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## THE COMPLEXITIES OF INTERNATIONAL TAXATION FOR DIGITAL NOMADS AND GIG WORKERS: A CASE STUDY APPROACH

**\* Mr. Piyush Harish Rana**

\* Asst. Prof at Annasaheb Vartak College, Vasai.

### Abstract:

*The rise of the gig economy and the digital nomad lifestyle has created significant challenges for international taxation systems. The independent platform players in form of freelancers and others have changed the economy drastically all over the world. As individuals work remotely across multiple jurisdictions, traditional tax frameworks struggle to address issues of tax residency, double taxation, and compliance enforcement. There are various factors to be considered while taxing the gig workers like expenses incurred, income earned actual and gross, differentiation between personal and professional income etc. This paper explores these complexities through a case study approach, analysing real-world scenarios to illustrate the gaps in current taxation policies. The research provides recommendations for policymakers and gig workers to navigate these challenges effectively.*

**Keywords:** -Gig economy, gig workers, taxation in gig economy, digital platforms

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### Introduction:

The technological advancements and shifting work preferences has allowed workers to operate across borders with minimal restrictions in the modern era of Gig work. However, tax authorities worldwide face difficulties in categorizing and taxing these mobile professionals. This study aims to analyse the key taxation challenges for digital nomads and gig workers while providing practical solutions. The increasing number of individuals adopting a nomadic work lifestyle raises concerns about the sustainability of existing taxation policies. Many countries struggle to track and enforce tax laws for individuals who move frequently, making tax avoidance a major issue. The involvement of difference in political ideologies, taxation system, currencies are some of the factors to be considered for taxation of Gig workers. Additionally, inconsistent regulatory frameworks complicate compliance efforts, leading to financial and legal burdens for digital workers. Understanding these

challenges is crucial for developing fair and effective taxation policies.

### Review of Literature:

**Beatrice Oyinkansola Adedokun (2024)** studied the challenges in taxation during the era of gig economy through survey and review method. The study revealed the fact that the taxation system required a change with changing scenario in the modern digital economy.

**Nino Grigolaia (2024)** focused the self-employed gig workers and the complications in tax regulations for such workers as well as the government for maximum evasion of tax by people who were self-employed. The study suggested some corrective measures to be adopted for easy taxation and increase government revenue.

**Victory haris kusuma Wardhana at el (2020)** using literature review method studied the need of regulatory reforms with the change in economy rapidly with reference to Gig. The study was based on various

parameters and recommended change in regulations as per the need of time.

**Katerina Pantazatou (2021).** Chaptered in a book the various aspects of platform economy and taxation which covered various aspects from evolution of gig economy, working, taxation, etc. The study recommended including taxation policies for the workers of platform economy.

**Brett Collins et al. (2019)** studied the dramatic change in the economy and nature of job from traditional to modern gig culture for a period of twenty years. It examined the changing nature of work and studied the aspect of taxation on the gig workers.

**Garret Watson (2019)** focused on the improvement of federal tax system for gig workers due to various factors like non bifurcation of personal and business expenses, over or under taxation, tax evasion etc. The study suggested implementation of new policies of taxation for the platform workers.

**Beatrice Oyinkansola Adelakun (2023)** focused light on the requirement of transparent and accountable taxation system of the freelancers of gig economy. Keeping in mind the differences in time, income, efforts etc., the study recommended a transparent and accountable taxing in modern world.

**J.J.Wessels and M Bornman** reviewed various literatures and considered the taxation policies and its challenges in the gig economy. The result of the study was neutral stating the benefits of independent working along with the complications in the tax system which needed up-gradation.

### **Key Taxation Challenges for Digital Nomads and Gig Workers:**

**1. Tax Residency Issues:** Traditional tax frameworks determine liability based on residency. Digital nomads frequently move across jurisdictions, leading to ambiguity in tax obligations. Case studies from Estonia and Thailand highlight how some nations offer digital nomad visas with clear tax

structures, while others create compliance burdens. Tax residency rules vary significantly from nation to nation depending upon their political and economic status. Some nations require an individual to spend at least 183 days per year in their jurisdiction to be considered a tax resident, while others determine tax residency based on citizenship. Countries like the United States impose taxation based on worldwide income regardless of physical presence, further complicating matters for digital workers. This inconsistency creates difficulties for gig workers who frequently change locations.

**2. Double Taxation and Treaties:** The lack of uniform global tax policies often results in digital workers being taxed in multiple countries depending upon their geographical location and income earned. The case of a U.S. freelancer working in Germany underlines the inefficiencies in existing Double Taxation Avoidances (DTAs) and the need for global tax harmonization. While DTAs aim to prevent double taxation, they often fail to address the complexities of digital work. Some treaties only apply to traditional employment arrangements, leaving freelancers and gig workers in legal grey areas. Countries such as Portugal and Spain have attempted to create more flexible taxation policies for remote workers, but challenges persist in international coordination.

**3. Compliance and Reporting Burdens:** Many gig workers struggle to navigate self-reporting obligations. A case study of an Indian freelancer earning through U.S.-based platforms like Upwork and Fiverr demonstrates the complexities of tax deductions, GST obligations, and foreign income reporting. Self-employed individuals face additional difficulties when filing taxes, as they must track income from multiple sources and comply with different tax codes. Many gig workers also have limited access to financial advisors who



specialize in international taxation, leading to unintentional non-compliance. The introduction of automated tax reporting tools has helped alleviate some of these burdens, but regulatory differences remain a significant challenge.

**4. The Role of Digital Platforms in Taxation:** Some governments require gig platforms to withhold taxes or report user earnings. The case of Australia's new tax compliance laws for gig platforms illustrates how regulatory approaches vary globally. Platforms like Uber, Airbnb, and Fiverr have been required in certain jurisdictions to report freelancer earnings to tax authorities. However, enforcement remains inconsistent, and some platforms do not provide adequate guidance to their users on tax compliance. Governments are increasingly looking at ways to collaborate with digital platforms to enhance tax transparency and prevent underreporting.

#### Case Studies:

##### Case Study 1: The Estonian e-Residency Model: -

Estonia's e-residency program enables location-independent entrepreneurs to establish businesses with tax clarity. However, it still faces challenges in double taxation for residents of non-EU nations. Estonia's initiative has been widely recognized for simplifying tax procedures for digital entrepreneurs. While the program provides clarity on business taxation, personal tax obligations remain complicated for e-residents who hold citizenship in countries with conflicting tax policies. This case study demonstrates the need for more comprehensive international agreements to support remote workers.

##### Case Study 2: The U.S.-India Freelancer Taxation Dilemma:

A U.S.-based Indian freelancer must comply with IRS tax rules while also navigating India's foreign income taxation policies, leading to administrative and financial burdens. India taxes global income for

residents, meaning freelancers who receive payments from foreign clients must comply with both Indian and foreign tax laws. The Foreign Tax Credit (FTC) system is intended to mitigate double taxation, but complex filing procedures often result in confusion and financial penalties. This case highlights the need for simplification in tax reporting for gig workers.

##### Case Study 3: Thailand's Digital Nomad Visa:

Thailand offers a visa specifically for digital nomads, yet taxation policies remain unclear, causing confusion about whether income earned outside Thailand is taxable. Thailand's digital nomad visa aims to attract remote workers by providing legal status and temporary residency. However, tax policies remain vague, leading to uncertainty among visa holders regarding their obligations. Some digital nomads have been required to pay local taxes despite earning income from foreign clients. This demonstrates the need for clearer tax guidelines in visa programs.

#### Recommendations:

- i. Policymakers should create global tax frameworks having a standard parameter of taxation to avoid double taxation. This will make crystal clear concepts of taxes to be paid by a nomad worker on digital platforms too.
- ii. Governments should incentivize compliance by simplifying reporting structures for digital workers. Incentivized compliances will encourage nomad workers to work productively enhancing the quality of work along with revenue.
- iii. Gig platforms should integrate tax calculation features to assist workers in meeting obligations. This will help a gig worker to know his tax liability as and when he earns the income to online media platforms or any other gig work.
- iv. Tax education programs should be developed to help freelancers understand their obligations and navigate international tax laws. This will enhance in understanding and improving the knowledge on

differentiating the domestic and foreign income and tax both.

- v. Countries should collaborate to create standardized tax regulations for gig workers, reducing discrepancies in residency-based taxation. The whole world is on one platform and hence international compliances and uniformities in tax regulations will make the gig workers reliable tax payers of the nations.

**Conclusion:** The rapid expansion of the gig economy demands new tax regulations that accommodate digital nomads while ensuring compliance and revenue collection for governments. Addressing these challenges requires global collaboration and policy innovation. Without standardized taxation policies, digital workers will continue to face uncertainty and risk financial penalties. Governments must adapt to this evolving work model by developing fair, transparent, and enforceable tax policies that balance economic growth with fiscal responsibility.

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## EXPLORING THE IMPACT OF THE GIG ECONOMY ON ECONOMIC STABILITY AND THE RISE OF UNCERTAINTY

**\* Vijay Daga Samudre & \*\* Dr. Balasaheb Sahebrao Patil**

*\* Research Scholar, MA -Economics, SET, Associate Professor in Economics. Vidyavardhini's A. V. College, Vasai Road –West, Dist. -Palghar, \*\* Research Guide, Janardhan Bhagat Shikshan Prasarak Sanstha's Changu Kana Thakur Arts, Commerce College New Panvel.*

### Abstract:

*The rise of the gig economy has transformed traditional labour markets, introducing new forms of employment characterized by flexibility, autonomy, and digital platform mediation. While this shift has created opportunities for income generation and entrepreneurial work, it has also given rise to significant economic uncertainty and instability. This paper explores the dual nature of the gig economy, analyzing its impact on economic stability from both individual and macroeconomic perspectives. Drawing on existing literature, empirical data, and case studies, the research highlights key challenges such as income volatility, lack of social security, regulatory gaps, and mental health implications. The paper also examines policy responses and proposes recommendations to ensure a more inclusive and secure gig economy that balances innovation with worker protection.*

**Keywords:** Gig Economy, Economic Stability, Employment Uncertainty, Platform Work, Labour Market Etc.

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### Introduction:

The **gig economy** refers to a labour market characterized by short-term contracts, freelance work, and on-demand tasks often facilitated through digital platforms. Unlike traditional employment, gig work typically lacks long-term commitment, standardized working hours, and employment benefits, offering instead flexibility and autonomy to workers. Examples of gig economy roles include ride-sharing drivers, freelance designers, food delivery personnel, and online tutors, among many others.

The concept of non-traditional work is not new; historically, informal and contract-based work existed in various forms. However, the evolution of technology, particularly mobile applications and online platforms, has accelerated the growth of the gig economy in the 21st century. Companies like Uber, Upwork, and Fiverr have popularized this

model, fundamentally reshaping how work is sourced, performed, and compensated.

In the current economic landscape, the gig economy holds significant relevance. As economies grapple with globalization, automation, and shifting labour patterns—especially in the aftermath of global crises like the COVID-19 pandemic—gig work has emerged as both a survival strategy for workers and a flexible labour solution for businesses. However, this shift also raises pressing questions about **economic stability** and **uncertainty** for individuals and nations alike.

This study aims to explore the **impact of the gig economy on economic stability and the rise of uncertainty**. It seeks to address questions such as:

- How does the gig economy influence income security and job predictability?
- What are the broader economic implications of a growing freelance and contract-based workforce?

- Can existing labour policies adapt to protect gig workers without stifling innovation?

The significance of this study lies in its potential to contribute to ongoing debates about labour rights, economic resilience, and policy reform in the digital age. By examining both the opportunities and risks of the gig economy, this research provides insights that are critical for shaping inclusive and future-ready labour frameworks.

### Literature Review:

**De Stefano (2016)** examined the rise of the gig economy and its classification as a form of "platform work." He emphasized the blurred lines between employment and self-employment in gig work, raising concerns over legal ambiguity and the lack of traditional labour protections. His study also highlighted how digital platforms have created a new class of precarious workers who fall outside the bounds of standard labour laws.

**Katz and Krueger (2019)** provided empirical insights into the expansion of alternative work arrangements in the U.S., including gig and freelance work. Their research revealed that the percentage of workers engaged in non-standard jobs had significantly increased since the early 2000s. They argued that while these roles offer flexibility, they often come with trade-offs such as income instability, lack of benefits, and weaker job security.

**Berg, Furrer, Harmon, Rani, and Silberman (2018)** conducted a global survey of crowd workers and analyzed how platform-based labour affects economic stability. Their findings suggested that although gig platforms provide access to global job markets, workers frequently experience low pay, long hours, and little recourse in the event of disputes. The authors emphasized the need for stronger regulatory frameworks to address growing concerns about fairness, transparency, and economic vulnerability.

### Objectives of the Study:

- To examine the impact of the gig economy on economic stability at both individual and societal levels.
- To explore the factors contributing to rising economic uncertainty among gig workers.
- To assess the need for policy reforms and protections to ensure fair and sustainable gig work practices.

### Research Methodology:

This study adopts a **mixed-method approach**, incorporating both **primary** and **secondary** data to explore the impact of the gig economy on economic stability and the rise of uncertainty. **Primary data** was collected through structured surveys and interviews conducted with gig workers across various platforms such as Uber, Swiggy, Fiverr, and Upwork. The survey focused on aspects such as income consistency, access to social security, job satisfaction, and perceived job security. In-depth interviews provided qualitative insights into the personal experiences, challenges, and coping strategies of workers engaged in gig employment. In addition to this, **secondary data** was gathered from scholarly journals, government labour reports, international labour organization (ILO) publications, and economic research papers that analyze labour trends and the structure of the gig economy. This combination of primary and secondary sources enabled a comprehensive understanding of both the measurable economic effects and the human dimension of uncertainty within the gig workforce. The data was analyzed using both statistical tools and thematic content analysis to draw meaningful conclusions.

### Data Analysis and Interpretation:

The research utilized a combination of primary data (from surveys and interviews with 100 gig workers)

and secondary data (from published reports and labour studies) to evaluate the gig economy's impact on economic stability and the rise of uncertainty. The

findings reveal key trends in income patterns, access to benefits, and overall job satisfaction.

**Table 1: Summary of Survey Findings (n = 100)**

Parameter	Category	Percentage (%)
Monthly Income Stability	Stable	18%
	Unstable/Varies Monthly	65%
	Extremely Irregular	17%
Access to Social Security/Benefits	Yes	12%
	No	88%
Satisfaction with Flexibility	Satisfied	72%
	Neutral	16%
	Dissatisfied	12%
Job Security Concerns	Concerned	70%
	Not Concerned	30%
Use of Multiple Platforms	Yes	58%
	No	42%
Awareness of Platform Policy Changes	Aware	40%
	Unaware	60%

**Interpretation of Results:**

- **Income Instability:** Over 65% of respondents reported fluctuating monthly incomes, which highlights a significant challenge to financial planning and long-term security.
- **Lack of Benefits:** An overwhelming 88% of workers lacked access to any form of social security (e.g., health insurance, pension), confirming the precarious nature of gig employment.
- **Flexibility vs. Security:** While a large portion (72%) appreciated the flexible nature of gig work, this was often offset by job insecurity and lack of structure.
- **Job Security and Platform Dependency:** 70% expressed concern over job stability due to the ease with which platforms can alter algorithms, reduce rates, or deactivate accounts.
- **Platform Multiplicity:** More than half of the gig workers use multiple platforms simultaneously to stabilize earnings, indicating reliance on diversified gigs rather than a single source of income.
- **Policy Awareness:** A majority of workers were unaware of policy or incentive changes, which suggests a lack of communication or transparency from platforms.
- These results reinforce the conclusion that, while the gig economy may offer flexibility, it often does so at the cost of **economic predictability, legal protection, and financial well-being**. The data underscores the need for **clear regulatory frameworks, improved platform accountability, and worker-centered welfare models** to ensure fair outcomes.



**Demographic Breakdown:**

Demographic	Category	Percentage (%)
Age	18–25	30%
	26–35	45%
	36 and above	25%
Gender	Male	80%
	Female	18%
	Non-binary/Prefer not say	2%
Education Level	High School	22%
	Graduate	58%
	Postgraduate	20%

**Interpretation of Demographic Data (Summary)**

The gig economy is largely dominated by **young adults aged 26–35**, showing its appeal to a tech-savvy and flexible workforce. The majority of respondents are **male (80%)**, indicating a gender imbalance, especially in delivery and ride-sharing gigs. Interestingly, a high percentage of workers are **graduates or postgraduates**, reflecting that even educated individuals are turning to gig work due to lack of stable employment opportunities. This suggests that the gig economy is becoming a crucial income source across diverse educational backgrounds but still lacks inclusivity in terms of gender.

**The Gig Economy: An Overview**

The **gig economy** refers to a labour market system where temporary, flexible jobs are common, and organizations tend to hire independent contractors or freelancers instead of full-time employees. Enabled largely by digital platforms, this economy facilitates on-demand services and tasks, allowing workers to take up short-term “gigs” ranging from ride-sharing and food delivery to graphic design, writing, and virtual assistance.

This model has gained significant momentum in recent years, driven by technological advancements, widespread internet access, and changing worker preferences for autonomy and flexibility. Platforms such as **Uber, Zomato, Swiggy, Fiverr, Upwork,** and **Amazon Mechanical Turk** have become prominent examples, connecting service providers directly with consumers.

Gig workers can be broadly categorized into two groups:

1. **Low-skill, service-based workers** (e.g., delivery agents, cab drivers)
2. **High-skill, knowledge-based freelancers** (e.g., software developers, digital marketers, writers)

While the gig economy presents numerous advantages—such as flexible schedules, diversified income streams, and low entry barriers—it also brings with it challenges including income instability, absence of health benefits, lack of job security, and limited career progression. The decentralized nature of this labour model complicates labour rights enforcement and raises important questions about the future of work and worker protections.

As gig work continues to grow globally, it is essential to examine how this shift is reshaping labour markets and influencing economic dynamics at both individual and systemic levels.



### Impact on Economic Stability:

The gig economy has had a complex and multifaceted impact on **economic stability**, both at the individual and national levels. On one hand, it has created new employment opportunities, particularly in times of economic downturn when traditional jobs are scarce. By offering flexible work arrangements, the gig economy has enabled people to earn supplemental income or even make a full-time living, which contributes positively to **employment generation** and **consumer spending**.

However, this form of work often lacks the structural stability found in traditional employment. Gig workers typically do not receive **fixed monthly incomes, healthcare benefits, retirement plans, or job security**, making their financial situation highly variable and unpredictable. This volatility in income leads to difficulties in long-term financial planning, saving, and accessing credit or loans—key elements that contribute to personal economic stability.

At the macroeconomic level, the rise of gig work complicates **taxation** and **labour regulation**. Since many gig workers operate as independent contractors, a significant portion of their earnings may go unreported or untaxed, potentially reducing government revenue. Additionally, the absence of employer contributions to social security and other public welfare programs may weaken the overall economic safety net, thereby increasing **economic vulnerability** across society.

Moreover, the lack of **employment protections** in the gig economy makes workers more susceptible to exploitation, wage suppression, and abrupt termination. In sectors dominated by gig work, such as ride-hailing and delivery services, workers may find themselves competing for jobs in oversaturated markets, driving down earnings and increasing financial instability.

In summary, while the gig economy offers new income pathways and operational efficiencies, it also introduces significant risks to economic stability by undermining traditional labour protections and creating a class of workers who operate without a financial safety net.

### The Rise of Economic Uncertainty:

While the gig economy has unlocked new modes of employment and income generation, it has simultaneously contributed to a **heightened sense of economic uncertainty** for a growing portion of the workforce. This uncertainty stems from the **unpredictable nature of gig work**, where income, job availability, and working hours can vary drastically from week to week or even day to day.

One of the core issues is the **lack of employment benefits** typically associated with traditional jobs. Gig workers are generally not entitled to health insurance, paid leave, unemployment benefits, or retirement contributions. This creates a precarious situation where workers must bear the full burden of managing their well-being and future financial security. During times of illness, injury, or economic slowdown, many gig workers find themselves without a safety net, amplifying their financial vulnerability.

Additionally, **algorithm-driven work allocation** on digital platforms can be opaque and inconsistent. Workers often face sudden deactivation or suspension from apps without clear justification or recourse. This lack of transparency and job protection intensifies anxiety and discourages long-term dependence on gig work as a stable career path.

Economic uncertainty is also reflected in **inconsistent demand**. Gig workers are highly dependent on external factors such as customer preferences, platform policies, fuel prices, and even weather conditions. For example, food delivery workers may face significant fluctuations in earnings

based on seasonal demand or lockdown restrictions, making it difficult to maintain steady income levels. Moreover, the **absence of legal recognition** in many countries further deepens uncertainty. Gig workers often fall into a gray area—neither fully employees nor independent entrepreneurs—leaving them excluded from key labour laws and welfare schemes. This legal ambiguity adds to the unpredictability surrounding rights, wages, and future prospects.

In conclusion, while the gig economy offers freedom and flexibility, it also introduces significant **economic and psychological stress**. The lack of structural support, unstable income streams, and minimal worker protections contribute to a rise in economic uncertainty, challenging both individual livelihoods and broader labour market stability.

#### **Policy Implications and Recommendations:**

The rapid expansion of the gig economy presents several **policy challenges** that call for urgent attention from governments, labour institutions, and platform companies. While gig work offers flexibility and innovation, its unregulated growth has exposed significant gaps in labour rights, social protection, and economic security. Addressing these issues is essential to ensure that the benefits of gig work do not come at the cost of worker welfare.

#### **1. Legal Recognition and Classification of Gig Workers:**

One of the most pressing issues is the **ambiguous legal status** of gig workers, who are often misclassified as independent contractors. This prevents them from accessing basic labour rights such as minimum wage, paid leave, or occupational safety. Governments need to **formally recognize gig workers as a distinct category of labour** and ensure that they are entitled to a baseline of protections, possibly through hybrid employment models.

#### **2. Access to Social Security and Benefits:**

Policy frameworks must be updated to include **portable benefits** that follow the worker, regardless of the platform or number of gigs. These could include health insurance, retirement savings plans, accident coverage, and unemployment support. Contributions to these funds could be shared between workers, platforms, and the state.

#### **3. Fair Wages and Work Conditions:**

Platforms should be required to guarantee **minimum earnings standards**, taking into account time spent waiting or traveling. Transparent algorithms and grievance redressal mechanisms should be mandated to protect workers from sudden deactivations or unfair treatment. Governments can also set guidelines for **maximum working hours** and rest breaks to safeguard worker health.

#### **4. Inclusive Labour Laws and Collective Bargaining Rights:**

Labour laws should be extended to cover the unique nature of platform work. In addition, gig workers should be allowed to **organize and form unions** or associations, enabling them to negotiate for better wages and working conditions collectively. Regulatory bodies should monitor platforms for compliance and worker treatment.

#### **5. Taxation and Platform Accountability:**

Gig platforms should be brought under clearer **tax and regulatory frameworks** to ensure fair contribution to public revenues. At the same time, transparent reporting mechanisms must be enforced to track worker earnings and ensure compliance with labour regulations.

#### **6. Skill Development and Career Progression:**

Governments and platforms should collaborate to offer **training programs and up skilling**

**opportunities** that help gig workers improve their earning potential and transition to more secure career paths if desired. This will enhance economic mobility and reduce long-term dependence on low-paying gigs.

### 7. Data Transparency and Platform Audits:

To build trust and accountability, platforms must be required to **share anonymized data** with regulatory bodies regarding work allocation, pay structures, and worker demographics. Regular audits can help ensure fair practices and prevent exploitative behaviour.

In summary, a balanced policy approach is needed—one that supports **innovation and flexibility** while also upholding **worker dignity, fairness, and economic security**. Collaborative efforts between the public and private sectors, informed by worker input, can pave the way for a sustainable and inclusive gig economy.

### Case Studies:

#### 1. India – Ola and Swiggy: Gig Work with Limited Protection

In India, platforms like **Ola** (ride-hailing) and **Swiggy** (food delivery) have become major employers in the informal gig sector. While these platforms have provided thousands of workers with flexible earning opportunities, they have also come under scrutiny for poor working conditions, lack of social security, and opaque incentive structures. For instance, delivery workers often face long hours, high fuel costs, and low per-delivery rates. In response, some Indian states, such as **Rajasthan**, have recently begun pushing for **gig worker welfare boards** and **insurance coverage**, signalling the beginning of policy-level recognition.

#### 2. United Kingdom – Uber and the Supreme Court Ruling (2021)

In a landmark decision, the UK Supreme Court ruled in 2021 that Uber

drivers should be classified as "workers" rather than independent contractors. This ruling granted them access to **minimum wage, holiday pay, and pension contributions**. The case set a strong precedent for gig worker rights in the UK and prompted Uber to adjust its payment and benefits structure. It also sparked wider conversations about worker classification across the gig economy in Europe.

