strain that accumulated gradually and was endured rather than addressed. W3 (41, Uber) described neck and lower back pain that had developed gradually over seven years of driving, while W2 reported persistent back pain and fatigue from regularly working 10 to 12 hours a day. W10 continued working after sustaining minor falls, and W1 continued full shifts despite recurring wrist pain following a traffic accident. W7was managing mild diabetes while performing physically demanding delivery work, expressed worry about medical emergencies and his inability to finance them, and described no employer support. W2 received no health coverage from either of his jobs.

Physical health problems are recorded for seven of the ten participants (Figure 2). They are not recorded for W4 and W8 (both Urban Company) or for W5 (Uber), the two women among them.

Platform Governance and Legal Protections

W1 experienced account suspension following customer complaints without ever receiving an explanation of what those complaints entailed or what appeal process was available to him; others expressed concern about arbitrary loss of platform access. Urban Company workers reported that factors beyond their control, such as traffic delays or customer cancellations, could negatively affect their ratings and future assignments. W8added that a customer's mood or an unrelated complaint could reduce her ratings and earnings. Workers also highlighted the absence of transparent grievance mechanisms.

The notes do not record participants' knowledge of specific legal provisions in enough detail to report here. The legal analysis in this paper therefore rests on the literature and the statutes rather than on the interviews.

Gender

The interviews reflected occupational segregation by gender. W5 (38, Uber) noted that female drivers remain uncommon and that passengers often expressed surprise at being driven by a woman; a male Uber driver similarly reported rarely encountering female drivers on the platform. W5 valued platform work for allowing her to manage household responsibilities alongside paid employment, yet noted that earnings varied significantly and that taking time off carried an immediate financial cost. She viewed gig work as a temporary arrangement rather than a long-term career. W8 (31, Urban Company) described a working environment in which customer ratings and cancellations directly shaped future assignments, while factors beyond her control, such as a customer's mood or an unrelated complaint, could still reduce her ratings and earnings.

Neither woman's account, as recorded in the researcher's notes, referred to harassment, a gender pay gap or restrictions on evening working hours. This may reflect the absence of such experiences, reluctance to raise them with a stranger met at work or during a ride, or the brevity of the interviews. The data cannot distinguish between these. Everything said below about those issues comes from the literature, not from the interviews.

DISCUSSION

This section interprets the accounts in relation to the existing literature. It is organised in two parts. The first four subsections set out the structural argument from the literature and indicate, at each point, whether any interview account illustrates it. The final subsections identify where the accounts qualify the literature or do not bear on it, and state what the interviews can and cannot demonstrate. Because the sample is small, convenience-based and weighted towards long-tenure workers, the accounts are illustrative of mechanisms and are not evidence of how common they are.

Income Instability

The gig economy's most frequently cited advantages, low entry barriers, the absence of formal qualification requirements and flexible working hours, are structurally inseparable from its most significant disadvantages. The same features that make platform work accessible to a wide pool of workers are the features that, according to the literature, keep it a low-wage, low-mobility form of employment. Because gig workers are classified as independent contractors rather than employees, they operate outside the conventional employer-employee framework, lacking the fixed monthly pay, paid leave, employer-provided health coverage and statutory protections that salaried workers receive (Dubey & Kalla, 2025). No formal qualifications are required to begin delivering food or driving passengers; no capital outlay is necessary beyond a vehicle; there are no fixed schedule constraints on when a worker may log on. These attributes are genuine, and several participants entered platform work in response to

immediate financial pressure (W1, W7, W10), so for them the absence of barriers was the reason platform work was available at that moment.

Yet the logic that governs entry also governs the structure of work once inside. Because no qualifications are required, there is no qualification premium; because hours are flexible, there is no seniority, no fixed contract and no institutional relationship that deepens over time. This is reflected in aggregate data: despite rapid sectoral growth, approximately 40% of gig workers continue to earn below ₹15,000 per month (Economic Survey, 2025-26). There is no wage floor beneath the worker, no skill ladder above them and no formal career arc connecting the two; NITI Aayog (2022) has itself acknowledged this absence by recommending the creation of platform-issued "Skill Passports" as a mechanism for career progression. One interview account is consistent with this: W7 reported that four years on the platform had brought him no earnings advantage over recent joiners. This is a single self-reported account and does not establish that tenure is unrewarded across platforms.