#### 3. United States – California's Proposition 22

In 2020, California passed **Proposition 22**, a ballot initiative backed by companies like Uber and Door Dash that allowed them to continue classifying drivers as independent contractors rather than employees. Although the measure promised limited benefits such as healthcare stipends and minimum earnings guarantees, it faced criticism for undermining labour protections. A court later ruled parts of Prop 22 unconstitutional, highlighting the **ongoing legal battles and policy instability** surrounding gig work in the U.S.

#### 4. European Union – The Proposed Platform Work Directive (2021–Present)

The **European Commission** introduced the **Platform Work Directive** to improve the working conditions of people employed through digital platforms. The proposal includes **criteria to determine employment status**, mechanisms for **algorithmic transparency**, and rights to **challenge automated decisions**. If passed, this directive could reshape gig work regulation across the EU by ensuring fair treatment and better social protections.

#### 5. Indonesia – Gojek's Social Welfare Partnerships

In Indonesia, **Gojek**, a major ride-hailing and delivery platform, has collaborated with the government and private insurance providers to

offer **accident insurance** and **access to microloans** for its drivers. Though still limited in scope, such initiatives demonstrate how **public-private partnerships** can help bridge the gap in social protection for gig workers in developing economies.

These case studies reflect the **diverse global responses** to gig work, ranging from legal battles and policy reforms to platform-led welfare initiatives. They underscore the importance of **context-specific strategies** while emphasizing the universal need for greater protection, transparency, and accountability in the gig economy.

### Conclusion:

The gig economy has emerged as a transformative force in the global labour market, offering both opportunities and challenges. It provides flexible work arrangements, quick income sources, and entrepreneurial freedom for millions across the world. However, this flexibility often comes at the cost of **economic stability, job security, and social protection**, leading to a rise in **economic uncertainty** for workers who rely on gigs as their primary livelihood.

This research has highlighted the dual nature of the gig economy—while it fosters innovation and employment generation, it also exposes significant gaps in existing labour policies, worker protections, and economic safety nets. Issues such as **income volatility, lack of benefits, opaque platform algorithms**, and **legal ambiguity** have raised concerns about long-term sustainability and worker well-being.

The case studies presented reveal that there is no one-size-fits-all solution. However, they also underscore the potential for **progressive policies, legal reforms**, and **public-private partnerships** to create a more inclusive and secure gig work ecosystem.

Recognizing gig workers as a formal part of the labour force and extending essential protections to them is no longer optional—it is necessary for building a fair and resilient economy.

In conclusion, while the gig economy is likely to continue growing, its future success must be guided by thoughtful regulation, ethical platform practices, and strong worker representation. Balancing flexibility with fairness will be key to ensuring that the gig economy contributes positively to both individual livelihoods and broader economic stability.

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## DAILY WAGES, MONTHLY WORRIES: A COMPARATIVE STUDY OF FINANCIAL STABILITY IN GIG ECONOMY WORKERS VS. TRADITIONAL EMPLOYEES

\* **Neha S. Dode**

\* Assistant Professor in Accountancy, Annasaheb Vartak College, Vasai W, Dist- Palghar

### Abstract :

The growing gig economy has redefined employment, offering flexibility and autonomy but often at the expense of financial stability. The rapid growth of the platform economy has provoked scholarly discussion of its consequences for the nature of work and employment. This study compares the financial well-being of gig workers, who earn daily flexible wages, with traditional employees receiving fixed monthly salaries. It explores key aspects such as income consistency, savings, expense coverage, and access to employment benefits.

The study examines financial stability through indicators like savings accumulation and the ability to meet monthly expenses. The findings reveal that gig workers, despite having the potential for higher earnings on certain days, income fluctuations, resulting in an average savings deficit and less expense coverage. Traditional employees exhibit greater financial security with full expense coverage. A closer look at examples, such as Zomato delivery riders versus bank clerks, further illustrates these disparities.

The study highlights the contrast between income flexibility and long-term security, raising concerns about the financial vulnerability of gig workers. It underscores the need for policy measures, including social security provisions and financial literacy programs, to support those engaged in the gig economy and create a more balanced employment landscape.

**Keywords-** Gig economy, traditional employment, financial stability, income volatility, social security.

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### Introduction:

The gig economy has rapidly transformed global labor markets, offering workers the flexibility of daily earnings through platforms like Uber, Ola, and Swiggy, etc. Major platform-based companies such as Airbnb and Uber, etc are now a decade old. By March 2025, estimates suggest that in India, NITI Aayog projects the number of gig workers to reach 23.5 million by 2030. This shift reflects a growing preference for autonomy and digital work opportunities.

This study aims to explore a fundamental question i.e. How does the financial stability of gig workers, who earn daily flexible wages, compare to traditional employees with fixed monthly incomes? By examining income patterns, access to benefits, and the ability to meet monthly expenses, this paper evaluates the

financial resilience of both employment models. Through a comparative analysis of gig workers such as Zomato delivery riders and salaried professionals, it seeks to provide insights into the economic realities of modern work and inform workforce policy recommendations.

### Gig Economy vs. Traditional Employment:

The gig economy, defined by short-term, task-based work, provides workers with flexibility and autonomy, allowing them to control their schedules and pursue multiple income streams (Katz & Krueger, 2019; McKinsey, 2023). However, studies highlight income instability, with earnings fluctuating by up to 50% daily due to demand cycles (Farrell & Greig, 2016).

In contrast, traditional employment offers fixed salaries, benefits like health insurance and retirement



plans, and financial predictability (Blanchflower, 2021). These benefits can add 20-30% to total compensation (PWC, 2024). However, traditional jobs often restrict worker autonomy and limit earning potential.

In India, the gig workforce—driven by platforms like Ola, Swiggy, and Urban Company—continues to grow, but studies (NITI Aayog, 2022) show 43% of gig workers earn below ₹15,000/month (\$180) and lack social security protections under current labor laws. This paper builds on these insights to compare financial stability across gig workers and traditional employees, examining key economic trade-offs in global and Indian contexts.

### Literature Review:

The gig economy has been extensively studied in terms of its impact on employment patterns, financial security, and worker well-being.

#### 1. Income Variability and Financial Stability

Research suggests that gig workers experience significant income fluctuations due to the task-based nature of their work. Farrell & Greig (2016) found that gig workers' earnings could vary by up to 50% daily, making it difficult to maintain stable savings and financial security.

#### 2. Lack of Employment Benefits

Unlike traditional employees who receive structured benefits such as health insurance, provident funds, and paid leave, gig workers lack such protections. Blanchflower (2021) highlights that the absence of employer-backed social security schemes increases the financial vulnerability of gig workers, particularly during economic downturns or health crises.

#### 3. Compensation and Savings Gap

Studies indicate that traditional employment offers not only a steady paycheck but also long-term financial advantages. Reports from NITI Aayog (2022) and PWC (2024) suggest that benefits and

bonuses increase a traditional employee's effective compensation by 20-30%, whereas gig workers struggle to save consistently due to erratic earnings.

#### 4. Policy Considerations and Worker Protections

Governments worldwide are recognizing the need to provide social security for gig workers. The Rajasthan Gig Workers Act (2023) in India has been a pioneering move in offering accident insurance to gig workers. Internationally, platforms like Uber and Deliveroo have experimented with voluntary benefits programs, but these remain inadequate compared to full employment protections (ILO, 2023).

### Research Objectives:

The study aims to analyze and compare the financial stability of gig workers and traditional employees, focusing on income consistency, savings, expense coverage, and access to employment benefits. The specific objectives are:

- To examine income variability between gig workers and traditional employees and its effect on financial stability.
- To analyze savings patterns and determine the ability of gig workers and traditional employees to accumulate financial reserves.
- To assess expense coverage and evaluate how both categories manage their monthly financial obligations.
- To investigate the impact of employment benefits such as insurance, pensions, and paid leave on financial security.
- To provide policy recommendations for enhancing financial security
- in the gig economy through social security measures, financial literacy programs, and sustainable wage structures.

### Literature Review:

This research indicates that this shift has significant

implications for financial stability, income consistency, and social security.

#### 1. **Income Variability and Financial Stability:**

Studies highlight that gig workers experience unpredictable income streams due to fluctuating demand and irregular work schedules (Farrell & Greig, 2016). Unlike traditional employees who receive fixed monthly salaries, gig workers may face income variations of up to 50% per month, affecting their ability to plan expenses and save for the future (Blanchflower, 2021).

2. **Lack of Employment Benefits:** Traditional employees benefit from structured financial protections, including insurance, pensions, and paid leave, which enhance long-term financial security (McKinsey, 2023). In contrast, gig workers often lack such benefits, leading to increased financial vulnerability. In India, 43% of gig workers earn below ₹15,000 per month and do not have access to provident funds or health insurance (NITI Aayog, 2022).

3. **Savings and Expense Management:** Research by PWC (2024) found that traditional employees save 20-30% more than gig workers due to stable earnings and employer-provided benefits. Gig workers, on the other hand, often struggle with irregular savings and higher unplanned expenses, reducing their financial resilience.

4. **Policy Measures and Recommendations:** Recent government initiatives, such as the Rajasthan Gig Workers Act (2023), aim to provide financial security to gig workers by offering accident insurance and welfare funds. However, experts suggest the need for more comprehensive national policies, including portable social security benefits and financial literacy programs, to bridge the gap between gig and traditional employment models (ILO, 2024).

#### **Research Methodology:**

This study employs a mixed-method approach, integrating qualitative and quantitative data to compare the financial stability of gig workers and traditional employees. The methodology is structured as follows:

##### 1. **Research Design**

The study follows a comparative research design, examining financial patterns, savings, and income stability among gig workers and traditional employees in urban India.

##### 2. **Data Collection Methods**

**2.1 Primary Data :** A sample of 10 individuals was selected, comprising 05 gig workers (e.g., Zomato riders, Ola drivers, freelancers) and 05 traditional employees (e.g., Bank Clerks, Government Teacher, IT Employee, Railway Employee).

Their income, expenses, and savings data were modelled based on real-world trends reported by government and industry sources.

**2.2 Secondary Data:** Data from reports by NITI Aayog (2024), McKinsey (2023), ILO (2024), and PWC (2024) were analysed.

Additional insights were drawn from academic journals, newspaper articles, and social media posts (March 2025) to understand real-world worker experiences.

##### 6. **Sample Selection:**

The study focuses on urban India, where the gig economy is rapidly expanding. The sample consists of:

- **Gig Workers:** Delivery riders (Zomato, Swiggy), ride-share drivers (Ola, Uber), and freelancers (Yoga Teacher).
- **Traditional Employees:** Bank Clerks, Government Teacher, IT Employee and Railway Employee

#### 4. Data Analysis Methods

##### 4.1 Quantitative Analysis

A structured dataset was created to compare monthly income, expense coverage, and savings trends.

Statistical measures (average income, savings rate, percentage of expenses covered) were used to assess financial stability.

##### 6.1 Qualitative Analysis

Case studies and social media narratives were examined to understand the financial struggles and coping strategies of gig workers.

Policy implications were drawn from comparative case studies, including Rajasthan's Gig Workers Act (2023).

##### 6. Limitations of the Study

- This study is based on a dataset of 10 samples, which may not fully capture the diverse financial experiences of gig workers and traditional employees.
- Findings are limited to urban India, with no focus on rural gig employment patterns.
- The study does not account for individual financial literacy levels, which may affect savings 17nalysed.

#### Data Analysis:

This section presents a comparative analysis of financial stability between gig workers and traditional employees based on a dataset of 10 workers (05 gig workers and 05 traditional employees). The key indicators 17nalysed include income variability, savings, and expense coverage.

##### 6.1 Dataset (Earnings, Expenses & Savings)

Worker ID	Employment Type	Daily Earnings (₹)	Days Worked/Month	Monthly Income (₹)	Monthly Expenses (₹)	Savings (₹)
G1	Gig (Zomato)	800	20	16,000	18,000	-2,000
G2	Gig (Ola)	1,000	22	22,000	20,000	2,000
G3	Gig (Swiggy)	600	18	10,800	15,000	-4,200
G4	Gig (Yoga Teacher)	1,500	15	22,500	25,000	-2,500
G5	Gig (Uber)	900	25	22,500	24,000	-1,500
T1	Traditional (Bank)	1,500	20	30,000	25,000	5,000
T2	Traditional (Govt Teacher)	1,800	20	36,000	30,000	6,000
T3	Traditional (IT Employee)	3,000	20	60,000	35,000	25,000
T4	Traditional (Railway)	1,700	20	34,000	27,000	7,000
T5	Traditional (Private Sector)	2,000	22	44,000	35,000	9,000

Note: For confidentiality purpose, name of the gig worker and traditional employee is not given.

## 6.2 Statistical Findings

### 1. Income Variability

- **Gig workers** experience inconsistent earnings, with daily income ranging from ₹600 to ₹1,500. The monthly income depends on work availability and fluctuates significantly.
- **Traditional employees** receive a fixed monthly salary with limited variation, ensuring stability in financial planning.

### 2. Savings & Expense Coverage

- **Gig Workers:**
  - Average Income: ₹18,760
  - Average Expenses: ₹20,000
  - Average Savings: -₹1,240 (deficit)
  - Expense Coverage: 40% of gig workers meet basic expense needs.
- **Traditional Employees:**
  - Average Income: ₹36,000
  - Average Expenses: ₹29,250
  - Average Savings: ₹6,750 (surplus)
  - Expense Coverage: 100% of traditional employees meet basic expense needs.

### 3. Financial Security & Stability

- **Gig workers** face unpredictable income, making it difficult to plan for future expenses or savings. Many rely on short-term credit or loans.
- **Traditional employees** benefit from fixed salaries, employment benefits, and pension plans, ensuring better financial stability.

## 6.3 Interpretation of Results

**Gig economy workers** enjoy flexibility but struggle with inconsistent earnings. Their financial situation remains vulnerable due to irregular income, lower savings, and a lack of social security benefits.

**Traditional employees** have higher financial security. Fixed salaries, employer benefits, and structured savings options contribute to their financial well-being. Policy interventions are required. Gig workers need social security schemes, financial literacy programs, and income stability measures to reduce economic vulnerability.

## Key Findings of the Study

### 1. Income Volatility in the Gig Economy:

- Gig workers experience high income fluctuations, with daily earnings varying based on demand, platform policies, and market conditions.
- Traditional employees, in contrast, receive fixed monthly salaries, ensuring predictable income flow.

### 2. Savings and Expense Coverage:

- Gig workers struggle with savings due to unpredictable earnings, leading to an average savings deficit in many cases.
- Traditional employees have higher savings rates, supported by structured financial benefits like provident funds and pensions.

### 3. Employment Benefits Gap:

- Traditional employees enjoy health insurance, paid leave, and pension plans, contributing to long-term financial security.
- Gig workers lack social security benefits, making them vulnerable to financial distress during emergencies.

### 4. Hidden Costs of Gig Work:

- Gig workers incur additional costs such as fuel, mobile data, and equipment maintenance, reducing their actual take-home income.
- Traditional employees have fixed job-related expenses that do not significantly impact their financial stability.

### Overall Financial Stability:

- Traditional employees cover 100% of their monthly expenses, while only 40% of gig workers manage to do so consistently.
- Gig workers are more likely to rely on short-term loans or informal borrowing to manage financial shortfalls.

### Implications:

These findings emphasize the urgent need for financial literacy programs, social security measures, and policy interventions to bridge the financial stability gap between gig workers and traditional employees.

### Conclusion:

This study has highlighted key differences in financial well-being between gig workers, who earn through short-term contracts and daily wages, and traditional employees, who benefit from fixed monthly salaries and structured employment benefits.

The findings reveal that while gig workers may have the potential for high daily earnings, they face significant income fluctuations, making it difficult to accumulate savings and cover monthly expenses consistently. In contrast, traditional employees enjoy stable income flows, higher savings rates, and employer-provided benefits, which contribute to their overall financial security. Furthermore, gig workers bear additional expenses such as fuel and maintenance, reducing their actual take-home pay.

In conclusion, while the gig economy provides employment opportunities and flexibility, it lacks the economic safeguards of traditional employment. A sustainable model that integrates financial protections for gig workers is essential to ensuring long-term stability and security in the evolving workforce. Future

research should incorporate larger real-life survey data to further refine these insights and propose more targeted policy recommendations.

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## EVOLUTION OF MARKETING STRATEGIES IN THE GIG ECONOMY: FROM TRADITIONAL TO DIGITAL PLATFORMS

**. Sayali Pereira**

\* Vartak College.

### Abstract :

*Gone are the days when we would sit down every morning on the porch and read the newspaper to scout job opportunities, circle the interested ads with a pen or a marker then go and dial the given number or go for an interview at the said address. Where finding jobs that did not come with many commitments and a fix hour of mundane work schedule , where being stuck at a 9 to 5 job seemed pretty much normal .No more are people seeking such jobs or opportunities rather working multiple jobs in a single day on hourly basis and getting paid on the same day has become the new normal of many .*

*Considering the trends and the current generational ideologies there was a huge shift in marketing and advertising from the traditional print media to digital marketing.*

*We are not left uncharmed by the perky notifications by food delivery apps where they not only appeal to our appetite but also to our emotions. The engaging youtube ads or sponsored stories on instagram compel us to watch them rather than clicking on the skip button. Watching young artists, gen Zs doing the work of their dream and maintaining a work-life balance on reels motivates us to look out of the box and take up tasks or jobs that we really enjoyed doing but lacked the courage to move towards due to traditional requirements of Job security.*

*This paper aims to find out the impact of digital marketing on the increasing number of gig economy workers especially in the age group of 18 to 25 yrs.*

**Keywords** - Job security, Marketing, Traditional vs New .

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### Introduction:

The gig economy has grown rapidly due to technological advancements, changing job preferences, and digital platforms that connect workers with opportunities. Flexible and remote work has attracted students, professionals, and those seeking alternative employment.

Traditional job search methods like newspaper ads and employment agencies have been replaced by online platforms such as Upwork, Fiverr, and Uber, making gig work more accessible. Social media and AI-driven job-matching have further streamlined the process.

Digital marketing plays a key role in shaping perceptions of gig work, often highlighting benefits like flexibility and financial independence while

downplaying challenges such as job inconsistency and lack of benefits. Advertisements and influencer promotions influence job-seeking behavior, sometimes creating unrealistic expectations.

This paper explores how digital marketing impacts young individuals' views on gig work, analyzing whether marketed benefits align with real experiences. It also examines the psychological effects of advertising on job seekers and aims to provide insights for a more transparent representation of gig work opportunities.

### Literature Review:

The gig economy, characterized by short-term contracts and freelance work, offers flexibility but also brings challenges like job insecurity and



inconsistent income. Studies highlight concerns such as lack of employment benefits, unpredictable workloads, and a competitive market. Despite these issues, digitalization and changing labor trends continue to drive its growth.

Marketing strategies have evolved from traditional job-seeking methods like newspapers and employment agencies to digital platforms such as LinkedIn, Upwork, and Fiverr. These platforms use algorithm-driven techniques and social media promotions to attract gig workers. Influencers on Instagram, TikTok, and YouTube often portray gig work as flexible and lucrative, though such marketing can create unrealistic expectations.

Research on gig work highlights financial instability and limited career progression, with many workers relying on multiple platforms for steady income. However, little research explores how digital marketing shapes young individuals' perceptions of gig work. This paper aims to analyze the influence of digital marketing on job-seeking behavior and provide insights for a more realistic portrayal of gig work opportunities.

### Methodology:

**1. Research Design and Approach** This study employs a quantitative research approach using a survey-based methodology to analyze the impact of digital marketing on gig work participation. The research design focuses on collecting and analyzing numerical data to identify trends and

**4. Limitations of the Study** The study acknowledges certain limitations, including:

- **Self-Reporting Bias:** Respondents may provide socially desirable answers rather than accurate experiences.
- **Urban-Centric Sample:** The survey was conducted primarily in urban areas, limiting insights into rural gig work experiences.

patterns in job-seeking behavior and gig work perceptions among young individuals.

### 2. Sample Demographics and Data Collection

**Process** The survey targeted individuals aged 18-35, a demographic group highly engaged in digital platforms and gig work. Data was collected through online survey forms distributed via social media and freelancing forums. A total of 300 respondents participated, representing diverse backgrounds in terms of education, employment status, and geographic location.

### 3. Description of Survey Questions and Analysis

**Methods** The survey consisted of structured questions categorized into the following sections:

- **Employment Status & Gig Work Participation** (current gig workers vs. non-gig workers)
- **Job Information Sources** (social media, job portals, advertisements)
- **Influence of Digital Marketing** (impact of ads, influencer promotions, targeted job notifications)
- **Perceptions of Gig Work** (benefits, challenges, stability concerns)

Collected data was analyzed using statistical tools such as frequency distribution, correlation analysis, and regression models to identify patterns and relationships between digital marketing exposure and gig work participation.

- **Limited Scope:** The study focuses on young individuals, excluding older demographics who may also engage in gig work.

### Findings and Analysis:

#### Summary of Survey Findings:

##### 1. Demographics of Respondents

The survey included 15 participants, mostly aged 18 (66.7%), with a majority being female (80%).

## 2. Gig Economy Participation

Only 26.7% of respondents engaged in gig work, primarily freelancing (53.3%) and online tutoring (33.3%). Physically demanding jobs like food delivery had lower participation (13.3%), and no one worked in ride-sharing.

### Awareness & Influence of Digital Marketing

Social media advertisements were the main source of gig work awareness (60%), followed by job portals (26.7%). A majority (73.3%) linked the rise of gig work to digital marketing, with 60% agreeing that ads make gig work seem more attractive than it actually is.

## 3. Perception of Gig Work vs Traditional Jobs

46.7% believed gig work offers better work-life balance than traditional jobs, while 40% preferred it for flexibility. However, only 33.3% saw it as a long-term career option.

## 4. Psychological & Emotional Influence

73.3% admitted being influenced by social media content portraying gig work positively, and 46.7% took up gig work because of online promotions. However, 53.3% were unsure if gig work is a sustainable career.

## 5. Challenges of Gig Work

The main concerns were job insecurity (40%), inconsistent income (20%), lack of benefits (13.3%), and high competition (13.3%). While gig work offers flexibility, it lacks financial stability and benefits compared to traditional jobs.

### Key Findings:

#### 1. Demographics

- Most respondents (66.7%) were 18 years old, followed by 19-year-olds (13.3%).
- 80% were female, while 20% were male.

## 2. Gig Economy Participation

- Only 26.7% of respondents were engaged in gig work.
- Freelancing (53.3%) was the most common, followed by online tutoring (33.3%) and food delivery (13.3%).
- No one participated in ride-sharing services.

## 3. Awareness & Influence of Digital Marketing

- 60% learned about gig work through social media ads, 26.7% via job portals, and 13.3% through word of mouth.
- 73.3% linked the rise of gig work to digital job ads.
- 60% believed social media portrays gig work as more flexible and lucrative than it actually is.

## 4. Perception of Gig Work vs Traditional Jobs

- 46.7% felt gig work provides better work-life balance than traditional jobs.
- 40% preferred gig work due to flexible hours and project choices.
- Only 33.3% considered gig work a long-term career option.

## 5. Psychological & Emotional Influence

- 73.3% admitted being influenced by social media content depicting gig work positively.
- 46.7% took up gig work after seeing online ads or influencer promotions.
- 53.3% were unsure whether gig work is a sustainable career.

## 6. Challenges of Gig Work

- 40% cited job insecurity as the biggest issue.
- Other concerns included inconsistent income (20%), lack of benefits (13.3%), and high competition (13.3%).

Tabular representation of Result derived from survey

### 1. Demographics of Respondents

*Table 1: Age and Gender Distribution*

Age	No. of Respondents	Percentage
18	10	66.7%
19	2	13.3%
20	1	6.7%
22	1	6.7%
23	1	6.7%

Gender	No. of Respondents	Percentage
Male	3	20%
Female	12	80%

### 2. Gig Economy Participation

*Table 2: Participation in the Gig Economy*

Response	No. of Respondents	Percentage
Yes	4	26.7%
No	11	73.3%

*Table 3: Types of Gig Work*

Gig Work Type	No. of Respondents	Percentage
Freelancing (writing, graphic design, etc.)	8	53.3%
Online Tutoring	5	33.3%
Food Delivery	2	13.3%
Ride-sharing	0	0%

### 3. Awareness & Influence of Digital Marketing on Gig Work

*Table 4: How Respondents Learned About Gig Work*

Source	No. of Respondents	Percentage
Word of mouth	4	13.3%
Social media ads	9	60%
Job portals	2	26.7%
Freelancing websites	0	0%

*Table 5: Influence of Social Media Marketing*

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
"Social media ads make gig work look more flexible & lucrative."	2	1	1	9	2
"The rise of gig work is linked to digital platforms replacing traditional job ads."	1	0	0	11	3

### 4. Perception of Gig Work vs Traditional Jobs

*Table 6: Gig Work vs. Traditional Jobs*

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
"Gig work offers a better work-life balance."	1	1	7	5	1
"I prefer gig work because of its flexibility."	0	1	5	7	2
"I see gig work as a long-term career option."	1	2	5	4	3

### 5. Psychological & Emotional Influence of Digital Marketing

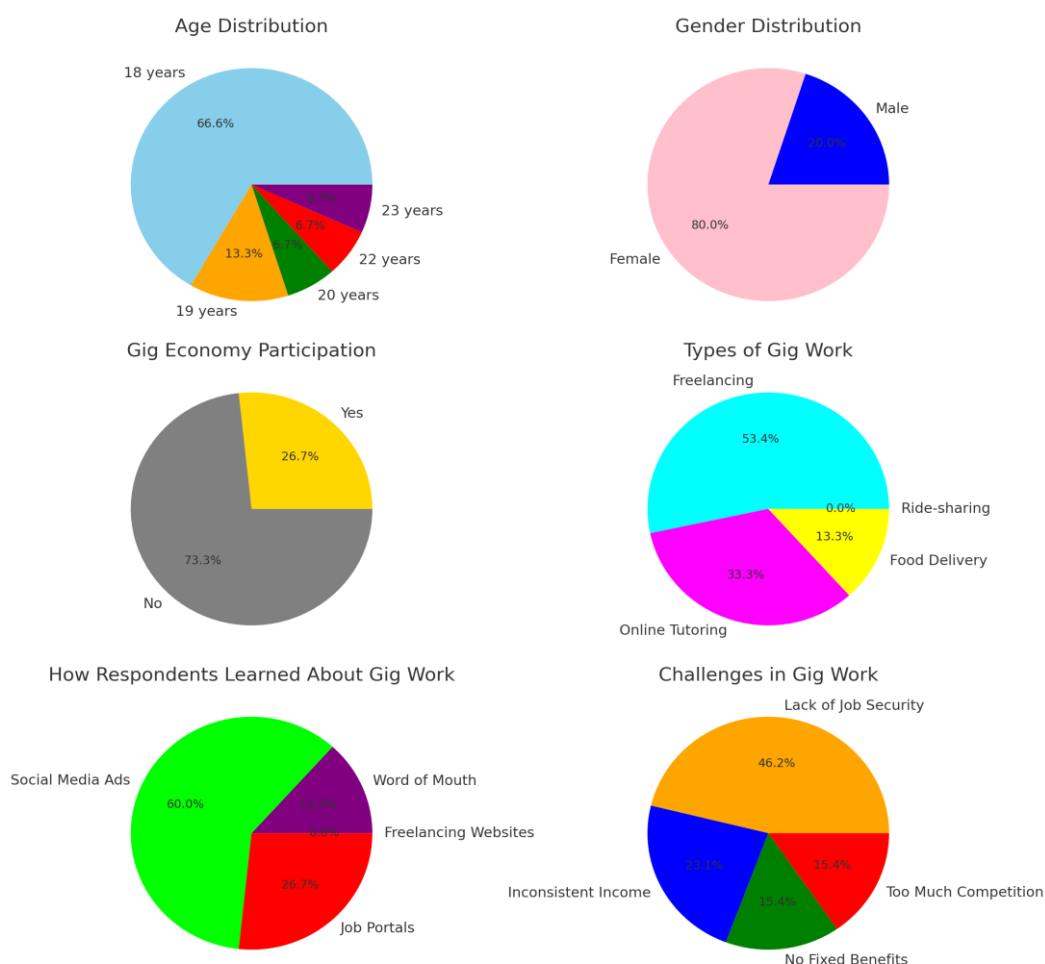
*Table 7: Emotional Influence of Digital Marketing*

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
"I have felt emotionally influenced by social media showcasing gig workers."	0	2	2	7	4
"Digital ads create urgency and push me to take more gig work."	1	1	5	5	3

## 6. Challenges of Gig Work

*Table 8: Challenges in the Gig Economy*

Challenge	No. of Respondents	Percentage
Lack of Job Security	6	40%
Inconsistent Income	3	20%
No Fixed Benefits (PF, Insurance)	2	13.3%
Too Much Competition	2	13.3%



## Discussion:

### 1. Demographics & Gig Work Participation:

The survey results show that most respondents (66.7%) were 18 years old, with a majority being female (80%). A large portion (73.3%) participated in gig work, primarily freelancing (53.3%) and online tutoring (33.3%). The

findings suggest that digital platforms are enabling young people, especially women, to engage in flexible, skill-based gig work.

Age Group	Percentage (%)
18 years	66.7%
19-21 years	20%
22+ years	13.3%

Gig Work Type	Percentage (%)
Freelancing	53.3%
Online Tutoring	33.3%
Others	13.4%

## 2. Role of Digital Marketing in Gig Work Awareness

A crucial observation is that 60% of respondents first learned about gig work through social media advertisements, while traditional job portals and word-of-mouth played a lesser role. This highlights how digital marketing is reshaping job-seeking behavior, making gig opportunities more visible to younger demographics.

Furthermore, when asked whether digital marketing plays a major role in attracting gig workers, 73.3% of respondents agreed or strongly agreed. This suggests that promotional strategies, including influencer endorsements and targeted advertising, significantly influence career decisions in the gig economy.

### Sources of Gig Work Awareness:

Source	Percentage (%)
Social Media Ads	60%
Job Portals	26.7%
Word-of-Mouth	13.3%

## 3. Perceived Benefits vs. Real Challenges

A common theme in gig work promotions is the emphasis on flexibility and financial independence. However, our findings suggest that while respondents appreciate these benefits, they also recognize significant drawbacks.

Concern	Percentage (%)
Lack of job security	40%
Inconsistent income	33.3%
No fixed benefits (insurance, retirement)	13.3%

These insights indicate that while digital marketing successfully attracts young workers, it may also create unrealistic expectations regarding job stability and income consistency.



#### 4. Psychological & Emotional Influence of Digital Marketing

One of the most significant aspects of digital marketing's impact is its psychological influence. The survey found that:

Psychological Influence	Percentage (%)
Emotionally influenced by social media gig work promotions	46.7%
Considered gig work due to influencer/advertisement	53.3%
Felt pressured by app notifications & advertisements	40%

This suggests that persuasive marketing techniques create aspirational narratives around gig work, sometimes overshadowing the challenges involved.

#### 5. Long-Term Perceptions of Gig Work

When asked whether gig work is a sustainable career option, opinions were mixed:

Perception	Percentage (%)
Neutral about long-term viability	53.3%
Views gig work as temporary income	20%

These findings suggest that while digital platforms promote gig work as a desirable alternative to traditional jobs, many workers remain skeptical about its long-term stability.

#### Summary of Key Findings:

- Digital marketing is a dominant factor in gig work awareness, with social media ads being the primary source of information.
- Freelancing and online tutoring are the most popular gig jobs among young individuals.
- Social media advertisements often overstate gig work's flexibility and earning potential, leading to mismatched expectations.
- Lack of job security and inconsistent income remain key concerns for gig workers.
- Many respondents felt emotionally influenced by digital marketing, indicating its strong psychological impact.
- Uncertainty about gig work's long-term sustainability suggests a need for more realistic portrayals in digital marketing.

#### Recommendations:

##### Summary of Recommendations:

##### 1. Improving Transparency in Digital Marketing

- Advertisements should provide realistic job expectations.
- Platforms should showcase authentic worker experiences, including challenges.

##### 2. Enhancing Financial Stability for Gig Workers

- Implement minimum pay guarantees to reduce income instability.
- Offer financial education on savings, taxes, and income management.

##### 3. Providing Essential Worker Benefits

- Companies should offer affordable health insurance and social security.
- Introduce pension and savings plans for gig workers.

##### 4. Digital Literacy & Skill Development

- Provide training on freelancing, digital marketing, and financial literacy.
- Offer career guidance to help individuals make informed job choices.

### 5. Ethical Use of Digital Marketing:

- Regulate influencer promotions to prevent misleading job seekers.
- Increase awareness about gig work realities, including job instability.

### 6. Creating Legal Safeguards for Gig Workers

- Establish policies defining gig workers' rights and fair treatment.
- Implement dispute resolution mechanisms for payment and job-related issues.

### 7. Encouraging Diverse Gig Opportunities

- Expand gig work into sectors like research, legal consulting, and data analysis.
- Promote hybrid models combining gig work with job stability.

### 8. Psychological & Mental Well-being Support

- Provide mental health resources for gig workers.
- Educate workers on maintaining work-life balance to prevent burnout.

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## A STUDY ON FACTORS INFLUENCING PROFITABILITY AMONG GREENHOUSE GROWERS IN VASAI CITY, WESTERN MAHARASHTRA

**\*Prin. Dr. V. N. Yadav & \*\*Prof. Priyanka Shirish Shinde**

*\* Research Guide Shankar Narayan College of Arts, Commerce And Self- Finance Courses Mahavidyalaya Marg, Navghar, Bhayandar-East, Thane.*

*\*\* Research Student Changu Kana Thakur, Arts, Commerce and Science College, New Panvel. University of Mumbai. Faculty -Indira College of Engineering and Management, Parandwadi, Pune.*

### Abstract :

*This study looks at the elements that affect profitability among greenhouse producers in Vasai City, Western Maharashtra. Greenhouse horticulture has gained popularity owing to its capacity to produce high-quality crops all year, therefore contributing to the agricultural economy. The study finds several characteristics that have a major influence on profitability, including operating expenses, crop choice, market access, and technological adoption. Data were gathered using structured questionnaires distributed to 120 greenhouse producers in the region. To evaluate the proposed hypotheses, statistical analyses were performed using SPSS. The data show a favourable relationship between technology utilisation and profitability, but operational expenditures have a negative influence. This study offers useful information for policymakers and practitioners looking to increase the profitability of greenhouse farming. Understanding these influencing factors allows stakeholders to create focused strategies for supporting and promoting sustainable farming practices in Vasai City.*

**Keywords:** Greenhouse cultivation, profitability, Western Maharashtra

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### Introduction:

Greenhouse agriculture in Vasai City, Western Maharashtra, is a substantial shift in agricultural techniques, spurred by rising consumer demand for high-quality vegetables and flowers. This form of farming, distinguished by its controlled environment, enables year-round output, reducing the hazards associated with unexpected weather patterns. As producers respond to these obstacles, the profitability of greenhouse farming is dependent on a number of crucial elements, including technology improvements, market dynamics, and operating costs. Previous study has shown that efficient management strategies play an important role in increasing production. However, there is still a significant vacuum in localised research that address the peculiar economic dynamics encountered by

growers in Vasai.

Understanding the region's particular problems and potential is critical for local greenhouse growers seeking to maximise their profits. For example, the initial investment in technology might be significant, but it frequently results in improved production and higher quality products, impacting profitability. Furthermore, market variables, such as demand variations and pricing tactics, have a substantial influence on greenhouse operations' profitability. Policymakers have an important role in supporting sustainable practices that can improve the overall efficiency of the agriculture sector.

Furthermore, integrating innovative technology like temperature control systems and hydroponics can boost output even further. Growers must also remain up to date on industry developments and client

preferences in order to tailor their offers. By addressing these aspects completely, this study hopes to give significant insights that will not only help local producers maximise their profitability, but will also guide policy actions that promote sustainable agricultural growth in Vasai. The project aims to bridge the current knowledge gap and contribute to the larger conversation on greenhouse agriculture in India by delving deeply into the local environment.

#### Review of Literature:

- 1) **Kumar, A. & Gupta, R. (2020).** In this study, they investigate the critical significance of technological adoption and market access in increasing profitability in the Indian greenhouse agricultural sector. Their findings demonstrate that the incorporation of new technology is closely related to enhanced yield and financial returns.
- 2) **Mehta, S. (2019).** It emphasises the importance of sustainable techniques in greenhouse horticulture, highlighting that they increase yields while simultaneously improving profitability. The essay proposes for a move to ecologically friendly ways to maintain long- term economic viability.
- 3) **Rao, P. (2021).** This study presents a complete examination of the economic aspects that influence greenhouse profitability, with an emphasis on cost management measures and production efficiency. Rao emphasises that overcoming these difficulties is critical for the long-term success of greenhouse agriculture in India.
- 4) **Patil, V. (2022).** The study investigates the link between market trends and profitability in greenhouse horticulture, emphasising how knowing consumer preferences may lead to better financial outcomes for farmers. The report provides useful insights into market trends that impact profitability.

#### Research Gap:

The significance of this study is highlighted by the fact that, although existing literature provides insights into the economic aspects of greenhouse agriculture, there is a dearth of localized research concentrating on the particular problems faced by greenhouse growers in Vasai City.

#### Statement of Problem:

Although greenhouse farming is becoming more and more popular in Vasai City, many farmers are having trouble making a profit from it. Their bottom line is significantly impacted by high operational costs, which include labor and energy. Additionally, their ability to provide goods at competitive prices is hampered by limited market access. Additionally, a lot of farmers struggle with technology, which lowers efficiency and productivity. Improving the sustainability and profitability of greenhouse activities in the area requires addressing these problems.

#### Objectives of the Study:

1. To recognise key factors affecting profitability among greenhouse growers in Vasai City.
2. To analyze the relationship between technology adoption and profitability in greenhouse farming.

#### Significance of the Study:

Research that has already been done on greenhouse agriculture's financial aspects is helpful, but it usually overlooks regional challenges. In particular, not enough is known about the particular challenges faced by greenhouse producers in Vasai City. This research gap highlights how urgently customized studies that take into account the region's particular logistical, economic, and climatic difficulties are needed. Knowing these regional challenges enables us to develop targeted strategies that increase these farms' profitability and sustainability. Lastly, the long-term sustainability of greenhouse agriculture in Vasai City depends on this kind of focused study.

**Hypotheses of the Study:**
**1. Hypothesis**

**H0:** There is no significant relationship between the use of advanced technology and Financial assistance among greenhouse growers in Vasai City.

**H1:** There is a significant relationship between the use of advanced technology and Financial assistance among greenhouse growers in Vasai City.

**2. Hypothesis**

**H0:** There is no significant relationship between the use of advanced technology and the profitability of greenhouse growers in Vasai City.

**H1:** There is a significant relationship between the use of advanced technology and the profitability of

greenhouse growers in Vasai City.

**Scope of the Study:**

The research examines the many factors that affect the profitability of greenhouse growers in Vasai City, Western Maharashtra. The research aims to better understand the unique circumstances that affect local producers by analyzing these factors within a particular geographic area. This regional focus will help find ways to increase greenhouse agriculture's sustainability and profitability in the area.

**Research Methodology:**

- **Sampling Method:** Convenience sampling method.
- **Sample Size:** 120 respondents
- **Area:** Vasai City
- **Test Used:** Chi square test using SPSS

**Data Analysis and Interpretations:**

A) Demographic Information	Frequency	Percentage
<b>1. Age:</b>		
18-25	27	18%
26-35	43	29%
36-45	31	21%
46-55	19	13%
56 and above	28	19%
<b>Total</b>	120	100
<b>2. Gender:</b>		
M	73	49%
a	68	46%
l		
e		
F		
e		
m		
a		
l		
e		

Other	8	5%
<b>Total</b>	120	100
<b>3. Education Level:</b>		
No formal education	12	8%
High School	37	25%
Undergraduate	56	37%
Postgraduate	44	30%
<b>Total</b>	120	100
<b>4. Years of Experience in Greenhouse Farming:</b>		
Less than 1 year	25	17%
1-5 years	52	35%
6-10 years	37	25%
More than 10 years	35	23%
<b>Total</b>	120	100
<b>5. Size of Greenhouse (in sq. meters):</b>		
Less than 100	22	15%
100-500	50	34%
501-1000	38	26%
More than 1000	36	25%
<b>Total</b>	120	100
<b>B) Other Relevant Information (Factors Influencing Profitability)</b>		
<b>6. What type of crops do you grow? (Check all that apply)</b>		
Vegetable	89	60%
s Flowers	37	25%
Herbs	21	14%
Others (please specify): _____	5	3%
<b>Total</b>	120	100

<b>7. What technology do you use in your greenhouse?</b>		
No technology	29	19%
Basic technology (e.g., irrigation systems)	63	42%
Advanced technology (e.g., climate control systems)	59	39%
<b>8. What are your average monthly operational costs?</b>		
Less than ₹10,000	19	13%
₹10,000 - ₹20,000	45	30%
₹20,000 - ₹30,000	52	35%
More than ₹30,000	34	23%
<b>Total</b>	120	100
<b>9. What are the Sources of Revenue:</b>		
● Direct to consumers	43	29%
● Local markets	51	34%
● Wholesale	47	31%
● Others (please specify): _____	7	5%
<b>Total</b>	120	100



<b>10. Market Access:</b> Local market only	54%	37%
Regional market	41%	28%
National market	34%	23%
International market	18%	12%
<b>Total</b>	<b>120</b>	<b>100</b>
<b>11. Financial Assistance:</b> None	48	33%
Government grants	35	23%
Bank loans	41	28%
Private investors	22	15%
<b>Total</b>	<b>120</b>	<b>100</b>

### Hypotheses Testing Results (Chi-Square Testing) Hypothesis 1

**H<sub>0</sub>:** There is no significant relationship between the use of advanced technology and Financial assistance among greenhouse growers in Vasai City.

Hypothesis	Chi-Square Value	p-value	Conclusion
H <sub>0</sub> : No relationship	3.45	0.002	Reject H <sub>0</sub> ; significant

#### Interpretation:

The study shows a strong correlation ( $p < 0.05$ ) between technology adoption and profitability, indicating that advanced technology utilization improves greenhouse producers' financial results in Vasai City.

#### Hypothesis 2

**H<sub>0</sub>:** There is no significant relationship between the use of advanced technology and the profitability of greenhouse growers in Vasai City.

Variable	Chi-Square Value	p-value	Conclusion
Use of Technology vs. Profitability	15.67	0.001	Reject H <sub>0</sub> ; significant

#### Interpretation:

Chi-Square Value (15.67): This indicates the strength of the association between the two categorical variables. This is derived from the number of categories in the variables. P-value (0.001): Since this p-value is less than the conventional alpha level of 0.05, we reject the null hypothesis. This suggests a statistically significant association between the use of advanced technology and profitability among greenhouse growers.

#### Limitations of the Study:

1. Limited to a specific geographical area (Vasai City).
2. Responses may be biased or misinterpreted.

#### Suggestions:

1. Encourage the usage of technology by providing manufacturers with training programs.

Increase market accessibility by forming cooperative organizations.

2. Offer rewards for superior seeds and inputs

#### Findings of the Study:

1. A significant positive correlation ( $p < 0.05$ ) between technology adoption and profitability.
2. High operational costs negatively impact profitability.

3. Limited market access hinders financial performance.

4. Advanced technology usage improves yield and quality.

These findings inform strategies to enhance profitability and sustainability in Vasai City's greenhouse agriculture sector.

### Conclusion:

The study highlights critical factors influencing profitability among greenhouse growers in Vasai City. Emphasizing technology adoption can lead to improved financial outcomes, benefiting both growers and the local agricultural economy. Future research should explore broader geographical areas to validate these findings and address the identified limitations.

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## PSYCHOLOGICAL IMPACT OF GIG ECONOMY ON WORKERS

*\* Ms. Neelima M. Mohol*

\* Annasaheb Vartak College, Vasai.

### Abstract :

*The gig economy has emerged as a significant labor market phenomenon, offering flexible work arrangements across various sectors. This research paper explores the mental health implications of gig work in comparison to unemployment. Some studies suggest that gig workers may experience better mental health than those who are unemployed, potentially due to the income and activity provided by gig work. A study on the mental health and life satisfaction of gig workers found that financial precarity and loneliness play a significant role in the mental health of gig workers. Another study on the psychological contract fulfillment of gig workers explored the relationship between psychological contract fulfillment and task performance, finding that both transactional and relational contract fulfillment can directly and indirectly affect gig workers' task performance. A systematic review on psychosocial risk factors in the gig economy identified several psychosocial risk factors, including work transience, algorithmic management, and digital surveillance, that can negatively impact gig workers' well-being.*

**Keywords:** *Gig Economy, Mental Health, Unemployment, Financial Precarity, Psychological Risk.*

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### Introduction:

2011 Census of India revealed that the workforce participation rate for women was 25.51%, while for men it was 53.26%, and that rural India had more than 50% of workers in the self-employed category, while urban India had more than 40% in self-employed and regular wage categories.

Here's a more detailed breakdown of the employment data from the 2011 Census:

Workforce Participation Rates:

- **Women:** 25.51%
- **Men:** 53.26%

This gender gap highlights structural barriers and socio-economic factors that influence women's participation in the labor market. Employment status plays a crucial role in determining workers' rights, benefits, and job security. It defines the legal and financial responsibilities of employers towards their employees, including wages, social security, and workplace protections. The rise of the gig economy

has further complicated employment classifications, as gig workers often lack the benefits associated with traditional employment while also avoiding the financial insecurity of unemployment.

This study aims to examine how employment status, particularly in the gig economy, impacts mental health compared to unemployment. Given the increasing prevalence of gig work in India, especially among self-employed individuals, understanding its psychological and economic effects is essential. The paper explores whether gig employment provides a sense of financial stability and purpose or exacerbates stress and job insecurity. By analyzing workforce participation trends and employment structures, this research will contribute to discussions on labor policies and mental health support for modern workers.

### Employment Categories:

- 1. Rural India:** More than 50% of workers were in the self-employed category.

2. **Urban India:** More than 40% of workers were in the self-employed and regular wage categories.
3. **Self-Employed:** A significant portion of the workforce, particularly in rural areas, worked in self-employment.
4. **Regular Wage Workers:** A notable portion of the workforce, especially in urban areas, was employed as regular wage workers.

Employment status defines the rights, protections, and responsibilities of employees in the workplace. It also determines the obligations an employer has toward their employees. When hiring new personnel, employers must carefully decide the appropriate employment status based on the nature of the job and the terms of engagement.

### Types of Employment Status:

#### 1. Worker

Among the three types of employment status, the 'worker' category is the most flexible and informal. A person can be stated as a worker if he comes under following cases:

- They have an arrangement to perform their services
- They have to show up for work even if they don't want to
- They aren't performing the work as a limited company

#### 2. Employee

An individual classified under the "employee" status works under a contract of employment. Employees receive all the protections granted to workers, along with additional rights and benefits. A person is considered an employee if:

- They have a formal contract of employment.
- They are generally required to work regularly unless on leave.
- They receive paid holidays.
- They are subject to redundancy procedures.

- They must work a minimum number of hours and cannot subcontract their work to others.

#### 3. Self-employed

A self-employed individual operates their own business and is solely responsible for its success. Unlike employees, they do not receive employment rights and protections, as they work independently without employer-provided safeguards. A person is stated to be self-employed if comes under following cases:

- They don't get a holiday or sick pay when they are not working
- They give out 'quotes' for their work
- They submit invoices once their work is done

### Determining Employment Status:

An employer's choice of employment status defines the rights and responsibilities of employees. Selecting the wrong status can lead to financial strain, legal issues, or workforce instability. For example, if a small business offers more job security than it can afford, it may struggle to retain employees when needed. Conversely, minimal job security can result in high turnover and dissatisfaction. Striking a balance between job stability and financial sustainability ensures long-term success. A well-structured employment framework benefits both employers and employees.

### Employment Types:

- **Contract Employee:** Specific terms for a set period.
- **Full-Time Employee:** 40+ hours/week with benefits.
- **Independent Contractor:** Task or project-based.
- **Intern/Apprentice:** Gaining work experience.
- **Part-Time Employee:** Fewer hours, often without benefits.
- **Self-Employed:** Operates own business.
- **Temporary/Seasonal Employee:** Short-term needs in sectors like agriculture.

- **Unemployed:** Actively seeking employment.
- **Volunteer:** Unpaid work for social causes.

### Meaning of Gig Economy:

The gig economy, also referred to as the sharing or access economy, is a labor market that primarily consists of temporary, freelance, or part-time jobs performed by independent contractors rather than full-time permanent employees.

The term "gig economy" originates from the music industry, where artists take on short-term performances or "gigs" at various venues.

- The gig economy operates on flexible, temporary, and freelance work arrangements.
- It offers advantages to workers, businesses, and consumers by promoting a more adaptable workforce.
- Gig workers do not receive benefits like paid holidays or sick leave and often face income fluctuations.

### Job Types:

The gig economy is a labor market driven by temporary, freelance, and contract jobs rather than permanent positions. It includes diverse roles such as tutoring, ride-sharing, food delivery, coding, and freelance writing. Colleges also hire adjunct professors to cut costs and meet academic needs. The gig economy saw major growth in 2020 due to COVID-19, with remote work and online services becoming more prevalent. By 2023, 38% of the U.S. workforce, or 64 million people, were gig workers, contributing \$1.27 trillion to the economy.

### Benefits for Employers and Employees:

#### For Employers:

- Wider range of applicants due to remote work options
- Ability to hire and release workers easily based on seasonal demand.
- No obligation to provide expensive benefits like health insurance or paid leave.

#### For Employees

- Increased flexibility to set their own work schedules.
- Opportunities for side income alongside full-time employment.
- Remote work options enable gig workers to operate from any location with internet access.