The implications are described in the literature as particularly acute for younger workers and those entering gig work in response to household financial crises. As Vaidya and Biju (2025) observe, India is witnessing a phase of premature deindustrialisation in which surplus labour is shifting toward low-productivity gig work, so that platform employment absorbs workers with few formal-sector alternatives rather than workers who have chosen flexibility. The accounts show two different trajectories. W10 abandoned plans for higher education because his family depends on his earnings, which fits the argument that a low entry barrier can become a barrier to exit. W6, by contrast, intends to leave after completing his degree and treats the work as a temporary bridge. The second account does not fit a simple entrapment narrative. With ten participants, there is no basis for saying which trajectory is more common.

This produces what the literature describes as a vicious cycle operating through several reinforcing mechanisms. Low and unpredictable platform earnings prevent the accumulation of savings, leaving workers without a financial buffer to absorb temporary income shocks (Sharma & Sharma, 2025). The absence of a buffer means that time away from the platform, whether for illness, injury, family obligation or skills development, carries an immediate and unmitigated cost, so workers tend to prioritise current income over activities whose returns are distant and uncertain, and are less able to invest in the human capital that would allow them to exit on better terms. Income is determined by hours worked and tasks completed rather than by experience, expertise or tenure, so there is no earnings ladder to climb. These are the sources' arguments. The interviews did not examine savings or training, so they neither support nor challenge this part.Vehicle and equipment debt is a further mechanism of entrapment that compounds instability. W9's vehicle loan illustrates how it can work: ownership can reduce per-trip costs relative to renting, but fixed repayments turn variable income into a more acute problem and, in his account, required late nights and long hours he would otherwise avoid. It is one case.NITI Aayog (2022) has noted the need for financial products designed for platform workers, given that standard credit exposes workers with volatile incomes to compounding risk.

A further dimension is information asymmetry at entry. Several participants said they had joined without a full picture of the economics of the work, and understood the volatility only after experiencing it. Human Rights Watch (2026) found that workers frequently lacked transparency regarding wage calculations and platform penalties, while platforms retained unilateral authority to alter payment

structures. Taken together, these dynamics, namely low entry barriers without wage floors, the diversion of young workers away from credential-building, the savings trap, debt-driven dependency and information asymmetry at entry, are described in the literature as a structural equilibrium in which platform work absorbs labour without creating the conditions for workers to improve their position (Vaidya & Biju, 2025). The accounts here are consistent with parts of that picture in a small number of cases. They cannot show that this structure causes the instability described, since the study had no comparison group and did not measure earnings.

Health

The health implications of platform-based gig work represent one of the most pressing yet least institutionally acknowledged dimensions of the gig economy. The literature locates the risks in the institutional context as well as in the tasks themselves: lack of occupational health and safety protection, algorithmic control and measurement, and economic pressure to keep working despite physical strain. Gig workers in delivery and ride-hailing deal with road traffic, changing weather, irregular breaks, and long periods of sitting or riding, often in shifts longer than eight hours. Research has identified fatigue, musculoskeletal disorders, and sleep deprivation as recurring conditions among gig workers (Taylor et al., 2023). Recent research on Indian delivery workers further highlights how algorithmic management systems contribute to "notification fatigue and cognitive load" (Suvarnapathaki et al., 2025). The pain, fatigue and injuries described by W1, W2, W3 and W10 are consistent with this literature, and the gradual accumulation of strain that several described fits the pattern of strain being endured rather than addressed.

The literature also stresses that workers absorb harm as a condition of continued employment. Unlike traditional employees, gig workers experience health risks without employer-sponsored health insurance, paid sick leave or injury compensation, so stopping work for illness or injury results in immediate loss of income (Dubey & Kalla, 2025; Srivastava, 2025). W10 and W1 continued working after falls and a traffic accident, and W7 worried about being unable to finance a medical emergency. These accounts are compatible with that mechanism. They do not isolate it: the interviews did not ask workers to explain why they kept working, so other reasons, such as habit or targets, cannot be ruled out.