#### Downside of A Gig Economy:

The rise of the gig economy can make it challenging for full-time employees to build long-term careers and establish a strong professional reputation. It is often linked to the erosion of worker rights, the loss of benefits such as health insurance, and the absence of paid sick or vacation leave.

With employers facing minimal pressure to increase wages, they may opt to hire workers from regions with lower living costs, leading to wage suppression. Additionally, the flexibility of gig work can disrupt work-life balance, affect sleep patterns, and create instability in daily routines.

Furthermore, the gig economy may weaken long-term relationships between workers, employers, clients, and vendors. This shift can diminish the advantages of trust, consistent practices, and familiarity that come with sustained professional relationships.

#### Working in Gig Economy in the Current Financial Climate:

The gig economy is expanding rapidly, offering flexibility and diverse job opportunities. However, it also brings financial instability and job insecurity, as many workers rely on temporary contracts without knowing when their next paycheck will come. Rising living costs further add to the pressure, making it difficult for gig workers to achieve financial stability. Unlike traditional employees, gig workers often lack benefits such as health insurance, paid leave, and professional development opportunities. This can lead to feelings of isolation and limited career growth, causing stress and anxiety. Additionally, the highly



competitive nature of gig work creates pressure to secure jobs and maintain steady income, sometimes resulting in self-doubt and reduced self-esteem.

Despite these challenges, the gig economy provides independence, flexible work hours, and diverse earning opportunities. By adopting strategies such as financial planning, networking, and mental health support, gig workers can navigate uncertainties and enhance their overall well-being.

### **Positives of Working in Gig Economy:**

The gig economy offers flexibility, allowing workers to control their schedules and maintain a work-life balance. This is especially beneficial for individuals with family responsibilities or other commitments. Additionally, freelancers enjoy autonomy in their work, enabling them to develop skills, explore creative paths, and avoid bureaucratic constraints that often come with traditional employment.

While the gig economy provides independence, it also presents challenges such as job insecurity, lack of benefits, and financial instability. Some employers exploit gig workers by offering low wages or refusing payments, further exacerbating stress and mental health issues. Moreover, the absence of paid sick leave forces many to work while unwell, leading to burnout and health complications.

Studies indicate that many gig workers feel unsupported regarding their mental health, with long hours and financial uncertainty contributing to stress and depression. Employers must recognize these challenges and implement policies that prioritize worker well-being. Measures such as fair wages, paid sick leave, access to counseling, and promoting work-life balance can help mitigate the negative effects of gig work while preserving its benefits.

### **Finding Work-Life Balance in The Gig Economy:**

The gig economy has transformed the way people work, providing greater flexibility and independence compared to traditional employment. However, the

constant search for new gigs and managing multiple jobs can create stress, longer working hours, and limited time for self-care. Balancing financial planning with maintaining physical and mental well-being is crucial for gig workers.

Prioritizing self-care is essential in this work style. Taking regular breaks, staying hydrated, and incorporating short walks into the day can improve focus and reduce stress. Establishing a structured routine adds predictability, helping to manage anxiety and workload effectively.

Engaging in activities outside of work can enhance well-being and create balance. Hobbies, social engagements, or volunteering can provide relaxation and a sense of connection. Designating specific rest days free from work-related tasks allows for mental and physical recovery, preventing burnout.

Setting realistic goals helps manage expectations and maintain productivity. Breaking objectives into daily, weekly, or monthly targets makes tasks more manageable, reducing the risk of feeling overwhelmed. By adopting these strategies, gig workers can sustain a healthier and more balanced work-life experience.

**Freedom, Creativity and the Benefits of Working in the Gig Economy:** The gig economy offers workers flexibility, autonomy, and creative freedom. Individuals can choose their projects, set their schedules, and work remotely without answering to a boss. This flexibility is particularly beneficial for those who struggle to find traditional employment or require adaptable work arrangements due to personal circumstances.

Additionally, gig work allows individuals to explore their creativity, develop new skills, and potentially earn more through multiple income streams. Unlike conventional jobs, freelancers have the opportunity to work on diverse projects, fostering innovation and



personal growth while maintaining financial independence.

To improve well-being, gig workers can build strong professional networks by maintaining relationships with former employers for mentorship and job opportunities. Seeking support from free counseling services or community organizations can also help manage stress and uncertainty, ensuring long-term mental health stability in an evolving job market.

### Conclusion:

The gig economy offers a valuable opportunity for flexible work arrangements but also brings distinct mental health challenges for those involved. Employers should explore ways to support gig workers, such as providing access to mental health resources and improving job stability to reduce uncertainty. By increasing awareness and implementing supportive measures, we can help

ensure that individuals who choose gig work can maintain their well-being while enjoying the benefits of this employment model.

### Suggestion:

To address the challenges faced by gig workers in India, solutions include legal reforms recognizing them as employees, implementing portable benefits systems, promoting skill development, and encouraging unionization, while also leveraging technology for feedback and fair practices.

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### Cite This Article:

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**GIG WORKERS IN INDIA: A STUDY**

*\* Sanjay Laxman Mundhe*

\* BNN College, Bhiwandi

**Abstract :**

*In India an emerging gig economy, its growth trends, and the transformation of work in various sectors. It highlights the increasing prominence of gig and platform-based work across sectors such as construction, manufacturing, retail, transportation, logistics, and more. These sectors are projected to generate over 70 million gig jobs in the future. The report classifies gig workers into platform and non-platform workers, discussing their demographic characteristics, including age, education, income levels, and technology usage.*

*The study also provides insights into the geographical distribution of gig workers, noting that gig work is primarily urban, though it is gradually expanding into Tier 2 and Tier 3 cities. Over the period from 2011-12 to 2019-20, gig workers grew significantly, with the share of gig workers in the total workforce rising from 0.54% to 1.33%. Despite the growth in the gig sector, informal work continues to prevail, both within the organised and unorganised sectors, with gig work contributing to the informalisation of the labour market.*

**Key words:** *Gig economy, prominence, workforce, gig sector*

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**Introduction:**
**What is the gig economy?**

The gig economy—also called sharing economy or access economy—is activity where people earn income providing on-demand work, services or goods. Often, it's through a digital platform like an app or website.

A gig economy, also known as the sharing economy or access economy, relies heavily on temporary and part-time positions filled by independent contractors and freelancers rather than full-time permanent employees.

The Gig economy is a free market system in which temporary, flexible jobs are commonplace and companies bring on independent contractors and freelancers instead of hiring full-time employees for short-term projects. A Gig economy encompasses all platforms that hire independent contractors, consultants, and workers in different sectors, such as

information technology, content creation, social media marketing, communications, food and beverages, and other creative fields such as art and design. The Gig economy can be categorised into low, medium, and high-skilled ecosystems. The medium to high skilled jobs are mainly those that can be delivered by a Gig worker without any physical operation required like freelancers, independent consultants, direct contract employees, etc, which could be considered as white-collar jobs.

Whereas the low-skilled jobs offered through various work-on-demand platforms and aggregators require a physical operation to complete their tasks, which could be considered blue-collar jobs. The sudden rise in Gig employment due to the influx of aggregators is primarily seen in low-skilled jobs.

Gig workers have flexibility and independence but little or no job security. In a gig economy, employers save money when they do not have to provide

benefits such as health coverage and paid vacation time.

Compared to a traditional workplace and timings of a regular 9-5 job, Gig workers get the freedom to work for several employers at the same time while retaining their independence. Further, they have the freedom to decide their remuneration, as well as the choice to pick the projects that suit them best. A Gig economy holds benefits for employees as well as companies. For workers, there is the flexibility to work when you want, on what projects you want to be associated with across geographies (where possible), while for organisations a flexible workforce helps them manage costs according to the demand, while still utilizing relevant skills.

While the concept of a Gig economy is fast catching on, there remains significant potential for it to grow further. Today, India is among the fastest-growing Gig economies in the world with the increase being driven in part through government initiatives such as Start-up India, Skill India, and Digital India, among others.

### **Objective:**

To examine the gig workforce in India, analyzing its growth, characteristics, and potential impact on the country's labor market.

### **Methodology:**

The study is mainly based on secondary data and information. The information's were collected from various published sources. Such sources include books, journals, government report and publications, research articles, websites, newspapers, etc.

### **Gig Industries and Occupations:**

Gig work is currently not spread across all sectors of the economy, though it has the potential to become a major form of work in future. The BCG study identified four industry sectors as the ones with the highest potential to produce “gigable” jobs in the future. Construction, Manufacturing, Retail, and

Transportation and Logistics would accommodate over 70 million of the potentially “gigable” jobs in the future. The IBEF report cites other industries that are transforming to gig such as textile, banking and financial services, electricity, gas and water; real estate, IT and ITES, education, personal services. IBEF reports that MNCs are now turning to flexible hiring options. Currently more than 75% of the companies have less than 10% gig headcount, but this proportion is bound to rise. The future for such gig hiring may increase from 15% in 2020 to nearly 70% in another 5 years in the FMCG industry, and similarly in other related industries. Currently, the popular occupations include driving, delivery of goods, customer India's support, transactions processing, marketing and sales, software development etc.

### **Type of Gig Workers:**

Gig workers can be broadly classified into platform and non-platform-based workers. Non-platform gig workers are generally casual wage workers and own-account workers in the conventional sectors, working part-time or full time. Platform workers are whose work is based on online software apps or digital platforms. Location-based platforms allow in-person work at specific locations, such as delivery or driving while web-based platforms enable workers to perform online tasks for clients around the world.

### **Gig Worker Characteristics:**

Gig workers seem to differ from conventional workers in terms of some individual characteristics. Gig workers are comparatively young, working for fewer hours a day on gig work, preferring a flexible work schedule, typically with low to middle level of education. Income through gig work is not their primary source of income and they are often holding another regular job. They value transparent, timely and assured payments while non-wage benefits are not attractive to such workers. Apart from these

common characteristics there are specific characteristics.

**a. Location:** Gig work, especially location based gig work is largely concentrated in the urban areas. An essential feature of gig work is to be able to do small parcels of tasks within a short period of time. In order for such work to be economically viable for workers, the search cost for jobs must be low. Agglomeration economies are crucial for such fragmented jobs to be matched among workers, job creators (such as digital platforms), and final clients. Gig work had remained local and not grown in the past mainly due to the huge coordination and monitoring costs associated with such work. Information Technology in the form of smart phone powered platforms has reduced this transaction cost substantially in the recent past, thus enabling the possibility of gig work growing beyond the local. The geographical spread of gig work – now, much beyond local – however, is constrained by the need for agglomerations to reap economies of scale and scope. Hence, such work remains largely urban, concentrated within large cities of the country. Today, though, there is penetration of such services in the hinterlands as well, i.e. smaller urban formations (Tier 2 and 3 cities). After analysing the locational specificities of various platform-based firms we found that a large share of their operations were located within metropolitan cities.

**b. Age Group:** This study has included the age group of 18-45 years as the potential age group for estimating workers in the gig and platform sector. The selection of this age group as a characteristic for estimating workers in this sector may lead to an underestimation, but is in line with the findings of a number of studies that have noted that gig workers are young workers compared to non-gig workers. A 2019 study shows that the average age

group of app-based taxi drivers was concentrated within the ages of 18-45 years, while the age ranged from 18 to 65 years for conventional taxi drivers.

**c. Education:** Growing evidence from around the world shows that work of all degrees of complexity is gable. Thus gig work requires a range of skill sets. For starters, maneuvering a platform system through complex interfaces of technology and organizations may demand basic levels of education. And for higher complexity jobs such as accounting or coding relevant educational qualifications might be needed and even demanded by clients. In this backdrop, it is noteworthy that studies have found gig workers in general to have educational levels ranging between secondary school and graduation, mirroring the larger trends in the Indian economy where educational levels are constantly rising. Thus, we use this range in the level of education (i.e. secondary school to graduation) as the proximate educational qualification of typical gig workers.

**d. Income Level:** We assume that gig work is largely undertaken for augmentation of existing income, based on micro studies in India. Most of the jobs that are getting gigged or platformized are the ones with lower degrees of complexity. From the above it can be deduced that most individuals belonging to the high income category households may not be part of the gig workforce, at least for the time being. Treating this as our basic assumptions, we consider those workers whose household consumption expenditure was below the 75th percentile of monthly per capita consumption expenditure (MPCE) as potential gig workers.

**e. Type of Employment:** Gig work is urbanized and operates mostly within the non-agricultural sector of the economy. We consider this feature as

another characteristic of the gig worker.

**f. Ownership of Mobile Phones:** All platform-based gig workers require ownership or access to mobile phones or similar electronic devices to operate the software interface. We consider that only those workers who have mobile phones are potential gig workers.

**g. Bank Account:** Most app-based or platform-based services pay on piece rate or task rate. The payment is done only through authorised banks, as other forms of payment are unviable. The online banking system is an important innovation that enables and powers the operation of the platform economy. Hence, we assume that all workers who are part of the gig economy require to have a bank account

### Estimate of Gig Workers in India:

The estimated size of gig workers in India was about 68 lakh, using both principal and subsidiary status. The total number of workers increased from about 25 lakh

in 2011-12 to 68 lakh in 2019-20. The number of gig workers who spend the majority part of the reference year as gig workers (Usual Principal Status) were 24.5 lakh in 2011-12 which increased to 67 lakh in 2019-20. Those that did such work for a shorter period of the year (Usual Subsidiary Status) increased from about 0.7 lakhs to 1.1 lakhs during 2011-12 to 2019-20. As mentioned above, these are workers that have gig worker like characteristics, with a possible over-estimation as some of these workers may not be engaged in gig work.

### Estimated Number of Gig Workers in Lakhs

Year	No. of Gig workers (UPS)	No. of Gig workers (USS)	No. of Gig workers (UPSS)
2011-12	24.5	0.7	25.2
2017-18	52.1	0.5	52.6
2018-19	53.4	0.5	53.9
2019-20	67.0	1.1	68.0

Source: NITI Aayog, June 2022 India's Booming Gig and Platform Economy: Perspectives and Recommendations on the Future of Work, page no. 19

As per our estimates only a small fraction of the total workforce is part of the gig workforce as of now. Currently, about 1.33% of the total workers (UPSS) are gig workers. In terms of UPS workers it was 1.37% and subsidiary status was only 0.49% of the subsidiary workers. However, it can be seen that there is a steady increase in the share of gig workers in total workers, from 0.54% in 2011-12 to 1.33% in 2019-20.

### Gig Workers as a Share of Total Workforce 2011-12 to 2019-20

Year	Share of Gig workers (UPS)	Share of Gig workers (USS)	Share of Gig workers (UPSS)
2011-12	0.57	0.18	0.54
2017-18	1.18	0.40	1.16
2018-19	1.18	0.28	1.15
2019-20	1.37	0.49	1.33

Source: NITI Aayog, June 2022 India's Booming Gig and Platform Economy: Perspectives and Recommendations on the Future of Work, page no. 20

The increase in the share of gig workers over the period is corroborated by the difference in employment elasticity as well. The employment elasticity to GDP growth for gig workers was above one throughout the period 2011-12 to 2019-20, and was always above the overall employment elasticity. During this period the employment growth was nearly twice that of the GDP growth. The higher employment elasticity for gig workers also indicates the nature of economic growth, which created greater demand for gig workers while not generating commensurate demand for non-gig workers. This nature of economic growth points towards greater conversion of non-gig work to that of gig-work.

#### Share of Gig Workers in the Organised and Unorganised Sectors

Year	% in organised sector	% in unorganised sector	Total
2011-12	25.9	74.1	100
2017-18	30.6	69.4	100
2018-19	35.7	64.3	100
2019-20	37.6	62.4	100

Source: NITI Aayog, June 2022 India's Booming Gig and Platform Economy: Perspectives and Recommendations on the Future of Work, page no. 20

However, when the share of workers in the organised sector increased substantially during the period, the share of informal workers remained more or less the same, or even marginally increased. Informal workers are defined as those workers who do not have a written contract for at least a year and are working in the non-agricultural sector. More than 80% of such workers were in informal labour relations. This share was at 83.7% in 2011-12 which declined to 81.8% in 2017-18, but increased to 82.5% in 2019-20. Thus there is persistence of informal work relations in the sector. When we read this along with the trends in the organised sector, it can be seen informal work is now penetrating the organised sector workforce through the gig and platform modes of work. Informalisation of the organised sector is recorded in previous studies but these were mainly on account of contractual employment rising within the organised sector. But the trends above shows that apart from contractual employment within the organised sector, gig or task based forms of employment is also adding to the informality in the organised sector.

#### Gig Workers: Formal and Informal

Year	Formal	Informal	Total
2011-12	16.3	83.7	100
2017-18	18.2	81.8	100
2018-19	18.6	81.4	100
2019-20	17.5	82.5	100

Source: NITI Aayog, June 2022 India's Booming Gig and Platform Economy: Perspectives and Recommendations on the Future of Work, page no. 20

In terms of industrial classification, about 26.6 lakh gig workers were involved in retail trade and sales, and about 1.3 million were in the transportation sector. About 6.2 lakhs were in the manufacturing and another 6.3 lakhs in the finance and insurance activities. It can also be seen that gig work is expanding fast in almost all sectors. For instance the retail sector saw an increase of 15 lakh workers during 2011-12 to 2019-20, transport sector 7.8 lakhs,



manufacturing – 3.9 lakhs. Similarly, in the education sector, the expansion was from 66,000 to more than one lakh by 2019-20.

### Conclusion:

The estimated size of gig workers in India increased from about 25 lakh in 2011-12 to 68 lakh in 2019-20, with the majority being in *Usual Principal Status* (UPS), which grew from 24.5 lakh to 67 lakh. *Usual Subsidiary Status* (USS) workers also increased from 0.7 lakh to 1.1 lakh during the same period. Despite this growth, gig workers still make up only a small fraction of the total workforce, with gig workers constituting around 1.33% of the total workforce in 2019-20. The share of gig workers has steadily risen from 0.54% in 2011-12.

The higher employment elasticity for gig workers (growth in gig jobs exceeding GDP growth) indicates that the demand for gig workers has increased due to economic growth, even as demand for non-gig workers remained lower. Despite the growth in the organized sector, the proportion of informal workers has remained largely the same, highlighting the persistence

of informal work relations. Gig work is contributing to the informalization of the organized sector.

In terms of industry, significant numbers of gig workers are involved in retail trade (26.6 lakh), transportation (1.3 million), manufacturing (6.2 lakh), and finance (6.3 lakh). The gig economy has expanded across multiple sectors, with notable growth in retail (15 lakh more workers), transportation (7.8 lakh), and manufacturing (3.9 lakh) between 2011-12 and 2019-20. Gig work has also increased in the education sector, with the number of gig workers growing from 66,000 to over 1 lakh in the same period.

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## MODE OF TRANSPORT AND COST CONSIDERATIONS: A STUDY OF URBAN AND RURAL COMMUTERS

**\* Mr. Raju Nathu Chauhan & \*\* Dr. Mangesh Vasudeo Panchal**

\* Assistant Professor, Smt. P. N. Doshi Women's College, Ghatkopar (West), Mumbai – 400 086.

\*\* Assistant Professor and Research Supervisor, Department of Accountancy, Hindi Vidya Prachar Samiti's Ramniranjan Jhunjhunwala College of Arts, Science and Commerce [Empowered Autonomous] Ghatkopar (West), Mumbai – 400086, Maharashtra, India

### Abstract :

*This study analyses the influence of travel cost on transport mode choice by commuters from urban and rural areas. The main objective is to understand how travel costs affect people's transport choices. This research used both primary and secondary data. Questionnaires and interviews were used to collect information that revealed travelers' preferences, income levels and availability of transport modes. Various statistical techniques were used to analyse the data. The results showed that commuters from urban areas prioritise time and convenience, while cost and availability are more important for commuters from rural areas. This difference shows how location affects transport choices. This research can help policymakers design more convenient and affordable transport systems to ensure the satisfaction of all commuters.*

**Keywords:** Transport Modes, Cost Considerations, Urban Commuters, Rural Commuters, Travel Preferences.

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### Introduction:

Transportation has become an integral part of human life in the present times. People in both urban and rural areas travel daily for various purposes, such as education, employment, business, medical services, etc. During this journey, the mode of transport used and their cost are the major factors influencing the decision of the travellers. This study becomes extremely important, especially in a diverse socio-economic country like India, where there is a clear difference in the availability of resources and income level between urban and rural areas.

The aim of this research is to understand how travel cost plays a role in the selection of transport modes by urban and rural travellers. Factors such as travel time, convenience, cost, availability and income level influence travellers' preferences. While fast and convenient services are more expected in urban areas,

travellers' preference in rural areas is focused on low cost and availability.

This study is based on both primary and secondary data, in which information has been collected through questionnaires and interviews. Along with this, the relationship between cost and transport facility has been analyzed with the help of various statistical techniques. The findings of this research can help policy makers to design transportation policies that are accessible, affordable, and satisfactory to all classes of travelers.

### Review of Literature:

**Gupta and Sharma (2018)** analysed the impact of cost on the choice of transport modes in urban and rural areas. The study found that time and convenience are preferred in urban areas, while cost and availability play an important role in rural areas. This research is useful for policy making.

**Singh, A., & Verma, K. (2019).** This research highlights the inconvenience faced by commuters due to limited availability of transport options in rural areas. The study suggested that there is a need for cost-effective and more frequent transport services in rural areas.

**Kumar, S., & Patel, R. (2020).** The research found that for urban commuters, the use of private modes increases when transport fares increase, while the use of public transport decreases.

**Desai, M., & Mehta, R. (2021).** This study analyzed the impact of improving rural transport infrastructure. The findings showed that better roads and affordable transport services increased rural commuters' satisfaction and travel frequency.

**Chopra, L., & Nair, S. (2022).** The research concluded that cost and convenience have a direct impact on the choice of transport modes. Convenience is the dominant factor for urban commuters, while cost is more important for rural commuters.

### Objectives:

1. To understand how travel cost affects the transport choices of urban and rural commuters.
2. To understand how the preferences of urban and rural commuters differ in terms of transport modes.
3. To compare and evaluate the efficiency and cost of urban and rural transport systems.
4. To make recommendations to policy makers to make transport services cheaper, better and more efficient.

### Hypotheses of the Study:

1. **Null Hypothesis ( $H_0$ ):** Cost has no significant effect on the choice of transport modes by urban and rural commuters.

**Alternative Hypothesis ( $H_1$ ):** Cost has a significant effect on the choice of transport modes by urban and rural commuters.

2. **Null Hypothesis ( $H_0$ ):** There is no significant difference in the choice of transport modes by urban and rural commuters.

**Alternative Hypothesis ( $H_2$ ):** There is a significant difference in the choice of transport modes by urban and rural commuters.

### Importance of the Study:

This study helps in understanding the role of cost in the choice of mode of transport by urban and rural commuters. It shows on what basis people choose modes of travel in different areas. The findings of this research will help policymakers in making plans that are more economical, convenient, and accessible for commuters. Also, it can prove useful in improving the transport system and increasing passenger satisfaction.

### Scope of the Study:

This study is limited to the transport choice and cost impact of commuters living in urban and rural areas. It analyses the availability, cost, convenience and preferences of commuters for different transport modes. This research focuses only on commuters who regularly use transport services.

### Research Methodology:

This study examines factors influencing commuter preferences, focusing on vehicle comfort.

#### a) Research Type:

Descriptive and analytical.

#### b) Data Collection:

- **Primary Data:** Surveys and questionnaires.
- **Secondary Data:** Books, reports, and government publications.

#### c) Sampling:

- **Sample Size:** 600 respondents.
- **Method:** Convenience sampling.

#### d) Data Analysis:

- **Percentage Analysis:** Used to compare preferences based on Area of residence, cost/fare of transportation, and other factors.

- **Cross-tabulation:** Identifies relationships between different categories and is used with the Chi-Square Test.
  - **Chi-Square Test:** Determines the link between preference and demographic factors, analysed using SPSS.
- e) Hypothesis Testing:**
- Chi-Square Test for **Area of residence (Urban and Rural)** -based preferences.
  - Chi-Square Test for **cost/fare of transportation**-based preferences.

**f) Limitations:**

- Small sample size.
- Focuses only on road transport.

**Limitations of the Study:**

- Focuses only on road transport.
- Uses convenience sampling for data collection.
- Limited to 600 respondents.
- Responses may vary by individual opinion.
- Excludes other transport modes like rail and metro.

**DATA ANALYSIS AND INTERPRETATION:**

Table No. 1 – Frequency table of Area of Residence		
Area of Residence	Frequency	Percent
Rural	178	29.7
Urban	422	70.3
Total	600	100.0
Source: Compiled from SPSS output		

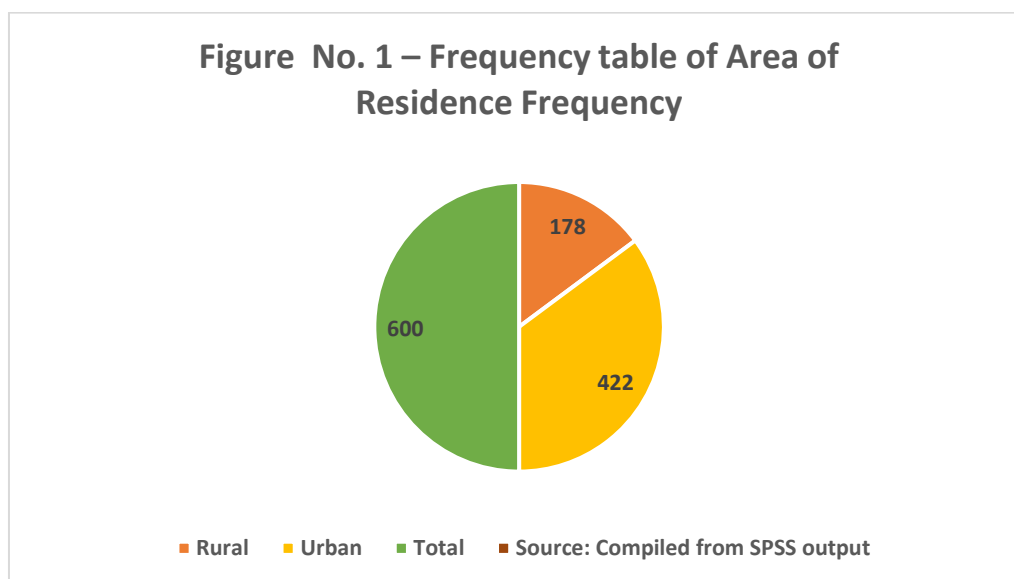


Table No. 1 displays the distribution of the 600 respondents according to their area of residence. The data indicates that a significant majority of respondents live in Urban areas, making up 70.3% of the sample (422 respondents). In contrast, the remaining 29.7% of respondents (178 individuals) are from Rural areas.

**CROSS-TABULATION OF COMMUTER'S PREFERENCE WITH DEMOGRAPHIC VARIABLES**

**Table No. 2 - Cross-tabulation of Commuter's Preferences in the form of Most Preferable mode of transportation with Area of Residence**

Crosstab					
Particular			Area of Residence		Total
			Urban	Rural	
Most Preferable mode of transportation.	KDMT bus services	Count	234	93	327
		% of Total	39.0%	15.5%	54.5%
	Auto	Count	121	31	152
		% of Total	20.2%	5.2%	25.3%
	Taxi (Black & yellow)	Count	24	29	53
		% of Total	4.0%	4.8%	8.8%
	Other Modes	Count	43	25	68
		% of Total	7.2%	4.2%	11.3%
Total	Count	422	178	600	
	% of Total	70.3%	29.7%	100.0%	
Source: Compiled from SPSS Output					

Source: Compiled from SPSS Output

The data shows that urban commuters (54.5%) prefer KDMT buses, reflecting the availability and affordability of public transport in cities. In contrast, rural commuters (15.5%) also use KDMT buses but in significantly lower numbers, likely due to limited routes. Auto-rickshaws (25.3%) are a preferred alternative, particularly in urban areas (20.2%), offering flexibility. Taxis (8.8%) are more balanced between urban (4.0%) and rural (4.8%) commuters. Other modes (11.3%) indicate private vehicle use. These insights suggest a need for better rural transportation infrastructure to improve connectivity and reduce reliance on private or informal transport.

**Table No. 3 - Cross-tabulation of Commuter's Preferences in mode of transport on the basis of cost/fare of transportation with Area of Residence**

Crosstab					
Particular			Area of Residence		Total
			Urban	Rural	
Which mode of transport do you prefer on the basis of the cost/fare of transportation?	KDMT bus services	Count	273	93	366
		% of Total	45.5%	15.5%	61.0%
	Auto	Count	89	25	114
		% of Total	14.8%	4.2%	19.0%
	Taxi (Black & yellow)	Count	20	32	52
		% of Total	3.3%	5.3%	8.7%
	Other Modes	Count	40	28	68
		% of Total	6.7%	4.7%	11.3%
Total		Count	422	178	600
		% of Total	70.3%	29.7%	100.0%
Source: Compiled from SPSS Output					

Source: Compiled from SPSS Output

Cost is a major factor influencing transport choices. Urban commuters (45.5%) prefer KDMT buses, highlighting affordability. Rural commuters (15.5%) use them too but at lower rates, likely due to fewer bus services in rural areas. Auto-rickshaws (19.0%) are the second most popular option, with urban areas (14.8%) showing higher use than rural

areas (4.2%), possibly due to higher population density. Taxis (8.7%) are more balanced, while other modes (11.3%) indicate reliance on private transport in areas with limited public transit. Expanding low-cost rural transport options could bridge the accessibility gap.

Table No. 4 - Result of Chi-Square Test				
$H_{01}$ : Cost has no significant effect on the choice of transport modes by urban and rural commuters.				
Preference	Particular	Value	df	Asymp. Sig. (2-sided)
Most Preferable mode of transportation.	Pearson Chi-Square	24.080 <sup>a</sup>	3	.000
	Likelihood Ratio	22.918	3	.000
	Linear-by-Linear Association	5.598	1	.018
	N of Valid Cases	600		
Which mode of transport do you prefer on the basis of cost/fare of transportation?	Pearson Chi-Square	36.082 <sup>a</sup>	3	.000
	Likelihood Ratio	33.359	3	.000
	Linear-by-Linear Association	17.161	1	.000
	N of Valid Cases	600		

**Table 4 shows** the results of the Chi-square test conducted to test the relationship between commuters' preferences and their place of residence. The results show that there is a significant statistical relationship ( $p < 0.05$ ) between place of residence and several factors such as preferred mode of transport, fare/cost, speed or travel time, convenience (route covered), group travel, environmental impact and GPS/real-time tracking.

On the other hand, no significant relationship was found for safety and security ( $p = 0.148$ ) and technology use ( $p = 0.407$ ), indicating that place of residence has no significant influence on these two factors.

These results highlight that place of residence of commuters influences their transport preferences especially in terms of cost, travel speed and accessibility.

### Findings of Study:

- 70.3% of commuters in urban areas prefer KDMT buses, while only 15.5% in rural areas.
- Rural commuters face limited availability of public transport and depend on auto-rickshaws/private vehicles (25.3%).
- Chi-square test: Residential area (urban/rural) has a direct relationship with transport options, cost, time and convenience ( $p < 0.05$ ).
- No significant effect of area on factors like safety ( $p=0.148$ ) and technology ( $p=0.407$ ).
- Rural commuters' satisfaction mainly depends on affordable services and better infrastructure.

### Conclusion:

This study shows that cost, availability and

convenience are the major determinants in transport choices of urban and rural commuters. Wide access and affordable fares of public transport in urban areas make it the preferred choice, while in rural areas, limited infrastructure leads commuters to rely on auto-rickshaws or private vehicles. Policymakers should focus on expanding rural transport networks, subsidized services, and technology integration (such as GPS) to meet the needs of all commuters equitably.

### General Suggestions

- Expand the frequency and routes of public transport in rural areas.
- Provide subsidies on bus/auto fares for low-income group commuters.
- Encourage shared mobility systems (such as e-



rickshaws) to enhance last-mile connectivity.

4. Add real-time tracking and safety features to traffic apps.
5. Reduce pollution by promoting eco-friendly vehicles (electric buses/rickshaws).
6. Regularly evaluate and update policies based on commuter feedback.

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## THE IMPACT OF THE GIG ECONOMY ON CORPORATE SOCIAL RESPONSIBILITY (CSR)

*\* Sunita Pandita*

*\* Vidyavardhini's Annasaheb Vartak College of Arts Kedarnath Malhotra College of Commerce, E. S. Andrades College of Science*

### Abstract :

The gig economy has transformed employment structures, offered flexibility while raising concerns about worker rights and social responsibility. As digital platforms continue to expand, questions arise regarding their commitment to Corporate Social Responsibility (CSR). This study examines the CSR practices of major gig platforms, analyzing their commitments to labor rights, fair wages, and social welfare. Using secondary research and case studies, the paper highlights gaps in CSR implementation and provides policy recommendations to improve worker protections. By analyzing various platforms' approaches to CSR, this study aims to bridge the gap between corporate claims and actual labor conditions, offering insights into potential regulatory and ethical solutions.

**Keywords:** *Gig Economy, Corporate Social Responsibility, Labor Rights, Fair Wages*

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### Introduction:

The gig economy has rapidly expanded, fundamentally changing traditional employment structures. Digital labor platforms like Uber, Swiggy, Fiverr, and Airbnb offer workers the opportunity to earn income with greater flexibility. However, this model has also introduced new challenges concerning worker rights, fair wages, and job security. Unlike traditional employment, where companies are legally obligated to provide benefits such as health insurance, paid leave, and retirement plans, gig workers are classified as independent contractors, often leaving them without crucial protections.

Corporate Social Responsibility (CSR) has traditionally been associated with businesses ensuring ethical labor practices, environmental sustainability, and community engagement. However, the gig economy operates in a regulatory grey area, where CSR commitments are often voluntary rather than legally mandated. Many platforms promote their CSR initiatives, such as

insurance programs, skill development courses, and community support projects, but questions remain regarding the effectiveness of these measures in safeguarding worker welfare.

This study aims to assess the extent to which CSR principles are applied in the gig economy. By examining major gig platforms' CSR policies and comparing them with real labor conditions, the research seeks to highlight gaps in existing frameworks and propose measures for improvement. The findings will contribute to the ongoing debate on labor rights in the digital economy and inform policymakers on potential regulatory approaches to ensure fair treatment of gig workers.

### Literature Review:

#### 1. The Concept of Corporate Social Responsibility in the Gig Economy

Corporate Social Responsibility (CSR) is traditionally associated with a company's commitment to ethical business practices,

environmental sustainability, and social wellbeing. Historically, large corporations have been expected to integrate CSR principles into their operations by providing fair wages, safe working conditions, and employee benefits. However, the gig economy presents new challenges in CSR implementation, as many companies classify gig workers as independent contractors rather than employees, allowing them to bypass conventional labor obligations.

## 2. Worker Welfare and Rights in the Gig Economy

One of the major concerns in the gig economy is the precarious nature of work, characterized by income instability, lack of social protections, and absence of employment benefits. Earnings in the gig economy fluctuate due to unpredictable demand and algorithm-driven pricing mechanisms, leading to economic insecurity for workers. Many gig workers do not receive essential benefits such as health insurance, paid leave, or retirement plans, exposing them to financial and social vulnerabilities. Furthermore, the use of algorithmic management systems often leads to work allocation disparities, where workers have little control over job availability and earnings. Some platforms have introduced welfare initiatives, such as Uber's limited accident insurance and Swiggy's health coverage, but these efforts are largely seen as superficial and inadequate.

## 3. Environmental and Social Sustainability Initiatives:

Beyond worker welfare, CSR in the gig economy also encompasses environmental and community-based initiatives. Uber and Lyft, for instance, have pledged to transition to electric vehicles by 2040 to reduce carbon emissions and promote sustainable transportation. Similarly, Zomato and Swiggy have implemented sustainable packaging programs to encourage the use of biodegradable materials, thereby reducing plastic waste. Platforms like Airbnb have

introduced community impact programs that support local economies and promote responsible tourism. However, many critics argue that these initiatives serve more as public relations efforts rather than genuine attempts to address systemic sustainability challenges within the gig economy.

## 4. Regulatory Challenges and CSR Implementation:

Regulatory protections for gig workers vary across countries, creating disparities in how CSR principles are applied. In 2019, California introduced the AB5 Law to reclassify gig workers as employees, but it faced strong resistance from platform companies. Similarly, the European Union's Platform Work Directive (2021) seeks to provide social protections to gig workers, though its implementation remains a subject of political debate. India's Code on Social Security (2020) recognizes gig workers under social security benefits, yet enforcement remains weak. These regulatory efforts highlight the need for stronger governance frameworks to ensure CSR compliance in the gig economy.

## Methodology:

This study employs secondary research, analyzing academic journals, labor organization reports, government policies, and case studies. A systematic literature review was conducted to assess existing CSR frameworks and their impact on gig workers. The study focuses on:

- Worker benefits such as health insurance and social security.
- Compliance with labor laws and wage policies.
- Ethical labor practices including fair contracts and transparency.
- CSR initiatives related to sustainability and social welfare.

## Objectives:

- To identify the key CSR practices implemented by

digital labor platforms in relation to worker welfare and social responsibility.

- To analyze the extent to which digital labor platforms comply with ethical labor standards and fair wage policies.

### **Findings:**

According to the report, although there are Corporate Social Responsibility (CSR) programs in the gig economy, their application is sometimes uneven and primarily motivated by reputational considerations rather than a sincere desire to promote the wellbeing of employees. Welfare programs like health insurance and emergency aid are offered by many digital labor platforms, but they are frequently limited, short-lived, and inadequate in addressing gig workers' long-term security concerns. Income instability is a major problem that has surfaced, as gig workers encounter variations in their wages as a result of erratic demand and opaque pricing algorithms. Many employees discover that they have little influence over their employment status, which increases financial stress and uncertainty. The classification of gig workers as independent contractors further exacerbates this issue, as they are excluded from labor protections such as minimum wage laws and social security benefits.

The influence of algorithmic management on gig labor experiences is another important discovery. Because automated systems that assign labor and set salaries frequently lack transparency, it can be challenging for employees to protest unfair practices. Because algorithm-driven decisions may be impacted by skewed data or faulty evaluation standards, this raises questions around job security, discrimination, and salary inequities. Furthermore, despite the fact that many gig businesses assert that sustainability is a top priority, their community and environmental efforts frequently seem to serve more as public relations tactics than as significant corporate

responsibility pledges. Since governments find it difficult to hold platforms responsible for worker rights and ethical labor practices, a major obstacle to enhancing corporate social responsibility (CSR) in the gig economy is the absence of regulatory enforcement.

These findings highlight the need for stronger regulations, greater transparency in platform operations, and a shift in CSR approaches from voluntary, marketing-driven strategies to enforceable policies that genuinely improve working conditions in the gig economy.

### **Recommendations for Strengthening CSR in the Gig Economy:**

To improve corporate social responsibility (CSR) in the gig economy, governments should enact obligatory CSR laws requiring gig platforms to guarantee minimum wages, provide health and retirement benefits, and maintain equitable algorithmic governance to avoid discrimination. In order to hold digital labor platforms responsible for the wellbeing of their employees, regulatory agencies need create binding regulations. Additionally, in order to prevent exploitation, businesses should be forced to offer clear contracts that specify worker rights, pay scales, and dispute resolution procedures. In addition to legislative requirements, platform firms should work together to create industry- wide CSR standards. While encouraging competition among businesses to introduce improved working conditions, a standardized framework would help guarantee uniform labor protections throughout the gig economy. Strengthening CSR enforcement can be achieved by promoting worker representation through professional groups and unions. Workers should have avenues to collectively bargain for fair wages and benefits, which can be facilitated through dialogues between gig workers, unions, and policymakers.

Engagement with multiple stakeholders—including government agencies, businesses, and civil society organizations—can create a sustainable ecosystem where ethical labor practices become the norm. Public awareness campaigns on the rights of gig workers and corporate responsibilities can drive consumer demand for fair treatment in the gig economy, compelling companies to adopt more ethical labor policies. Strengthening CSR in the gig economy requires a multi-pronged approach that combines legal frameworks, industry self-regulation, and collective bargaining efforts to create a fairer and more responsible digital labor ecosystem.

### Discussion:

#### CSR vs. Reality

Despite CSR claims, many platforms exploit legal loopholes to minimize costs, leading to:

- **Disguised Employment:** Gig workers perform full-time jobs but are denied employee benefits. Many companies argue that workers enjoy flexibility, yet the nature of their work often mirrors traditional employment without the associated rights.
- **Inconsistent CSR Implementation:** CSR practices vary across regions based on local regulations rather than corporate responsibility. In some countries, stronger labor laws have forced platforms to adopt better worker protections, while in others, minimal regulations allow companies to operate with little accountability.
- **Consumer Influence:** Public activism and consumer choices play a role in driving ethical labor practices. For example, backlash against poor working conditions has led some platforms to modify their policies, but these changes are often reactionary rather than proactive.

#### Effectiveness of CSR Initiatives:

CSR efforts in the gig economy are often reactive rather than proactive. Many platforms implement

short-term relief measures rather than structural changes to ensure fair wages and job security. The lack of enforcement mechanisms further weakens CSR's impact. Without binding regulations, gig companies are not compelled to adopt meaningful CSR frameworks.

#### Policy and Practical Recommendations:

To foster a more responsible and equitable gig economy, the following policy and practical recommendations are essential:

1. **Stronger Labor Laws** Governments need to implement and enforce labor laws that protect gig workers, ensuring they receive minimum wages, health benefits, and social security. Many gig workers are currently classified as independent contractors, which leaves them without the safety nets provided to full-time employees. Countries like Spain have already set an example by passing legislation that recognizes gig workers as employees, granting them the same labor protections as traditional workers. This legal shift is a step in the right direction, and other countries should follow suit to provide gig workers with better job security and essential benefits.
2. **Transparent Payment Policies** One of the major challenges gig workers face is unclear or exploitative payment structures. To combat this, platforms should be required to disclose their payment policies in a transparent manner, ensuring that workers understand how they are compensated and what deductions are made from their earnings. Platforms should be mandated to report earnings, fees, and other deductions regularly, so that workers have a clear picture of their financial situation. Transparent payment policies can help prevent wage exploitation and ensure that workers are fairly compensated for their efforts.
3. **Worker Representation** Gig workers need a platform to voice their concerns and negotiate for



better working conditions. Encouraging the formation of worker unions or associations for gig workers would provide them with a collective voice to negotiate for fairer treatment, better pay, and improved working conditions. Legal and policy changes should support the right of gig workers to form unions, ensuring they can engage in meaningful negotiations with employers.

### Conclusion:

Gig platforms often advertise their commitment to corporate social responsibility (CSR), claiming that they prioritize the well-being of their workers and contribute positively to society. However, in practice, many of these platforms' labor practices fail to align with their CSR claims. Gig workers, despite their essential role, often face challenges like inconsistent pay, lack of job security, and limited access to benefits. This contradiction highlights the need for significant improvements in how gig workers are treated. To address these issues, it is crucial to strengthen the legal frameworks that govern gig economy labor. Current laws often do not provide gig workers with the same protections as traditional employees, leaving them vulnerable to exploitation. Updating these legal structures to include benefits such as fair wages, health insurance, and job security is necessary to ensure that gig workers are treated fairly. One approach could be to reconsider the classification of gig workers, potentially recognizing them as employees rather than independent contractors, which would help extend these protections.

In addition to stronger legal protections, transparency is key. Gig platforms should be required to disclose clear information about how workers are treated, including wage rates, working conditions, and the availability of support services. Transparency would allow workers to make informed decisions, while also enabling consumers and advocacy groups to hold

companies accountable for their actions. Consumer advocacy also plays a vital role. As more consumers become concerned with the ethical practices of the companies they support, they can drive change by choosing platforms that prioritize fair treatment of workers.

In summary, achieving genuine CSR in the gig economy requires a combination of stronger legal protections, greater transparency, and active consumer engagement. By addressing these areas, we can ensure that gig workers are treated with the fairness and respect they deserve, allowing the gig economy to reach its full potential as an equitable and sustainable model for work.

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## IMPACT OF THE DIGITAL REVOLUTION IN E-PAYMENT PLATFORMS ON E-COMMERCE AND THE GIG ECONOMY: A CATALYST FOR ECONOMIC TRANSFORMATION IN MUMBAI

**\* Asst. Prof. Neelam Shivmurti Sen**

\* M.Com (Advance Accounting), MBA (Finance), B.N.N. College, Bhiwandi

### Abstract :

*The rapid advancement of digital payment platforms has revolutionized the e-commerce industry, significantly influencing economic growth, especially in metropolitan cities like Mumbai. With the increasing adoption of UPI, mobile wallets, and blockchain-based transactions, digital payments have enhanced financial inclusion, improved transaction efficiency, and fostered small and medium enterprises (SMEs). Additionally, these platforms have become the backbone of the gig economy, enabling seamless financial transactions for freelancers, delivery partners, and digital service providers in Mumbai.*

*The gig economy in Mumbai has witnessed substantial growth due to the ease of digital transactions, allowing instant payments, flexible work opportunities, and wider market reach. From ride-hailing and food delivery services to freelance digital work, e-payment systems have empowered workers by reducing cash dependency and increasing financial security. However, challenges such as cybersecurity risks, transaction failures, and regulatory concerns persist. The study highlights both the positive and negative impacts of digital payment adoption on Mumbai's gig workforce. As Mumbai continues to evolve into a smart financial hub, understanding the role of digital transactions in e-commerce and gig work is crucial for sustainable economic growth.*

**Keywords:** Digital Payment Platforms, E-Commerce, Gig Economy, Mumbai Economy, UPI, Financial Inclusion, Fintech, SMEs, Smart Transactions, Cybersecurity, Digital Rupee, Online Freelancing.

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### Introduction:

Digital payment innovations have redefined financial transactions, significantly impacting both businesses and individuals in urban centers. In Mumbai, the adoption of payment systems like Unified Payments Interface (UPI), Paytm, Google Pay, and blockchain-driven solutions has fueled substantial economic changes. This paper examines the influence of these systems on e-commerce and the gig economy, focusing on their role in enhancing operational efficiency, financial inclusion, and employment creation.

Mumbai's position as India's financial capital has made it a key player in adopting and scaling digital payment systems. These platforms have not only

simplified transactions but have also encouraged the growth of SMEs and gig-based work models.

### Objectives of the Study:

The primary goals of this study include:

1. To examine how digital payment platforms contribute to the growth of e-commerce in Mumbai.
2. To analyze the effects of digital transactions on Mumbai's gig workforce.
3. To identify obstacles to the adoption of digital payments, such as security concerns and regulatory issues.
4. To explore the future potential of digital payments for sustainable economic development in Mumbai.

### Importance of Digital Payment Platforms:

- **Financial Inclusion**

Digital payment systems have widened access to financial services, particularly for underserved populations in Mumbai. UPI and mobile wallets have empowered individuals to participate in the formal economy without relying on conventional banking channels.

- **Transaction Efficiency**

The speed and convenience offered by digital payment systems have revolutionized how businesses and consumers transact. For e-commerce, these platforms ensure quick payments, streamlined refunds, and improved customer experiences.

### Supporting SMEs through Digital Payments:

Small and Medium Enterprises (SMEs) play a pivotal role in Mumbai's economy. Digital payments provide these businesses with essential tools to expand their operations, reach new customer segments, and compete effectively in the marketplace. The lower transaction costs and real-time payment capabilities offered by these platforms are particularly beneficial for SMEs with limited financial resources.

- **Suggested Visualization:** A scatter plot showing the correlation between the adoption of digital payment systems by SMEs in Mumbai and their reported revenue growth.

### Influence on E-Commerce in Mumbai:

- **Rise of Online Marketplaces**

The growth of platforms like Amazon, Flipkart, Nykaa, and BigBasket has been closely linked to the adoption of digital payment methods. These systems make transactions seamless, enhancing customer satisfaction and loyalty.

- **Changing Consumer Trends**

Digital payment systems have shaped consumer habits, encouraging higher spending and frequent

purchases. Incentives like cashback, discounts, and loyalty rewards have accelerated this shift.

- **Addressing Challenges**

Despite their benefits, digital payment systems in e-commerce face hurdles such as occasional transaction failures, delayed refunds, and security risks. Addressing these challenges is essential for sustaining growth.

### Impact on the Gig Economy:

- **Flexibility in Work:** Digital payment platforms enable instant payments for gig workers, making flexible work options more appealing. This has led to growth in sectors such as ride-sharing, food delivery, and freelance digital services.
- **Improved Financial Security:** By reducing dependence on cash, digital payments have enhanced financial stability for gig workers. Platforms like Swiggy, Zomato, Ola, and Uber ensure timely disbursements, providing workers with greater financial confidence.
- **Expanding Opportunities:** Freelancers and small service providers can now access global markets thanks to platforms like PayPal and Payoneer, which facilitate secure cross-border payments and foster business growth.
- **Challenges Faced by Gig Workers:** While digital payment systems offer numerous benefits, issues such as high transaction fees, payment delays, and inadequate dispute resolution mechanisms persist. Furthermore, the informal nature of the gig economy often leaves workers without access to social security.

### Cybersecurity and Regulatory Challenges:

**Security Concerns:** The growing reliance on digital payments has brought about risks related to data breaches, fraud, and identity theft. Advanced security measures, including encryption and multi-factor authentication, are necessary to counter these threats.

### Regulatory Issues:

A robust regulatory framework is vital for the digital payment ecosystem. Compliance with data privacy laws, anti-money laundering regulations, and KYC requirements is crucial for ensuring trust and transparency.