The psychological dimensions of gig work have received less systematic attention than physical injury. Recent studies show that platform design itself can become a source of strain, with repetitive digital interaction, performance monitoring and algorithmically managed workflows contributing to mental fatigue and frustration (Suvarnapathaki et al., 2025). The literature further argues that rating systems make workers bear the reputational cost of circumstances they did not cause, and that the threat of unexplained account suspension produces a persistent background anxiety, which is a distinct form of vulnerability from ordinary job stress. Any serious health event would remove income while generating costs a worker lacks institutional support to meet. In the present data, the closest evidence is the Urban Company workers' account of ratings they could not control, W1's suspension without explanation and W7's worry about a medical emergency. These are reports of events and concerns; the notes do not measure stress or anxiety, so the claim of chronic anxiety rests on the literature.

One pattern appears in the interviews that the literature reviewed here does not discuss directly: W2 held a second job alongside his platform work, reported persistent back pain and fatigue, and had no health

coverage from either employer. Standard occupational health frameworks assess risk within a single employment relationship, so a worker combining jobs may carry a combined load that those frameworks do not capture. This is a hypothesis that arises from one participant; future research could examine it directly.

Legal Protections

This subsection rests on legal and policy sources. As noted in the Results, the interviews do not record participants' knowledge of specific legal provisions, so they do not bear directly on the legal analysis except where a participant's experience is consistent with a gap the sources identify.

The legal status of gig workers in India remains structurally ambiguous. Because gig workers are classified as independent contractors rather than employees, they fall outside the scope of core labour protections covering minimum wages, workplace safety, paid leave and collective bargaining rights (PRS Legislative Research, 2020). The literature argues that platforms have relied on this classification to maintain operational flexibility while transferring legal and economic risk onto individual workers.

The Code on Social Security, 2020 represented India's first formal legislative acknowledgement of gig and platform workers as a distinct category. It introduced provisions for social security benefits including insurance and pension schemes funded through a combination of aggregator contributions and government support (Economic Survey, 2025–26). However, the Code does not reclassify gig workers as employees, leaving the fundamental power imbalance between platforms and workers unchanged (PRS Legislative Research, 2020). As a result, workers gain limited benefits without the wage protections, grievance mechanisms or employment rights associated with formal work. The most consequential gap identified is the absence of minimum wage guarantees: because gig workers are contractors, platforms are under no legal obligation to ensure a wage floor.

Transparency in wage calculations and platform penalties is a further gap. Human Rights Watch (2026) found that workers were frequently unable to access clear explanations of how their earnings were calculated or why penalties had been applied, and the contractor classification imposes no obligation on platforms to disclose algorithmic decision-making. W1's suspension without explanation or described appeal route is an example of the kind of event the sources describe. It is one account, and whether any remedy was available to him was not established.

The Code also does not adequately address collective representation, and the social security provisions depend on the maintenance of a platform worker database and the operationalisation of contribution mechanisms, neither of which had been comprehensively implemented at the national level at the time of this study. What emerges from the sources is that the Code, while a meaningful recognition of gig workers within the labour system, does not by itself resolve the conditions that make gig work precarious: legal recognition has advanced more rapidly than the protections available in practice.

Gender Inequality

This subsection also draws mainly on secondary sources. The two women interviewed (W5 and W8) cannot represent women platform workers, and the sources cited here include several from outside India (Hunt & Machingura, 2016; Cook et al., 2018).

Gender inequality in platform-based gig work is described in the literature as a structural outcome shaped by algorithmic design, unequal care responsibilities, and gaps in legal protection. While gig platforms are often presented as meritocratic systems in which ratings and task completion determine opportunity, evidence suggests that platform structures frequently reproduce pre-existing gender inequalities (Kasliwal, 2020). The most visible manifestation is occupational segregation. In a US-based study, women were found to be disproportionately concentrated in lower-paying platform segments such as domestic cleaning, beauty and wellness services, and eldercare, while men dominate higher-earning sectors such as ride-hailing, logistics, and delivery (Hunt & Machingura, 2016). The Fairwork (2023) report documents a similar pattern in India, with platforms operating in public spaces dominated by men and private-space work such as domestic and beauty services dominated by women. The interviews are consistent with this at a descriptive level: both women worked in a segment other than delivery, W5 described female drivers as uncommon, and a male Uber driver reported rarely seeing female drivers.