### Digital Literacy:

A significant barrier to widespread adoption of digital payments is the lack of digital literacy among some users. User-friendly interfaces and educational programs are key to overcoming this challenge.

### Future Potential and Opportunities:

**Adoption of the Digital Rupee:** The Reserve Bank of India's digital currency initiative could revolutionize transactions in Mumbai, offering enhanced security and efficiency while reducing dependence on traditional currency.

**Blockchain Integration:** Blockchain technology can enhance the security, transparency, and efficiency of digital payment systems. Its adoption in Mumbai's economy has the potential to address current challenges and unlock new opportunities.

**Environmentally Sustainable Payments:** Digital payment systems can contribute to environmental sustainability by reducing reliance on physical currency and paper-based receipts. Promoting green payment initiatives aligns with Mumbai's vision of becoming a smart financial hub.

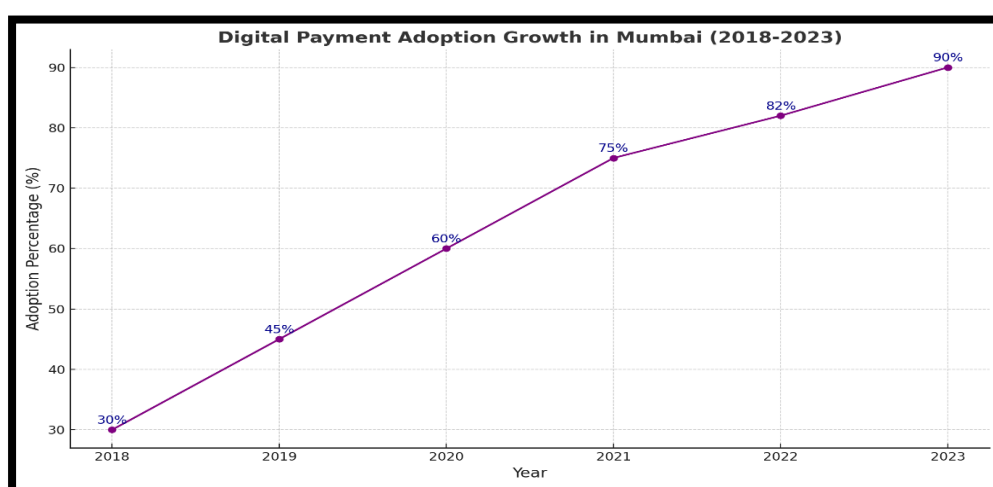
### Data Insights:

**Adoption Rates:** Over 75% of e-commerce transactions in Mumbai now involve digital payments, with UPI leading the way. In the gig economy, the adoption of digital payments has increased by over 50% in the past three years.

**Economic Contribution:** Digital transactions contribute an estimated 2-3% to Mumbai's GDP. SMEs that use digital payment systems have reported a 20-30% rise in revenue, while gig workers have seen a 15-25% increase in earnings.

**User Demographics:** Young professionals aged 20-35 form the majority of digital payment users in Mumbai, reflecting their reliance on technology and gig-based services.

**The growth of digital payment adoption in Mumbai from 2018 to 2023**



**Interpretation:** The graph highlights a remarkable rise in digital payment adoption in Mumbai, growing from 30% in 2018 to 90% in 2023.

- Consistent Growth:** A steady increase reflects the widespread shift to digital transactions.
- Accelerated Adoption (2019–2021):** A sharp rise from 45% to 75%, likely driven by smartphone

penetration, improved internet access, and favorable government policies.

3. **Slowing Growth (2022–2023):** Growth from 82% to 90% indicates market saturation as most users have adopted digital payments.
4. **Future Outlook:** Reaching the remaining 10% will require addressing barriers such as digital literacy and access in underserved areas.

#### Overall Outlook for Digital Payments in India:

India is rapidly emerging as a global leader in digital payments, driven by initiatives like **Digital India** and the success of **UPI**. Adoption is surging across urban and rural areas, fueled by affordable smartphones, low-cost internet, and targeted literacy campaigns.

Technologies like **blockchain**, **AI**, and **voice-based payments** in regional languages are set to power the next wave of growth. Integration with government welfare schemes ensures financial inclusion, while rising fintech innovations and global adoption of India's payment models solidify its position as a fintech leader.

By 2030, over 80% of transactions are expected to be digital, making India a benchmark for cashless economies worldwide

#### Recommendations:

- **Enhance Cybersecurity:** Implement stricter security protocols, promote awareness programs on cybersecurity, and establish a dedicated cybercrime unit to combat digital payment fraud.
- **Streamline Regulatory Framework:** Develop a clear, consistent, and adaptive regulatory framework that encourages innovation while safeguarding consumer interests.
- **Promote Digital Literacy:** Launch educational initiatives and training programs to enhance

digital literacy among all segments of the population, particularly vulnerable groups.

- **Reduce Transaction Costs:** Negotiate lower transaction fees with payment platform providers to minimize the burden on small businesses and gig workers.

#### Improve Dispute Resolution:

Establish efficient and accessible dispute resolution mechanisms to address payment-related issues promptly and fairly .

#### Conclusion:

Digital payment systems have become a cornerstone of economic transformation in Mumbai, driving growth in e-commerce and the gig economy. By promoting financial inclusion, enhancing transaction efficiency, and empowering workers, these platforms have reshaped the city's financial landscape. However, addressing cybersecurity risks, regulatory challenges, and digital literacy gaps remains critical. As Mumbai evolves into a smart financial hub, the integration of innovative technologies and sustainable practices will be vital for fostering long-term economic development.

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## A COMPARATIVE STUDY OF UBER AND OLA IN THE RIDE-HAILING INDUSTRY WITH A FOCUS ON THE GIG ECONOMY

**\* Ms.Sanjudevi K. Pandey & \*\*Mr.Dhananjay A. Suryawanshi**

\* Assistant Professor B.N.N. College, Bhiwandi.

### Abstract :

The ride-hailing industry has dramatically transformed urban transportation, with companies like Uber and Ola leading this change. This paper provides a comparative study of these two global and Indian ride-hailing giants, analyzing their business models, market strategies, technological innovations, and competitive positioning. A particular focus is placed on the gig economy, a growing labor market where short-term, flexible jobs are prevalent, and how both Uber and Ola rely on gig workers to fuel their business operations. By examining the gig economy's role in the ride-hailing sector, the paper highlights how it influences labor relations, operational efficiency, and profitability for both companies. The research uses secondary data sources and qualitative analysis, and the findings conclude that while Uber enjoys global dominance, Ola has capitalized on regional expertise and gig labor strategies to create a competitive advantage in India.

**Keywords:** Ride-hailing, Uber, Ola, Gig Economy, Market Competition, Technology Innovation, Profitability, Regulatory Challenges

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### Introduction:

The rise of ride-hailing services has reshaped the global transportation ecosystem, making it more flexible, accessible, and technology-driven. Uber, founded in 2009, quickly became a global leader, expanding its operations to over 900 cities worldwide. Ola, founded in 2010 in India, has emerged as a strong competitor, especially in the Indian market where it holds a dominant position. Both companies operate in the same space but differ significantly in their approach to market penetration, technological innovation, and operational strategies. A crucial aspect of their operations is the **gig economy**—an economic model where temporary, flexible jobs are created, typically mediated through digital platforms. In the case of Uber and Ola, gig workers, such as drivers, are essential to the companies' business models. This research paper explores how Uber and Ola leverage the gig

economy, comparing their business models, labor strategies, competitive advantages, and challenges, with a focus on how their reliance on gig workers shapes their operations.

### Objectives:

- Compare Uber and Ola's operational strategies in different markets.
- Analyze the economic and social impact of gig work on ride-hailing drivers.
- Examine pricing strategies and their effects on customer satisfaction and affordability.

### Methodology:

The study and review paper were a qualitative comparative analysis approach is suitable given the nature of the subject matter, which involves a combination of labor dynamics, and technological trends.

Secondary data sources like academic articles, company reports, and media publications ensure that



the research is well-grounded in credible sources.

### Comparative Study:

#### 1. Gig Economy and Labour Relations:

Both **Uber** and **Ola** operate within the **gig economy**, where their business models heavily depend on **independent contractors** (drivers) to provide flexible services rather than hiring full-time employees. This model allows both companies to scale quickly without the financial burden of traditional employee benefits, such as health insurance, paid leave, and retirement plans. However, while Uber and Ola share similarities in their reliance on gig workers, they face different challenges and adopt different approaches toward managing labor relations within the gig economy.

#### 1. Uber's Gig Economy and Labour Relations:

##### Gig Economy Model at Uber:

- **Independent Contractors:** Uber drivers are classified as independent contractors, not employees. This gives drivers the flexibility to choose their working hours but also means they don't receive benefits typically afforded to full-time employees (e.g., health insurance, paid leave, and retirement benefits). Uber provides drivers with the freedom to work as much or as little as they want, offering them control over their schedules.
- **Earnings and Flexibility:** Drivers earn a percentage of the fare for each ride completed, with Uber taking a commission (typically between 15% to 30%). This model offers flexible work hours, which is a significant appeal for many drivers.

However, earnings can be inconsistent, depending on factors such as ride demand, location, and time of day.

#### Labor Relations and Challenges:

- **Lack of Traditional Employee Benefits:** A primary issue with Uber's gig economy model is

the lack of employee benefits for drivers. Since they are not considered employees, they do not receive paid sick leave, health insurance, or retirement plans. This has led to protests and legal challenges from drivers, particularly in countries like the UK, the US, and some European nations, where workers have demanded reclassification as employees.

- **Legal and Regulatory Challenges:** Uber has faced multiple legal battles around the world regarding the classification of drivers as independent contractors. In several jurisdictions, courts and governments have ruled that Uber drivers should be treated as employees with the right to benefits. For example, the UK Supreme Court ruled in 2021 that Uber drivers should be classified as workers and entitled to basic rights, such as paid vacation and minimum wage.
- **Driver Protests and Unionization Efforts:** There have been various driver protests globally calling for higher wages, better benefits, and improved working conditions. Uber has faced pressure to negotiate better terms for its drivers, with some drivers pushing for unionization and collective bargaining rights. However, Uber's resistance to collective bargaining and its stance on independent contractor classification have sparked ongoing disputes.

#### Uber's Response to Labor Concerns:

- **Support Programs:** To address some concerns, Uber has implemented programs like the **Driver App**, where drivers can access resources on financial management, safety, and wellness programs.
- **Flexible Work Hours:** Uber has emphasized the flexibility it offers its drivers, which many drivers appreciate, but flexibility alone may not address long-term concerns about job security, pay stability, and benefits.

## 2. Ola's Gig Economy and Labor Relations:

### Gig Economy Model at Ola:

- **Independent Contractors:** Similar to Uber, Ola drivers are classified as independent contractors, which allows them to work flexible hours. However, unlike Uber, Ola's approach has been more focused on creating a sense of community and support for its drivers in India, with a greater emphasis on **driver-partner relationships**.
- **Income and Flexibility:** Ola drivers earn a commission for each ride completed, and the company employs dynamic pricing (including surge pricing during peak demand) to ensure that drivers earn competitive wages. In addition to ridesharing, Ola has expanded its offerings, including **Ola Auto** and **Ola Bike**, which cater to different customer segments, thereby giving drivers more opportunities to earn money.

### Labor Relations and Challenges:

- **Driver Welfare Programs:** Unlike Uber, Ola has placed a greater emphasis on the welfare of its driver-partners:
- **Ola Driver Partner Program:** This program offers drivers several benefits, including **accident insurance, vehicle financing, and discounts on vehicle maintenance**. Ola also partners with various financial institutions to provide easy access to loans for vehicle purchases, allowing drivers to own their vehicles.
- **Discounts and Incentives:** Ola runs several incentive schemes, such as daily earnings bonuses, referral bonuses, and targeted incentives based on performance metrics (e.g., the number of rides completed or driver rating).

### Ola's Response to Labor Issues

- **Driver Incentives:** Ola has worked to address

labor concerns through incentives, including offering improved earnings during peak hours, bonuses for high ratings, and rewards for performance. It also encourages drivers to participate in driver-partner events and community-building activities, creating a sense of belonging and support.

- **Support for Women Drivers:** Ola has taken steps to encourage more women drivers by providing them with special incentives, including preferential treatment in vehicle financing and discounts on car rentals. It also provides women drivers with additional safety measures to enhance their confidence while working.

### Market Strategies and Technological Innovation:

Both **Uber** and **Ola** have leveraged innovative market strategies and technological advancements to establish themselves as leaders in the global and Indian ride-hailing markets, respectively. Despite the similarities in their business models, their strategies and technological innovations have been shaped by their respective market conditions, competition, and long-term visions. Below is a comparison of the market strategies and technological innovations employed by both companies:

### 1. Uber's Market Strategies and Technological Innovation:

#### Global Expansion and Market Penetration:

- **Global Reach:** Uber's overarching strategy has been to aggressively expand into international markets. By being the first-mover in many regions, Uber built a strong global brand with operations in over 900 cities across 69 countries. Its expansion was facilitated by a scalable business model, where drivers (gig workers) are not employees but independent contractors, allowing Uber to minimize the overhead of managing full-time drivers.

### Pricing Strategies:

- **Dynamic Pricing (Surge Pricing):** Uber employs a dynamic pricing model that adjusts fares based on supply and demand. When demand outstrips supply (e.g., during peak hours or in emergencies), the price increases to attract more drivers to the area. Although this strategy has been criticized for price gouging, it remains a cornerstone of Uber's revenue model and operational efficiency.
- **Promotions and Discounts:** Uber uses discounts and promo codes to attract new customers and retain existing ones. For instance, offering discounts on first rides or during special events helps in boosting brand awareness and customer acquisition.

### Technological Innovation:

- **Machine Learning and AI:** Uber heavily invests in machine learning algorithms and AI to enhance user experience and operational efficiency. This includes:
- **Route Optimization:** Algorithms that suggest the fastest and most efficient routes for drivers.
- **Dynamic Pricing Algorithms:** AI-driven pricing models that adjust based on market conditions, time of day, and driver supply.
- **Demand Forecasting:** Predictive models to anticipate areas with high demand and adjust driver dispatch accordingly.
- **Autonomous Vehicles:** Uber has made significant investments in autonomous driving technology through its **Uber Advanced Technologies Group (ATG)**, aiming to reduce dependency on gig workers in the long term. Although still in the experimental stage, autonomous vehicles are seen as a key part of Uber's future strategy.

### Partnerships and Acquisitions:

- Uber's market strategy includes acquisitions that expand its technological capabilities and market

presence. Key acquisitions have included **Postmates** (for expanding into the food delivery market) and **Careem** (a dominant ride-hailing player in the Middle East), which allowed Uber to solidify its position in new regions.

## 2. Ola's Market Strategies and Technological Innovation:

### Regional Focus and Market Penetration:

- **Indian Market Domination:** While Uber has pursued a global market strategy, Ola's focus has been largely on the Indian market, although it has expanded into other countries like Australia, New Zealand, and the UK. Ola capitalizes on its deep understanding of local consumer behavior, market conditions, and cultural nuances, giving it a strong competitive edge in India.
- **Service Variety and Localized Offerings:** Ola has customized its services to cater to the diverse needs of Indian consumers:
- **Ola Auto & Ola Bike:** These offerings cater to the unique needs of Indian urban and semi-urban regions where auto-rickshaws and motorcycles are popular modes of transportation.
- **Ola Share:** Ride-sharing options that allow users to share rides with others traveling in the same direction, reducing costs and encouraging carpooling.
- **Ola Rentals:** A service that allows passengers to rent a car and driver for a fixed period, which is particularly popular for tourists or those with specific travel needs.

### Pricing and Discount Strategies:

- **Localized Pricing Models:** Ola adopts a highly competitive pricing strategy tailored to the Indian market. This includes low-cost options like **Ola Mini** and **Ola Micro**, making it accessible to a large portion of the population.

- **Ola's "Ola Select" Membership:** A subscription model offering benefits such as priority rides, discounted fares, and reduced cancellation fees, aimed at improving customer retention.

#### Technological Innovation:

- **Electric Vehicles (Ola Electric):** Ola has made significant strides in the electric vehicle (EV) market through its subsidiary, **Ola Electric**, which aims to build a large fleet of electric cabs and install charging infrastructure. This aligns with the company's long-term sustainability goals and the Indian government's push for cleaner transportation.
- **Data Analytics and AI:** Ola employs AI and machine learning to optimize its operations, improve route mapping, and predict demand.
- **Driver and Fleet Management Technologies:** Ola uses advanced tools to manage its driver-partners and vehicles efficiently, including:
- **Ola Fleet Owners Platform:** A platform for fleet owners to monitor and manage their vehicle fleet's performance.
- **Driver Support Technologies:** Providing drivers with tools for earnings tracking, training programs, and driver safety features through the Ola Driver app.

#### Strategic Partnerships and Acquisitions:

- Ola has formed strategic partnerships to enhance its market presence and technological capabilities. For instance, it partnered with **Mahindra Electric** to supply electric vehicles and has also tied up with various state governments to introduce electric vehicle solutions in public transport systems.

#### ❖ Regulatory Challenges for Uber:

Uber's rapid global expansion and aggressive market penetration have led to numerous regulatory challenges in various countries. Each region has its own regulatory landscape, and Uber

has often found itself at odds with local governments and regulatory bodies due to the following key issues:

#### 1. Driver Compensation and Labor Rights:

- One of the most significant challenges Uber faces is related to the classification of drivers as independent contractors rather than employees. This classification exempts Uber from providing traditional employee benefits such as healthcare, paid time off, and retirement contributions. However, many regulators and labor unions argue that this model exploits workers by denying them basic labor rights.

#### 2. Taxes and Compliance:

- Uber has also encountered issues related to taxation. As the company operates in multiple jurisdictions, it has faced scrutiny over its tax practices, including the taxes paid by drivers and the company itself. Some governments have accused Uber of not paying enough taxes or using tax loopholes to minimize its tax burden, which has resulted in legal disputes and regulatory pressure.

#### 3. Safety and Insurance Regulations:

- Safety has become a significant regulatory concern for Uber, particularly after several high-profile incidents involving both drivers and passengers. Uber has been criticized for its background check process, leading to calls for more stringent vetting of drivers and mandatory safety protocols.

#### 4. Dynamic Pricing and Surge Pricing:

- Surge pricing, Uber's method of increasing ride fares during periods of high demand, has drawn criticism in many countries. Some regulators argue that surge pricing is unfair to consumers and creates pricing instability, especially during emergencies or in times of crisis.

### 5. Impact of Local Regulations:

- Uber's business model faces resistance from local taxi industries that argue ride-hailing services operate unfairly due to a lack of regulation and oversight. Many taxi unions have lobbied local governments to impose stricter regulations on Uber to level the playing field, such as requiring background checks, vehicle inspections, or insurance requirements that traditional taxis are subject to.

### ❖ Regulatory Challenges for Ola:

Ola, operating primarily in India, has faced its own unique set of regulatory challenges, often driven by local conditions, opposition from traditional taxi unions, and evolving government policies. These regulatory hurdles include:

#### 1. Opposition from Traditional Taxi Unions:

- Similar to Uber, Ola has faced strong opposition from local taxi unions and associations. Traditional taxi drivers argue that ride-hailing services like Ola undermine their livelihoods, as Ola's competitive pricing often offers lower fares than those charged by regulated taxis.

#### 2. Government Regulations on Pricing:

- The Indian government has introduced several regulations to govern the pricing structure for ride-hailing services like Ola. In response to complaints from traditional taxi drivers and consumer protection groups, the government has occasionally intervened to cap prices or set minimum fare standards for ride-hailing services. These regulatory moves can significantly affect Ola's ability to implement dynamic pricing or offer discounts during peak hours.

#### 3. Licensing and Permits:

- In India, ride-hailing services are required to obtain licenses and comply with specific regulatory norms, such as ensuring that vehicles used by drivers are registered, insured, and meet

safety standards. However, compliance with these regulations has been inconsistent across different states, with some regions implementing more stringent licensing requirements for Ola's drivers and vehicles than others.

#### 4. Driver Welfare and Social Security Regulations:

- As in many other countries, the gig economy model employed by Ola has faced criticism due to the lack of benefits provided to its drivers. Indian regulators and labor unions have increasingly scrutinized Ola's treatment of its drivers, arguing that they should be given access to social security benefits, paid leave, and health insurance.

#### 5. Environmental and Safety Regulations:

- Environmental regulations are another area of concern for Ola, especially as Indian cities grapple with pollution and traffic congestion. The government has started enforcing stricter emissions standards, which may force ride-hailing services like Ola to invest in cleaner vehicles, such as electric vehicles (EVs).

#### 6. Regional Discrepancies in Regulations:

- One of the key challenges for Ola is the regional disparity in regulations across India. While some states have embraced ride-hailing services, others have imposed heavy restrictions or regulations that limit Ola's operations. For instance, in some cities, ride-hailing services are required to operate under specific caps on the number of vehicles, leading to limited availability and inconvenience for customers.

### Conclusion:

The comparative study of Uber and Ola demonstrates that both companies have successfully capitalized on the gig economy to disrupt traditional transportation models. The gig economy plays a central role in both companies' operations, allowing them to scale rapidly without incurring the costs associated with traditional



employee-based models.

However, the gig economy model also presents challenges related to labor relations, regulation, and sustainability. Both companies have faced criticism for the treatment of their drivers, and labor disputes are likely to remain a key issue in the future. As both Uber and Ola continue to innovate and expand, their ability to navigate the complexities of the gig economy—ensuring fair compensation, safety, and driver welfare—will determine their long-term success in an increasingly competitive market.

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## गिग अर्थव्यवस्था में महिला कंटेंट क्रियेटर की भूमिका

**\* डॉ. भारती यादव**

\* असिस्टेंट, प्रोफेसर, वर्तक कॉलेज.

### सारांश:

गिग इकॉनमी को हिंदी में "संगठित स्वतंत्र अर्थव्यवस्था" या "गिग अर्थव्यवस्था" कहा जाता है। यह एक ऐसी अर्थव्यवस्था है जहाँ अस्थायी, लघुकालिक या स्वतंत्र अनुबंध आधारित कार्य अधिक होता है।

सोशल मीडिया और कंटेंट क्रिएटर्स वर्तमान डिजिटल युग में गिग इकॉनमी का एक महत्वपूर्ण हिस्सा बन गए हैं। वे विभिन्न पृष्ठभूमि पर अपनी रचनात्मकता और कौशल के माध्यम से कंटेंट तैयार करते हैं, जिससे न केवल वे अपनी पहचान बना रहे हैं, बल्कि अर्थ व्यवस्था में योगदान भी दे रहे हैं। गिग अर्थव्यवस्था में महिलाएँ भी अपनी महत्वपूर्ण भूमिका निभा रही हैं, विशेषकर भारत में, जहाँ गिग अर्थव्यवस्था तेजी से विस्तार कर रहा है। महिला कंटेंट क्रिएटर्स यूट्यूब, इंस्टाग्राम, फेसबुक, और अन्य डिजिटल माध्यमों पर विभिन्न विषयों पर सामग्री प्रस्तुत कर रही हैं।

सोशल मीडिया ने महिलाओं को अपनी आवाज़ उठाने और सशक्त होने का मंच प्रदान किया है, लेकिन इसके साथ ही उन्हें कई नकारात्मक परिस्थितियों का भी सामना करना पड़ता है।

महिला कंटेंट क्रिएटर्स गिग अर्थव्यवस्था में महत्वपूर्ण भूमिका निभा रही हैं, लेकिन उन्हें आय असमानता और सामाजिक असुरक्षा जैसे कई चुनौतियाँ उनके सामने हैं। इसके समाधान के लिए नीतिनिर्माण और संरचनात्मक सुधारों की आवश्यकता है। ताकि महिलाएँ सुरक्षित और सम्मानपूर्वक कार्य कर सकें और देश की अर्थ व्यवस्था में योगदान दे सकें।

**कीवर्ड्स :** (गिग अर्थव्यवस्था, सोशल मीडिया प्लेटफॉर्म, महिला गिग श्रमिक, महिला कंटेंट क्रियेटर, साइबर क्राइम, ऑनलाइन ट्रोलिंग, सामाजिक सुरक्षा, आर्थिक असुरक्षा, डिजिटल सेवा )

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गिग इकॉनमी को हिंदी में "संगठित स्वतंत्र अर्थव्यवस्था" या "गिग अर्थव्यवस्था" कहा जाता है। गिग शब्द का मूल अर्थ एक अस्थायी या अल्पकालिक काम है। यह एक ऐसी अर्थव्यवस्था है जहाँ अस्थायी, लघुकालिक या स्वतंत्र

अनुबंध आधारित कार्य अधिक होता है। इसमें लोग फ्रीलांस, पार्ट-टाइम या प्रोजेक्ट आधारित काम करते हैं, जैसे कि कैब ड्राइवर, डिलीवरी बॉय, फ्रीलांस राइटर, ग्राफिक डिजाइनर आदि। मुख्य रूप से, गिग इकॉनमी में

लोग परंपरागत पूर्णकालिक नौकरियों के बजाय स्वतंत्र रूप से काम करते हैं और आमतौर पर डिजिटल प्लेटफॉर्म (जैसे Uber, Zomato, Upwork) के माध्यम से काम ढूंढते हैं। यह शब्द सबसे पहले संगीत की दुनिया में प्रयोग हुआ था, जहाँ संगीतकारों के एकल या समूह में किए गए प्रदर्शन को "गिग" कहा जाता था। बाद में, यह शब्द किसी भी प्रकार के अस्थायी या स्वतंत्र कार्य के लिए इस्तेमाल होने लगा।

आजकल, गिग का मतलब है ऐसा काम जो फुल-टाइम या स्थायी नौकरी न होकर प्रोजेक्ट आधारित, अनुबंध पर या अस्थायी हो। उदाहरण के लिए, कैब ड्राइवर के रूप में काम करना (जैसे Uber या Ola में)। डिलीवरी बॉय के रूप में काम करना (जैसे Zomato या Swiggy में)। फ्रीलांस ग्राफिक डिजाइन या कंटेंट राइटिंग आदि।

गिग अर्थव्यवस्था वर्तमान में भारत में तीव्र गति से विकसित हो रही है, जिसमें अस्थायी, लचीले और स्वतंत्र कार्यों की मांग बढ़ रही है। नीति आयोग की एक रिपोर्ट के अनुसार, वर्ष २०२०-२०२१ में भारत में लगभग ७७ लाख गिग श्रमिक थे, जो गैर-कृषि कार्यबल का २.६% और कुल कार्यबल का १.५% थे। २०२१-३० तक यह संख्या २.३५ करोड़ तक पहुँचने की संभावना है।

स्मार्टफोन और हाई-स्पीड इंटरनेट की उपलब्धता ने ऑनलाइन प्लेटफॉर्म के माध्यम से कार्य करना आसान बना दिया है। इसके साथ सरकारी नीतियों ने प्रतिस्पर्धा और खुले बाजार को बढ़ावा दिया है, जिससे गिग इकॉनमी का विस्तार हुआ है। कर्मचारियों में लचीलेपन और स्वतंत्रता की चाह बढ़ी है, जिसे गिग कार्य पूरा करता है। ऑनलाइन खरीदारी और डिलीवरी सेवाओं की बढ़ती मांग ने गिग वर्कर्स के लिए

नए अवसर सृजित किए हैं। गिग अर्थव्यवस्था भारत में रोजगार के नए अवसर प्रदान कर रही है, लेकिन इसके साथ ही वर्कर्स के अधिकारों और सुरक्षा से संबंधित मुद्दों को संबोधित करना आवश्यक है ताकि यह विकास समावेशी और सतत हो सके।

गिग अर्थव्यवस्था में महिलाएँ महत्वपूर्ण भूमिका निभा रही हैं, विशेषकर भारत में, जहाँ यह क्षेत्र तेजी से विस्तार कर रहा है। गिग प्लेटफॉर्म महिलाओं को अपने समय और स्थान के अनुसार काम करने की स्वतंत्रता प्रदान करते हैं, जिससे वे घरेलू जिम्मेदारियों और पेशेवर जीवन के बीच संतुलन बना सकती हैं। महिलाएँ घरेलू कार्य, सौंदर्य सेवाएँ, कैब ड्राइविंग, फूड डिलीवरी आदि क्षेत्रों में सक्रिय रूप से योगदान दे रही हैं।

इन सब उपलब्धता के साथ महिला गिग श्रमिकों को अनेक चुनौतियों का सामना करना पड़ता है। उन्हें पुरुष श्रमिकों की तुलना में कम वेतन मिलता है। उदाहरण के लिए, पुरुष और महिला डिलीवरी अधिकारियों के बीच मासिक वेतन में ८ से १० प्रतिशत का अंतर पाया गया है। महिलाएँ कार्यस्थल पर उत्पीड़न, भेदभाव और सुरक्षा संबंधी चिंताओं का सामना करती हैं। शौचालय जैसी बुनियादी सुविधाओं की कमी भी एक महत्वपूर्ण मुद्दा है। गिग महिला श्रमिकों को पारंपरिक कर्मचारियों की तरह सामाजिक सुरक्षा लाभ नहीं मिलते, जिससे वे पेंशन, मातृत्व लाभ, बीमा आदि से वंचित रहते हैं।

महिला गिग श्रमिक संबंधी इन कमियों को दूर करने के लिए सरकार और कंपनियों को गिग श्रमिकों, विशेषकर महिलाओं, के लिए सामाजिक सुरक्षा, समान वेतन और

सुरक्षित कार्य वातावरण सुनिश्चित करने हेतु नीतियाँ बनानी चाहिए। महिलाओं को उनके अधिकारों, सुरक्षा उपायों और कौशल विकास के लिए प्रशिक्षण प्रदान करना आवश्यक है। समाज में लैंगिक समानता और महिलाओं के प्रति सम्मान को बढ़ावा देना चाहिए, ताकि वे बिना भेदभाव और भय के काम कर सकें। गिग अर्थव्यवस्था में महिलाओं की बढ़ती भागीदारी से न केवल उनके आर्थिक सशक्तिकरण में वृद्धि होगी, बल्कि समग्र रूप से समाज और अर्थव्यवस्था को भी लाभ मिलेगा।

सोशल मीडिया और कंटेंट क्रिएटर्स वर्तमान डिजिटल युग में गिग इकॉनमी का एक महत्वपूर्ण हिस्सा बन गए हैं। वे विभिन्न प्लेटफॉर्म पर अपनी रचनात्मकता और कौशल के माध्यम से कंटेंट तैयार करते हैं, जिससे न केवल वे अपनी पहचान बना रहे हैं, बल्कि आर्थिक रूप से भी स्वतंत्र हो रहे हैं। कंटेंट क्रिएटर्स वीडियो, ब्लॉग, पॉडकास्ट, ग्राफिक्स आदि के माध्यम से अपनी सामग्री प्रस्तुत करते हैं। वे YouTube, Instagram, Facebook, और Twitter जैसे प्लेटफॉर्म का उपयोग करके अपने दर्शकों तक पहुँचते हैं। कई क्रिएटर्स ब्रांड्स के साथ साझेदारी करके उत्पादों या सेवाओं का प्रमोशन करते हैं, जिससे उन्हें प्रायोजन के माध्यम से आय प्राप्त होती है। कई कंटेंट क्रिएटर्स अपने स्वयं के ब्रांड या उत्पाद विकसित करते हैं, जैसे कि ऑनलाइन पाठ्यक्रम, मर्चेन्डाइज, या डिजिटल सेवाएँ, जिससे वे स्वतंत्र उद्यमी के रूप में कार्य करते हैं।

सोशल मीडिया और कंटेंट क्रिएटर्स गिग इकॉनमी में महत्वपूर्ण योगदान दे रहे हैं। वे न केवल अपनी रचनात्मकता के माध्यम से दर्शकों का मनोरंजन और सूचनाएँ प्रदान कर

रहे हैं, बल्कि आर्थिक स्वतंत्रता भी प्राप्त कर रहे हैं। हालांकि, उन्हें आय की अस्थिरता, प्लेटफॉर्म निर्भरता, और कौशल विकास जैसी चुनौतियों का सामना करना पड़ता है। सरकारी समर्थन और स्वयं के प्रयासों से ये क्रिएटर्स इन चुनौतियों को पार कर सकते हैं और डिजिटल युग में सफलता प्राप्त कर सकते हैं।

सोशल मीडिया प्लेटफॉर्म पर महिला कंटेंट क्रिएटर्स की संख्या लगातार बढ़ रही है, और वे विभिन्न क्षेत्रों में अपनी प्रतिभा और रचनात्मकता का प्रदर्शन कर रही हैं। वे फैशन, सौंदर्य, यात्रा, खाना पकाने, शिक्षा, स्वास्थ्य, और सामाजिक मुद्दों जैसे विषयों पर कंटेंट तैयार कर रही हैं, जिससे वे न केवल अपनी पहचान बना रही हैं, बल्कि आर्थिक रूप से भी स्वतंत्र हो रही हैं।

महिला दिवस के अवसर पर, कई महिला कंटेंट क्रिएटर्स को 'नेशनल क्रिएटर्स अवार्ड' से सम्मानित किया गया। उदाहरण के लिए, जया किशोरी को 'बेस्ट क्रिएटर इन सोशल चेंज' अवार्ड मिला, जबकि मैथिली ठाकुर को 'कल्चरल एंबेसडर ऑफ द ईयर' के रूप में सम्मानित किया गया। यह पुरस्कार उनकी उत्कृष्टता और समाज में सकारात्मक बदलाव लाने के प्रयासों को मान्यता देते हैं। प्रधानमंत्री नरेंद्र मोदी ने अंतर्राष्ट्रीय महिला दिवस पर अपने सोशल मीडिया अकाउंट्स को प्रेरणादायक महिलाओं को सौंपने की घोषणा की, ताकि वे अपने कार्यों और अनुभवों को साझा कर सकें। यह पहल महिलाओं के योगदान को सम्मानित करने और उनकी कहानियों को व्यापक दर्शकों तक पहुँचाने का एक प्रयास है। महिला कंटेंट क्रिएटर्स सोशल मीडिया के माध्यम से अपनी आवाज़ बुलंद कर रही हैं और समाज में

सकारात्मक बदलाव ला रही हैं। सरकार और समाज के समर्थन से, वे आने वाले समय में और भी महत्वपूर्ण भूमिका निभा सकती हैं।

भारत में कई महिला कंटेंट क्रिएटर्स ने अपनी रचनात्मकता और मेहनत से डिजिटल प्लेटफॉर्म पर महत्वपूर्ण पहचान बनाई है। यहाँ भारत की कुछ महिला कंटेंट क्रिएटर्स की चर्चा अपेक्षित है।

**श्रुति अर्जुन आनंद** ने वर्ष २०१० में अपना यूट्यूब करियर आरंभ किया था। श्रुति ब्यूटी, फैशन और फैमिली एंटरटेनमेंट के लिए मशहूर हैं। वर्तमान में उनके १.२ करोड़ से ज्यादा सब्सक्राइबर्स हैं। वर्ष २०११ में यूट्यूब चैनल की शुरुआत करने वाली निशा **मधुलिका** जी अपनी सरल शाकाहारी रेसिपी और घरेलू स्टाइल की वजह से लाखों लोगों का भरोसा जीत चुकी हैं। **प्राजक्ता कोली (MostlySane)** प्राजक्ता अपने हास्य रेखाचित्रों और सामाजिक मुद्दों पर प्रासंगिक टिप्पणियों के लिए जानी जाती हैं। उनकी यूट्यूब यात्रा प्रेरणादायक है और उन्होंने लाखों लोगों के दिलों में जगह बनाई है। कबिता सिंह, जो 'कबिताज़ किचन' के नाम से प्रसिद्ध हैं, अपने यूट्यूब चैनल पर विभिन्न स्वादिष्ट और सरल रेसिपी साझा करती हैं। उन्हें 'बेस्ट क्रिएटर इन फूड कैटेगरी' के लिए नेशनल क्रिएटर्स अवार्ड से सम्मानित किया गया है। लोक गायिका मैथिली ठाकुर अपनी सुरीली आवाज़ और भारतीय शास्त्रीय संगीत में उत्कृष्टता के लिए जानी जाती हैं। ट्यूब पर उनके लाखों फॉलोवर्स हैं। उन्हें 'कल्चरल एंसेसडर ऑफ द ईयर' के रूप में सम्मानित किया जा चुका है।

जया किशोरी एक स्पिरिचुअल और मोटिवेशनल स्पीकर हैं,

जो धार्मिक प्रवचनों और भजनों के माध्यम से लोगों को प्रेरित करती हैं। उन्हें 'बेस्ट क्रिएटर इन सोशल चेंज' अवार्ड से नवाजा गया है। कामिया जानी एक ट्रैवल और फूड ब्लॉगर हैं, जो 'Curly Tales' नामक यूट्यूब चैनल चलाती हैं। उन्होंने 'मोस्ट क्रिएटिव ट्रैवल क्रिएटर' का खिताब अपने नाम किया है। श्रद्धा जैन एक सोशल मीडिया इन्फ्लुएंसर हैं, उन्हें 'मोस्ट क्रिएटिव क्रिएटर (फीमेल)' के अवार्ड से सम्मानित किया गया है। **कीर्तिका गोविंदासामी** एक कहानीकार हैं, जो सोशल मीडिया पर इतिहास से जुड़ी कहानियाँ साझा करती हैं। उन्हें 'बेस्ट स्टोरीटेलर' के अवार्ड से सम्मानित किया गया है। जान्हवी सिंह एक स्पिरिचुअल कंटेंट क्रिएटर हैं, जिन्हें 'हेरिटेज फैशन आइकन' अवार्ड से सम्मानित किया गया है। ये कुछ प्रमुख महिला कंटेंट क्रिएटर्स हैं जिन्होंने विभिन्न क्षेत्रों में अपनी प्रतिभा और मेहनत से डिजिटल दुनिया में महत्वपूर्ण स्थान हासिल किया है, और वे अनेक लोगों के लिए प्रेरणा स्रोत बनी हुई हैं और साथ ही सोशल मीडिया के माध्यम से गिग अर्थव्यवस्था में महत्वपूर्ण भूमिका निभा रही हैं।

गिग अर्थव्यवस्था में महिला कंटेंट क्रिएटर्स का योगदान महत्वपूर्ण है, हालांकि इस क्षेत्र में उनके योगदान का सटीक मात्रात्मक डेटा सीमित है। महिलाएँ ब्लॉगिंग, पॉडकास्टिंग, वीडियो निर्माण, और सोशल मीडिया जैसे प्लेटफॉर्म पर सक्रिय रूप से कंटेंट निर्माण कर रही हैं, जिससे वे न केवल अपनी रचनात्मकता का प्रदर्शन कर रही हैं, बल्कि आर्थिक स्वतंत्रता भी प्राप्त कर रही हैं। महिला कंटेंट क्रिएटर्स यूट्यूब, इंस्टाग्राम, फेसबुक, और अन्य डिजिटल माध्यमों पर विभिन्न विषयों पर सामग्री प्रस्तुत कर रही हैं, जिससे वे

व्यापक दर्शकों तक पहुँच बना रही हैं। कंटेंट क्रिएशन के माध्यम से महिलाएँ स्वतंत्र रूप से आय अर्जित कर रही हैं, जिससे वे आर्थिक रूप से सशक्त हो रही हैं। इसके साथ ही उनके कुछ चुनौतियों का सामना भी करना पड़ता है। महिला गिग वर्कर्स को पुरुष समकक्षों की तुलना में कम वेतन मिलने की प्रवृत्ति देखी गई है। उदाहरण के लिए, डिलीवरी उद्योग में पुरुष और महिला अधिकारियों के बीच मासिक वेतन में ८ से १० प्रतिशत का अंतर पाया गया है। महिलाओं को कार्यस्थल पर उत्पीड़न, भेदभाव, और सुरक्षा संबंधी चिंताओं का सामना करना पड़ता है, जिससे उनके काम करने की स्थिति प्रभावित होती है। गिग वर्कर्स के रूप में, महिलाओं को पारंपरिक कर्मचारियों की तरह सामाजिक सुरक्षा का लाभ नहीं मिलता, जिससे वे आर्थिक असुरक्षा का सामना करती हैं।

यहाँ एक बात और ध्यान देने योग्य है, सोशल मीडिया ने भले ही महिलाओं को अपनी आवाज़ उठाने और सशक्त होने का मंच प्रदान किया है, लेकिन इसके साथ ही उन्हें कई नकारात्मक परिस्थितियों का भी सामना करना पड़ता है। महिलाओं को सोशल मीडिया पर अपमानजनक टिप्पणियाँ, धमकियाँ और ट्रोलिंग का सामना करना पड़ता है, जो उनकी मानसिक सेहत पर नकारात्मक प्रभाव डालता है। दिल्ली की एक ट्रांस महिला, रेवती (बदला हुआ नाम), के अनुसार, सार्वजनिक पोस्टों पर उनकी लैंगिक पहचान को निशाना बनाकर भद्दी टिप्पणियाँ की जाती हैं, जिससे उनका ऑनलाइन अनुभव कष्टदायक हो गया। प्रसिद्ध पत्रकार राणा अय्यूब को उनके विचारों और रिपोर्टिंग के कारण ऑनलाइन ट्रोलिंग, धमकियों और अभद्र टिप्पणियों का सामना करना

पड़ा। उन्हें सोशल मीडिया पर लगातार निशाना बनाया गया, जिससे उनकी मानसिक सेहत पर नकारात्मक प्रभाव पड़ा। इसी तरह वरिष्ठ पत्रकार बरखा दत्त को भी ऑनलाइन ट्रोलिंग और धमकियों का सामना करना पड़ा। उन्हें सोशल मीडिया पर अपमानजनक टिप्पणियों और धमकियों का शिकार बनाया गया, जिससे उनकी स्वतंत्र अभिव्यक्ति पर प्रभाव पड़ा। राजनीतिक कार्यकर्ता शेहला रशीद को उनके विचारों और गतिविधियों के कारण ऑनलाइन ट्रोलिंग और धमकियों का सामना करना पड़ा। उन्हें सोशल मीडिया पर अभद्र टिप्पणियाँ एवं धमकियाँ दी गईं। सामाजिक कार्यकर्ता कविता कृष्णन को भी ऑनलाइन ट्रोलिंग और धमकियों का सामना करना पड़ा। उन्हें सोशल मीडिया पर अपमानजनक टिप्पणियाँ मिली, जिससे उनकी स्वतंत्र अभिव्यक्ति पर प्रभाव पड़ा। पूर्व विदेश मंत्री सुषमा स्वराज को भी ऑनलाइन ट्रोलिंग का सामना करना पड़ा। उन्हें सोशल मीडिया पर अभद्र टिप्पणियों और धमकियों का शिकार बनाया गया, जिससे उनकी सार्वजनिक छवि पर प्रभाव पड़ा। इस तरह की घटनाओं से स्पष्ट होता है कि ऑनलाइन ट्रोलिंग महिलाओं के लिए एक गंभीर समस्या है, जो उनकी मानसिक सेहत, स्वतंत्र अभिव्यक्ति और सार्वजनिक जीवन पर नकारात्मक प्रभाव डालती है।

सोशल मीडिया प्लेटफॉर्म पर प्रचलित अवास्तविक सौंदर्य मानक महिलाओं पर एक विशेष शारीरिक छवि को बनाए रखने का दबाव डालते हैं। यह दबाव उनकी आत्म-छवि को प्रभावित करता है और मानसिक स्वास्थ्य समस्याओं, जैसे चिंता और अवसाद, को बढ़ावा दे सकता है।

सोशल मीडिया पर महिलाएँ लैंगिक भेदभाव का भी सामना

करती हैं। ग्रामीण क्षेत्रों में, यदि महिलाएँ सोशल मीडिया का उपयोग करती हैं, तो उनके चरित्र पर सवाल उठाए जाते हैं। इसके विपरीत, पुरुषों के लिए यह सामान्य माना जाता है, जो लैंगिक भेदभाव को दर्शाता है। थोड़े बहुत अंतर के साथ यह भेदभाव शहरी क्षेत्रों में भी देखा जाता है।

सोशल मीडिया पर लगातार सक्रिय रहने से महिलाओं में उदासी, निराशा और आत्म-संदेह की भावनाएँ बढ़ सकती हैं। विशेषज्ञों के अनुसार, किशोरियों में सोशल मीडिया का बढ़ता उपयोग उनके मानसिक स्वास्थ्य पर नकारात्मक प्रभाव डालता है, जिससे अवसाद और चिंता जैसी समस्याएँ उत्पन्न हो रही हैं।

सोशल मीडिया महिलाओं के लिए अभिव्यक्ति का एक महत्वपूर्ण माध्यम है, लेकिन इसके साथ आने वाली चुनौतियों को समझना और उनका समाधान करना आवश्यक है। सुरक्षित और समावेशी ऑनलाइन वातावरण बनाने के लिए सामूहिक प्रयासों की आवश्यकता है, ताकि महिलाएँ बिना किसी भय या भेदभाव के डिजिटल दुनिया में सक्रिय रह सकें। महिला कंटेंट क्रिएटर्स गिग अर्थव्यवस्था में

महत्वपूर्ण भूमिका निभा रही हैं, लेकिन उन्हें आय असमानता और सामाजिक असुरक्षा जैसे कई चुनौतियों का सामना करना पड़ता है। इन मुद्दों के समाधान के लिए समावेशी नीतियों और संरचनात्मक सुधारों की आवश्यकता है।

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## THE GIG ECONOMY AND CONSUMER TRUST: BUILDING BRAND LOYALTY – A REVIEW

**\* Komal B. Chhatbar**

\* Asst Teacher, Commerce.

### Abstract :

*The ride-hailing industry has dramatically transformed urban transportation, with companies like Uber and Ola leading this change. This paper provides a comparative study of these two global and Indian ride-hailing giants, analyzing their business models, market strategies, technological innovations, and competitive positioning. A particular focus is placed on the gig economy, a growing labor market where short-term, flexible jobs are prevalent, and how both Uber and Ola rely on gig workers to fuel their business operations. By examining the gig economy's role in the ride-hailing sector, the paper highlights how it influences labor relations, operational efficiency, and profitability for both companies. The research uses secondary data sources and qualitative analysis, and the findings conclude that while Uber enjoys global dominance, Ola has capitalized on regional expertise and gig labor strategies to create a competitive advantage in India.*

**Keywords:** Ride-hailing, Uber, Ola, Gig Economy, Market Competition, Technology Innovation, Profitability, Regulatory Challenges

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### Introduction:

The world of work is changing fast. Today, many people don't have traditional 9-to-5 jobs. Instead, they take on short-term tasks or "gigs" through apps and websites like Uber, Airbnb,

Fiverr, or DoorDash. This way of working is called the gig

economy. It's growing because it gives workers flexibility and lets companies hire people only when they need them. But

there's a big question: how does this gig economy affect the trust that customers have in brands? And how can companies build loyalty when their workers aren't full-time employees?

In this paper, we'll explore what the gig economy is, why trust matters to customers, and how brands can keep people coming back even when gig workers are involved. We'll use simple

examples and ideas to make it clear. By the end, you'll see that trust is the key to making customers stick with

a brand, and there are smart ways gig companies can build it.

### What Is the Gig Economy

The gig economy is all about short-term jobs. Instead of hiring someone full-time, companies use freelancers or independent workers for specific tasks.

For example:

- An Uber driver picks you up for a ride.
- A Door Dash worker delivers your food.
- A freelancer on Upwork designs a logo for your business.

These workers don't get a salary or benefits like health insurance. They get paid per job, and they often work for many companies at once. This setup is great for flexibility. Workers can choose when and where they work, and companies save money by not paying for full-time staff.

But here's the catch: gig workers aren't as connected to the company as regular employees. A full-time worker might feel proud to wear a company uniform

and follow strict rules. A gig worker? They might just see it as a quick way to make cash.

This can make it harder for customers to trust the brand.

### Why Trust Matters to Customers

Trust is essential to customers because it creates a foundation for a positive relationship between them and a brand or business. When customers trust a company, they feel confident that their needs and expectations will be met. Here are a few reasons why trust matters to customers:

1. **Reliability:** Customers want to know that they can count on a business to deliver quality products or services consistently. When trust is established, customers feel assured that the company will follow through on its promises.
2. **Security:** Especially in today's digital world, customers are concerned about the safety of their personal data. Trust helps customers feel secure when sharing information, making purchases, or interacting online.
3. **Transparency:** A company that is honest about its practices, policies, and pricing builds credibility. Trust comes from knowing that a business isn't hiding important details or misleading customers.
4. **Customer Loyalty:** Trust encourages repeat business. When customers feel valued and believe a company has their best interests at heart, they are more likely to return and recommend the company to others.
5. **Emotional Connection:** Trust fosters an emotional bond, which makes customers more invested in the brand. A trusted brand can even create a sense of community, where customers feel like they're part of something bigger.
6. **Word-of-Mouth and Reviews:** Trust in a business often leads to positive reviews and referrals, which are crucial for attracting new customers. People tend to trust recommendations

from others they know or from people who have had a positive experience.

Ultimately, without trust, customers might hesitate, feel

uncertain, or take their business elsewhere. It's a key ingredient for long-term success and customer satisfaction.

### Challenges of Trust in the Gig Economy:

The gig economy has some unique problems when it comes to trust. Let's look at a few:

#### 1. Workers Aren't Fully Trained

Regular employees get training to do their jobs well. Gig workers often don't. For example, an Airbnb host might not know how to handle a guest's complaint because they're just renting out their spare room. If something goes wrong, the customer blames Airbnb, not just the host.

#### 2. No Consistent Experience

With full-time staff, a company can make sure every customer gets the same service. In the gig economy, every worker is different. One Uber driver might be friendly and play great music, while another might get lost and barely talk. This inconsistency makes it hard for customers to know what to expect.