Wage disparities are reported to compound the occupational divide. Cook et al. (2018), in a large-scale study of Uber drivers in the United States, attributed a significant portion of the gender earnings gap to differences in driving locations, hours worked, and experience, factors shaped by women's unequal domestic responsibilities. In the Indian context, a TeamLease study found an 8–10% wage gap between male and female delivery executives performing comparable work (Kasliwal, 2020). Fairwork (2023) describes Swiggy's previous practice of automatically restricting women workers from the platform after 6 p.m., framed as a safety measure but effectively excluding them from peak dinner-hour earnings. None of this was reported by the women interviewed, and the sample contained no women delivery workers. These findings are cited from the literature and are not corroborated here.

The flexibility of gig work is frequently cited as its primary benefit for women. Hunt and Machingura (2016) identify a tension within this narrative: while on-demand work seemingly offers women control over their schedules, rating systems and algorithmic task allocation can make that flexibility asymmetric. This is compounded in India by the burden of unpaid domestic labour, with the Economic Survey (2025–26) documenting that women spend an average of 363 minutes per day on unpaid activities compared to 123 minutes for men. W5's account touches this debate without resolving it. She valued the flexibility that let her manage household responsibilities, and also said that taking time off carried an immediate financial cost. Her account can be read as support for the benefit of flexibility or as evidence of its limits; one interview cannot decide between the two readings. In this respect her emphasis on flexibility qualifies, rather than confirms, the more critical readings in the literature.

Safety is described in the literature as perhaps the most acute dimension of gender inequality. Women on home-service platforms may face harassment from customers within private households, which are environments largely removed from institutional oversight (Fairwork, 2023). The Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 may not clearly extend to platform workers classified as independent contractors, since its definitions of "workplace" and "employer" were not drafted with platform-mediated work in mind. A 2024 Karnataka High Court decision represented a significant attempt to extend workplace harassment protections to a gig worker, highlighting the continuing uncertainty (Ms. X v. Internal Complaints Committee, ANI Technologies Pvt. Ltd., 2024). W8, who works in customers' homes, described ratings and cancellations that she could not

control, but did not describe harassment. Her account therefore illustrates the power customers hold through ratings, which the literature also notes, but does not bear on harassment or on the legal gap.

Accounts That Qualify or Do Not Bear on the Literature

Four points follow from reading the accounts against the literature. First, several structural claims could not be examined at all: the 8 to 10% wage gap, the 6 p.m. restriction, harassment of women workers, the legal gaps in the Code on Social Security, 2020, and the national figure on earnings below ₹15,000. The interviews are silent on these, and silence in a small convenience sample is not evidence of absence. Second, not every participant reported physical strain, and the three who did not (W4, W5, W8) include both women and both Urban Company workers. This may reflect differences between delivery and driving work and home-based services, but with three cases and no comparison it is no more than a pattern worth checking. Third, W6's plan to leave and W5's positive view of flexibility sit less easily with an entrapment account than the other accounts do. Fourth, the sample is weighted towards workers who have stayed for years. Their accounts may differ from those of workers who left, so the interviews may understate the harms that push people out of platform work.

What the Interviews Can and Cannot Show

Table 3 separates the claims made in this paper by the kind of evidence on which they rest.

Table 3: Claims in this paper and the evidence they rest on

Claim	Main source	What the interviews contribute
Platform earnings are volatile	Literature; Economic Survey	All ten participants described variable earnings; no amounts were collected
About 40% of gig workers earn under ₹15,000 a month	Economic Survey, 2025-26	Nothing; earnings figures were not asked for
Workers continue to work through pain and illness	Literature	W1 and W10 continued working after a traffic accident and falls; W7 worked while managing diabetes; reasons were not asked
Ratings and suspensions are opaque and uncontestable	Literature; Human Rights Watch	Urban Company ratings (W4, W8); one suspension (W1); no data on outcomes of appeals
No wage floor; limited coverage under the Code on Social Security, 2020	Statute; PRS; Economic Survey	Nothing directly
Women are concentrated in lower-paying segments and face a pay gap	Fairwork; TeamLease via Kasliwal	Two women, neither in delivery; no earnings comparison

Women face harassment and restricted evening hours	Fairwork; Kasliwal	Not reported by either woman
Flexibility is limited or asymmetric for women	Hunt & Machingura; Kasliwal	W5 values flexibility and notes the cost of time off; ambiguous

A reader who had seen only the interview notes could conclude that, in this sample, income variability was widespread, that several workers had worked through physical problems, that suspension and ratings were sources of concern to some, and that the two women valued flexibility and reported no harassment. That reader could not conclude that platform design causes these outcomes, that they are typical of Indian platform workers, or that the legal and gender-based claims in the literature hold. The paper's structural claims are borrowed from the literature, and the interviews give them a human illustration without testing them.

Limitations

The study has the following limitations. (1) Sampling: the sample is a convenience sample of ten, with eight men and two women, and it contains no delivery women and no workers who had left platform work. (2) Tenure: seven of ten participants had worked for three years or more, so the accounts may over-represent workers who persisted. (3) Data: interviews were short (15 to 30 minutes), unrecorded and translated by the researcher, so the accounts are paraphrases and some detail will have been lost. (4) Analysis: themes were set in advance and the notes were not independently coded, so the analysis cannot disconfirm the framework and may reflect the researcher's expectations. (5) Context: interviews took place on the job, which may have limited participants' willingness to discuss sensitive matters such as harassment or disputes with the platform. (6) Evidence: the central structural claims rest on secondary sources, some from outside India and some from advocacy organisations, whose methods were not independently assessed here.

CONCLUSION

This paper explored how the structural features of platform-based gig work in India appear in the accounts of workers, drawing on the existing literature and ten convenience-sampledsemi-structured interviews across food delivery, ride-hailing and home service platforms. The literature argues that the features that make platform work accessible, namely low entry barriers, algorithmic management and independent contractor classification, also leave workers without adequate protection. The interviews are consistent with that argument on income variability and physical strain, and illustrate it in a few cases through W9's vehicle loan, W1's suspension and the Urban Company workers' ratings. They do not bear on the legal analysis, the gender pay gap or harassment, and the study cannot show that the structural features cause the outcomes described.

Taken at face value, the accounts also include some that complicate a simple entrapment narrative: a participant who plans to leave, and a woman who values the flexibility the platform gives her. These are

small observations and not findings, but they suggest that a fuller picture needs workers who stay, workers who leave, and women across more kinds of platform work.

DIRECTIONS FOR FUTURE RESEARCH

Future studies could address the limits identified here in several ways: (a) recruit through more than one channel and include workers who have left platforms, so that selection on persistence can be examined; (b) include more women, and women in delivery and ride-hailing, using women researchers or interview settings in which sensitive topics can be raised; (c) record and transcribe interviews and code them with a procedure that allows themes to emerge and permits the framework to be challenged, ideally with a second coder; (d) collect earnings, hours and cost data so that income claims can be compared with national figures; (e) examine the possible cumulative health burden of dual employment; and (f) ask workers directly about their knowledge and use of the grievance and legal channels the literature describes.

POLICY IMPLICATIONS DRAWN FROM THE LITERATURE

The following implications follow primarily from the secondary sources reviewed above and are not findings of the interviews. Where an interview account is relevant, it is noted as illustration only.

Establish a wage floor. No current law, state or central, guarantees gig workers a minimum wage; existing frameworks require disclosure, not payment. A regionally-adjusted wage floor, paired with social security eligibility that scales with days worked rather than a fixed cutoff, would address both low and conditional income. This rests on the literature on income volatility and the Economic Survey data; the accounts of W10's uneven months and W9's loan repayments illustrate the problem, but they do not establish its extent.

Make platform decision-making accountable to workers. Algorithmic transparency around fares, ratings, and suspensions should be a national requirement, not a state-by-state one. The literature (Human Rights Watch, 2026) documents opacity in penalties and payment structures; W1's unexplained suspension and the Urban Company workers' ratings are consistent examples.

Address the gendered structure of platform work. Policy should address women's concentration in lower-paying segments and their restricted access to peak-earning hours, both shaped by safety concerns that platforms have left to individual workers to manage, and harassment protections need to explicitly cover customer-perpetrated harassment against women workers, an area current law does not clearly reach. This recommendation rests on the sources cited in the Discussion (Fairwork, 2023; Kasliwal, 2020; Ms. X v. Internal Complaints Committee, 2024) and not on the interviews: neither woman interviewed described harassment, a pay gap or restricted hours, and the interviews should not be cited as support for these points.

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