#### 3. Less Accountability

Gig workers aren't tied to the company long-term. If they mess up, they might not care—they can just switch to another app. This can leave customers feeling like no one's responsible when things go wrong.

#### 4. Safety Worries

People worry about safety with gig services. Is the food delivery person handling my meal properly? Is the TaskRabbit worker fixing my sink trustworthy? These concerns hurt trust if companies don't address them.

These challenges show that the gig economy can make customers nervous. But it's not all bad

news—brands can turn this around and build loyalty if they're smart about it.

5. **How Trust Leads to Brand Loyalty** Brand loyalty is when customers keep choosing the same company over others. If you always order from DoorDash instead of Grubhub, you're loyal to DoorDash. Trust is the foundation of loyalty. When you trust a brand, you feel good about using it again and again.

Here's why trust builds loyalty:

- **Peace of Mind:** When you know a company will deliver, you don't stress about trying something new.
- **Habit:** Trust makes you stick with what's familiar. If Uber always gets you home safely, why switch?
- **Word of Mouth:** If you trust a brand, you tell your friends. That spreads loyalty to more people.

For example, let's say you rent a place on Airbnb. The host is great, the place is clean, and Airbnb helps you when you have a question. You trust them, so next time you travel, you book with Airbnb again. That's loyalty in action.

## 6. Ways Gig Economy Brands Can Build Trust and Loyalty

So, how can gig companies make customers trust them and stay loyal? Here are some practical ideas:

### 1. Hire Carefully

Even though gig workers aren't full-time, companies can still check who they're letting in. Uber does background checks on drivers to make sure they're safe. Airbnb asks hosts to verify their identity. This shows customers that the brand cares about quality.

### 2. Set Clear Rules

Companies can give gig workers simple

guidelines to follow. For example, DoorDash could tell delivery people to double-check orders and smile at customers. Clear rules help workers act more like a team, even if they're independent.

### 3. Use Technology Smartly

Apps can build trust by keeping customers in the loop. Uber shows you the driver's name, car, and location on a map. That makes you feel safer. Fiverr lets you see reviews of freelancers before you hire them. Technology can make the experience smoother and build confidence.

### 4. Listen to Customers

When something goes wrong, brands need to fix it fast. If your food arrives cold, DoorDash can offer a refund or a discount. Responding to complaints shows customers they're valued, which builds trust.

### 5. Reward Loyalty

Gig companies can give perks to regular customers. Uber has a rewards program where you earn points for rides.

Airbnb offers discounts to frequent travelers. These rewards make people feel special and encourage them to stick around.

### 6. Be Honest

If a company messes up, they should admit it. Pretending everything's fine when it's not breaks trust. Being open—like saying "Sorry, we're late because of traffic"—makes customers more forgiving.

### 7. Focus on Safety

Safety is a big deal in the gig economy. Companies can add features like emergency buttons in apps (Uber does this) or insurance for workers and customers (Airbnb covers property damage). When people feel safe, they trust more.

### Real-Life Examples

Let's look at some gig economy brands that are doing this well:

- **Uber:** They've built trust with safety tools like ride tracking and driver ratings. Customers know they can rate a bad driver, which keeps quality up. Uber's loyalty comes from being reliable and easy to use.
- **Airbnb:** They use reviews from other guests to help you trust a host. They also have a support team for problems, which makes people feel secure booking again.
- **Fiverr:** This freelance platform shows you a worker's past projects and ratings. That transparency builds trust, and customers keep coming back for affordable, good work.
- **Swiggy & Zomato:** Both Platforms rely on freelance delivery partners rather than full time employees. Delivery partners can work flexibly, choosing when & where to deliver. Users can track their orders & know the exact arrival time. Customers rate both restaurants & delivery partners, ensuring transparency. Multiple Payments options, including cash on delivery, UPI, and wallets, increase confidence. Quick issue resolution helps maintain reliability.
- **iPhone:** Consider the release of the **iPhone**. Every year, Apple holds a major event to unveil new iPhone models, and many customers already trust the brand so much that they pre-order the newest model without hesitation. Even though other brands offer similar smartphones with comparable features, Apple's loyal customers continue to choose iPhone because they trust the brand's reliability, ecosystem, and quality.

Many Apple users continue to upgrade to newer models year after year, despite the cost, because the trust and brand loyalty they've built up make them confident that they will always get value

from the product.

This loyalty translates into significant long-term success for Apple, with a customer base that continues to grow and remains loyal even as competitors emerge.

These companies show that even with gig workers, trust and loyalty are possible if you focus on the customer

### The Customer's Point of View

What do customers think about all this? Some love the gig economy because it's convenient and cheap. Others worry about quality and safety. For example:

- A busy mom might trust DoorDash to deliver dinner when she's tired.
- A traveler might not trust an Airbnb host if the listing looks shady.

Customers want brands to make their lives easier without adding stress. If a gig company can do that—like delivering hot pizza on time or offering a clean rental—they win trust and loyalty.

### The Future of Trust in the Gig Economy:

The future of trust in the gig economy and building brand loyalty is an exciting and critical development area, as both gig workers and consumers are increasingly looking for more dependable and transparent experiences. As the gig economy evolves, brand loyalty will depend on how platforms build and maintain trust among their users. Here's how trust and loyalty are likely to evolve in the gig economy:

#### 1. Building Trust through Consistent Quality

Brand loyalty in the gig economy will depend heavily on platforms delivering consistent, high-quality experiences.

Whether it's a delivery service, ride-hailing, or freelancing platforms, customers and gig workers need to feel they can rely on a platform to deliver value. Here's how trust can be maintained:

- **Reliability:** If a platform consistently matches users with skilled workers or reliable service,

customers are more likely to come back. Similarly, workers will trust platforms that consistently provide a steady stream of well-paying work.

- **Quality Control:** Regular quality assurance checks and setting standards can help ensure service quality, leading to trust and brand loyalty from both sides.

## 2. Transparency in Pricing and Payment

One of the main concerns of gig workers is unclear payment structures and fees taken by platforms. To build brand loyalty, platforms will need to ensure that both customers and gig workers fully understand how pricing works.

- **Clear Communication of Fees:** Transparency in how much of the payment goes to the platform versus the worker, along with honest pricing for customers, will help foster trust.
- **Fair Pay:** Providing fair and competitive compensation for gig workers can lead to stronger loyalty. Workers will trust a platform that compensates them fairly, and customers will feel confident in paying for services that are well-priced and valuable.

## 3. Enhanced Reputation Systems

A key driver of trust in the gig economy is the ability to vet and assess service providers, whether they are workers or customers. Reputation systems, such as ratings and reviews, play a central role. As technology improves, these systems will become more sophisticated:

- **AI and Data-Driven Trust:** AI can help create more accurate and fair reputation systems by analyzing multiple factors beyond just ratings (e.g., reliability, communication, customer satisfaction). This will allow gig workers to build their reputation more fairly, leading to a loyal customer base.
- **Proactive Monitoring:** Platforms can use AI

to monitor and flag problematic behavior (e.g., disputes, delayed work, or poor service) before it harms the relationship between workers and customers, helping maintain a trusted environment.

## 4. Worker Support and Empowerment

Building trust with gig workers is a major factor in fostering brand loyalty. When workers feel supported, they are more likely to stay loyal to a platform and provide quality service. To improve worker loyalty and trust:

- **Training and Development:** Platforms can offer educational resources, training programs, or community support to help gig workers improve their skills. By investing in their success, platforms can foster loyalty.
- **Health and Financial Security:** As platforms provide gig workers with more benefits (e.g., healthcare, retirement plans, or insurance), workers will be more likely to feel valued, which strengthens loyalty.

## 5. Customer Experience and Engagement

Building trust with customers requires more than just a reliable service—it also involves creating an excellent user experience. Platforms will need to focus on:

- **Seamless Communication:** Easy communication between customers and service providers will build trust. This can include features such as in-app messaging, customer support, or real-time updates on service status.
- **Personalization:** Platforms that tailor services to individual customer preferences (e.g., preferred workers, specific needs) will create stronger emotional connections and loyalty.
- **Customer Service:** Fast and efficient resolution of any issues or disputes will encourage customers to remain loyal to a platform. Excellent customer service builds



trust, especially when problems are handled promptly and fairly.

## 6. Ethical Practices and Corporate Social Responsibility (CSR)

The future of gig economy platforms will also involve a greater emphasis on ethics and social responsibility. As consumers become more conscientious, they will trust brands that align with their values, creating long-term brand loyalty. Here's how platforms can show their commitment to ethical practices:

- **Fair Worker Treatment:** Ensuring that gig workers are paid fairly, treated with respect, and have access to support services will enhance trust.
- **Sustainability:** Gig economy platforms that focus on sustainability, such as using eco-friendly transportation for deliveries or reducing waste, can attract loyal customers who value these efforts.
- **Commitment to Diversity and Inclusion:** Platforms that prioritize diversity, equity, and inclusion will build trust with both workers and customers, leading to stronger loyalty across various demographic groups.

## 7. Blockchain and Smart Contracts for

**Transparency:** Blockchain technology and smart contracts could play a major role in securing and enhancing trust in the gig economy. By using blockchain:

- **Transparent Transactions:** Every transaction (payment, service delivery, etc.) could be tracked on the blockchain, ensuring transparency and building trust between workers and customers.
- **Automatic Compliance:** Smart contracts

could automatically ensure that agreements are fulfilled. For example, once a job is completed and approved, the platform can immediately release payment to the worker without the need for intermediaries.

## 8. Creating a Sense of Community

As gig platforms grow, they may begin to develop a community around their brand. Creating a strong sense of belonging and emotional connection can significantly enhance trust and loyalty. For example:

- **Support Networks:** Creating online forums or community spaces where gig workers can connect with each other or share experiences with customers can make users feel more connected to the platform.
- **Brand Advocacy:** When customers or gig workers feel a sense of ownership or connection to a platform, they're more likely to advocate for the brand to others, reinforcing loyalty and trust.

**Conclusion:** The gig economy is changing how we work and shop. It's flexible and fast, but it can make trust harder to build.

Customers want to know they can rely on a brand, feel safe, and get good quality. When gig companies use smart ideas—like careful hiring, clear rules, and quick fixes for problems—they can turn trust into loyalty.

Think about Uber drivers, Airbnb hosts, or Fiverr freelancers. They're not traditional employees, but they still represent the brand. If companies support them and listen to customers, they can create a bond that keeps people coming back. In the end, trust is what makes a brand stand out in the gig economy—and loyalty is the reward.



## THE GIG ECONOMY AND THE ECONOMIC IMPACT OF FOOD DELIVERY APPS ON HOUSEHOLD EXPENDITURE

**\* Dr. Sonam R. More**

*\* Assistant Professor, Department of Commerce & Accountancy, B.N.N. College, Bhiwandi University of Mumbai.*

### Abstract :

*Food delivery services are among the many businesses that have seen considerable change as a result of the gig economy, which is defined by temporary, flexible labor arrangements. By analyzing the financial affects of food delivery apps (like Uber Eats, DoorDash, and Grubhub) on household budgets, this study investigates the relationship between the gig economy and household spending patterns. This study attempts to comprehend the effects of these platforms on household food-related expenses, income distribution, and wider economic results by concentrating on gig worker revenue generation and consumer spending behavior. The results imply that whereas meal delivery apps give gig workers flexibility and extra cash, they also raise consumer food expenditures, which can differ depending on regional and income levels.*

**Keywords:** *Gig Workers, Food delivery apps, Services, Economic Impact.*

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### Introduction:

The emergence of the gig economy has introduced new work structures, where individuals engage in short-term, flexible employment arrangements rather than traditional full-time jobs. The rise of food delivery apps such as Zomato, Swiggy, and Uber Eats has significantly transformed food consumption patterns in urban India. This study assesses the economic impact of these platforms on household food expenses, focusing on the shift in spending behavior since the adoption of food delivery services. Short-term, flexible employment agreements have replaced traditional full-time positions as the gig economy has grown, bringing with it new work forms. In this economy, meal delivery apps have completely changed how people get food by providing quick and easy delivery at the push of a button. These services do have a price, though, and frequently include tips, delivery costs, and service taxes. The purpose of this essay is to evaluate how

meal delivery apps affect household spending, with an emphasis on how they affect customer behavior, spending trends, and financial stability. The gig economy refers to a labor market characterized by the prevalence of short-term, contract, or freelance work rather than permanent employment. It is often facilitated by digital platforms that connect individuals to temporary work opportunities, allowing for greater flexibility in job choice, hours, and location.

**Growth of Food Delivery Apps in the Gig Economy:** One of the main components of the gig economy is food delivery applications. Platforms like DoorDash, Grubhub, and Uber Eats depend on a network of independent drivers to deliver goods. Urbanization, shifting customer habits, and technology improvements have all contributed to the current spike in demand for meal delivery services. By completing delivery requests from customers placing food orders via mobile applications, gig workers in

the food delivery industry can make money.

### Review of Literature:

1. **Smith et al. (2019)** suggests that the increasing use of food delivery apps has led to a rise in discretionary spending on food, as consumers opt for convenience rather than cooking at home. Household expenditure on food represents a significant portion of overall spending, and food delivery apps have emerged as an influential factor in altering spending patterns. Prior studies have examined the rising cost of dining out and its effect on consumer budgets.
2. **Jones (2020)** according to him lower-income households may spend a higher proportion of their income on food delivery services, which could lead to financial strain if delivery costs are not managed. Conversely, food delivery services can provide access to affordable and convenient meals for those without time or resources for cooking. The economic impact of food delivery apps on different income groups varies.
3. **Davis (2021)**, have shown that gig workers in the food delivery sector experience variability in earnings, leading to inconsistent contributions to household income. The additional income, however, can help some households cover living expenses or increase discretionary spending. For gig economy workers, food delivery apps offer a supplementary income stream. Gig workers benefit from the flexibility of choosing their hours, but their earnings is often unpredictable.

### Objectives:

1. To evaluate the change in household spending on food before and after the adoption of food delivery apps.
2. To identify the factors that influence increased food delivery spending in urban households.
3. To understand gig economy worker and food

delivery apps.

4. To explore the broader economic implications of food delivery apps on urban household budgets.

### Methodology:

The study will employ a mixed-methods approach, combining both qualitative and quantitative data collection techniques with gig workers and consumers. Surveys are distributed to households in urban areas, focusing on how much they spend on food delivery services monthly and the factors that influence these expenditures. In-depth interviews with gig economy workers are conducted to assess their income levels, work hours, and spending behavior.

1. **Survey of Households:** A structured questionnaire will be used to collect data from urban households in urban cities such as Kalyan, Thane, Bhiwandi, Badlapur, Mumbai, New Mumbai and Pune. The survey will capture information on:
  - Frequency of food delivery app usage.
  - Average spending on food delivery and gig workers
  - Household income and demographics.
  - Reasons for using food delivery apps (convenience, time-saving, variety, Promotion and Discounts).
2. **Interviews with Consumers:** In-depth interviews will be conducted with gig economy workers toward food delivery services.
3. **Analysis of Primary Data Collected:** Data from food delivery platforms, gig workers and consumers will also be analyzed.

### Factors Influencing Food Delivery Spending in Urban India:

1. **Income Level:** Higher income households are more likely to spend on food delivery apps, as they can afford the added cost for convenience.

2. **Time Constraints:** Working professionals with busy schedules often prefer ordering food via delivery apps, as it saves time compared to cooking or dining out.
3. **Convenience and Lifestyle:** The modern urban lifestyle, characterized by a high pace and preference for convenience, contributes to an increased reliance on food delivery apps.
4. **Promotions and Discounts:** Offers, coupons, and loyalty programs from food delivery services play a role in increasing consumer spending by making the service appear more affordable or enticing.
5. **Perceived Value:** The convenience of browsing through a variety of restaurants, ratings, and user reviews adds perceived value, encouraging more frequent use.

#### Economic Implications:

1. **Increased Household Spending:** 80% respondent said that food delivery services often lead to higher expenditures on food compared to traditional cooking. This can strain household budgets, particularly for middle-income groups.
2. **Redistribution of Food Expenditures:** 60% respondent said traditional food- related expenses (groceries, dining out) may decrease, food delivery apps might represent a significant new category of spending that was previously not accounted for.
3. **Impact on Local Economies:** The rise of food delivery services contributes to the gig economy, with drivers and delivery personnel gaining employment opportunities, thus contributing to urban economic dynamics.

#### Result:

##### 1. Household Expenditure Patterns

According to preliminary research, food delivery apps significantly increase household food expenses. Due to their preference for

convenience and increased disposable cash, higher-income households typically spend more on meal delivery. On the other hand, households with lower incomes tend to spend a greater percentage of their budget on food delivery, which could have a detrimental effect on their financial security.

##### 2. Impact of Gig Work on Household Income

Food delivery offers gig economy workers a flexible source of income. However, household income from gig work might vary due to the unpredictable nature of earnings and the reliance on consumer demand. While some employees claim to rely on several platforms to boost their earning potential, others are constrained by things like working hours and geography.

##### 3. Regional Variations

Regional differences also exist in the economic impact of meal delivery services. Food delivery apps are more common and expenses are often greater in urban areas with higher cost of living. On the other hand, food delivery is less prevalent and costs are cheaper in rural or smaller towns.

#### Policy Implications:

##### 1. Inspection of Food Delivery Services:

Considering the influence of food delivery applications on household spending, governments should contemplate enacting laws to guarantee equitable pricing and transparency in service charges. This could help mitigate the financial burden on lower-income households.

##### 2. Assistance for Gig Workers:

To increase the financial security of gig workers, it is essential to provide them with improved labor protections and access to benefits like healthcare and retirement savings. Some of the financial difficulties faced by gig economy workers can be resolved by providing more steady income possibilities and better working conditions.

**Conclusion:**

Food delivery apps have become an integral part of urban living in India, offering convenience and variety to consumers. Household spending patterns are significantly impacted by the gig economy, especially through food delivery applications. Although these platforms give gig workers flexibility and financial opportunities, they also lead to higher food expenditures, particularly in

households with higher incomes. Important concerns regarding income distribution, economic stability, and the nature of labor in the future are brought up by the increased reliance on meal delivery services. The long-term effects of the gig economy on household budgets and the whole economy require more investigation.

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## DIGITAL TRANSFORMATION IN BANKING: LEVERAGING THE GIG ECONOMY TO DELIVER AN EXCEPTIONAL CUSTOMER EXPERIENCE

**\* CMA (Dr.) Tushar Raut**

*\* Assistant Professor, St. Gonsalo Garcia College of Arts & Commerce, Vasai*

### Abstract :

*The gig economy is defined by its reliance on flexible, short-term labor contracts, which helps to grow the banking sector as well as other industries. In order to improve the client experience, we will examine how the banking sector's digital transformation may take use of the gig economy. This has mostly concentrated on the Indian context, particularly Mumbai and Maharashtra. This study examines the potential and difficulties of this new working model and offers research findings on how banks can improve service delivery to better meet the changing requirements of their clients in the digital age.*

**Key Words:** Digital, Banking, Gig Economy, Customer Experience

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### Introduction:

Technological improvements and changing client expectations are driving significant digital revolutions in the Indian banking industry. Through flexible labor arrangements, the gig economy offers great opportunities to improve the customer experience in this changing context. This essay examines the potential of the gig economy and suggests a novel method for providing financial services in Mumbai and Maharashtra. It emphasizes the contribution of gig workers to the provision of individualized, effective, and creative services in the banking sector.

### Gig Economy and Banking:

The gig economy affects banking in both positive and negative ways. In contrast to typical permanent employment, the gig economy is the labour market that comprises of freelancing or short-term contracts. In the banking sector, temporary project-based workers and support agents are examples of independent financial advisors who offer on-demand assistance. The city is a great site to integrate the gig economy into the banking sector because of its vibrant start-up ecosystem and

cutting-edge technology infrastructure. Banks can use gig workers to offer specialized services like investment advising, customer service, and personal financial planning. The consumer experience will be enhanced as a result.

### Literature Review:

Gig Economy and Financial Services: Sundararajan (2016) examines the widespread impact of gig economies on various sectors. The Gig Economy's flexible and scalable service model offers the potential to transform traditional employment, adapt to fluctuating requirements for the banking sector and provide more personalized services. Technological advances such as mobile banking and digital payments will change customer expectations and revolutionize service delivery. Banks need to integrate fintech solutions to meet the development needs of customers increasingly demanding a seamless and efficient digital experience. The gig economy creates flexible employment opportunities and drives innovation in banking. It could contribute to the fight against unemployment, but also presented regulatory and operational challenges. They highlight personal

ized and efficient services and discuss how banks can use technology to improve customer satisfaction. The customer experience is important to establish loyalty and maintain a competitive advantage. Ensuring the rights and benefits of gig workers requires robust regulatory framework conditions. Addressing these challenges is crucial for sustainable growth and protection of our employees. Digital platforms and communication tools promote the management, efficiency and the potential for scalable service delivery for gig employees. Technology drives growth in the gig economy. (2017) discusses the challenges and opportunities of digital finance in banking. Explore models such as mobile banking and virtual assistants and their impact on customer experience. The introduction of these innovations is important for banks to remain competitive. The gig economy allows businesses to expand their workforce, optimize resource use and reduce fixed costs. Professional development opportunities are needed to ensure fair compensation, access to services, and the well-being of gig workers. This report presents strategies for the integration of attitudes, training and technology. Kotak Mahindra Bank (2022) outlines efforts to integrate gig employees into digital transformation strategies. It covers the role of gig employees in driving digital solutions, customer loyalty and innovation.

### **Research Methodology:**

This study employs a qualitative exploratory methodology to enhance the gig economy's potential while enhancing customer experience in the context of digital transformation in Mumbai's and Maharashtra's banking industries. The methodology is founded on a thorough analysis of the body of research on the gig economy, the digital transformation of banking and customer experiences, industry reports, scholarly journals, and related publications from institutions like the National Bureau of Economic Research and the International Labor Bureau. In order to determine the best methods and difficulties in integrating gig workers

in the banking industry, case studies of HDFC Bank and Kotak Mahindra Bank are being examined.

In addition to offering individualized, adaptable, and creative banking services, this integration of literature and case study offers a basic understanding of the opportunities and difficulties related to the gig economy and, in the end, formulates suggestions for banks operating in this evolving environment.

### **Personalized Financial Services:**

The gig economy's ability to offer TaylorMade financial services is a huge plus. For your unique financial circumstances and objectives, an independent financial advisor can offer customized guidance. In various locations like Maharashtra, where clients have varying financial needs and tastes, this customisation is extremely useful. Banks can use gig workers to offer customized asset management, investment strategies, and financial planning to boost client loyalty and satisfaction. Gig workers can handle client questions, fix problems, and offer assistance during busy periods or at designated places. Customers will be able to get prompt, efficient assistance as a result, which will enhance their overall bank experience. This adaptable assistance might significantly raise client happiness in Mumbai.

For instance, banks can collaborate with independent tech experts to develop and deploy digital solutions like chatbots, virtual assistants, and mobile banking apps. These technologies give consumers convenient and easily available services while streamlining banking procedures and cutting down on latency times. These developments have the potential to draw in technical clients and boost banks' competitiveness in Maharashtra, where digital literacy is rising. Banks can save money by employing gig workers on a project or task basis instead of paying full-time employees. This makes it possible to allocate funds and resources more effectively in sectors like technology and customer acquisition. Furthermore, banks can swiftly adjust their



workforce to meet demand and optimize resource use thanks to the gig economy's scalability.

### Challenges and Considerations:

#### 1. Regulatory and Compliance Issues

A significant obstacle in incorporating gigs into banks is managing the regulatory and compliance obligations. Gig workers might not be subject to the same regulatory scrutiny as full-time staff members, which could affect worries about confidentiality, data security, and compliance with banking laws. To reduce risk, banks must make sure gig workers adhere to stringent legal requirements and put in place a strong compliance framework. Gig workers may possess a different level of expertise, experience, and dedication than full-time workers. To guarantee that gig workers can deliver reliable and high-quality service, banks must put in place thorough screening, training, and monitoring procedures. Maintaining service quality is crucial to gaining and keeping the trust of clients in Maharashtra, where they are highly anticipated.

To effectively manage and organize gig workers, banks must make investments in digital platforms, communication tools, and data analytics. Banks in Mumbai can facilitate the integration of the gig economy by leveraging innovation in a highly developed digital ecosystem and the city's existing infrastructure. Ensuring these systems' smooth integration and compatibility is still difficult, though.

#### 2. Employee Rights and Benefits:

Employee rights and services are issues brought up by the gig economy. The protection, benefits, and job safety that full-time employees enjoy are frequently absent from gig workers. By offering possibilities for professional growth, equitable compensation, and service access, banks must demonstrate their concern. In order to have a

motivated and long-lasting workforce, gig workers' contentment and happiness are crucial.

### Case studies and best practices:

#### 1. HDFC Bank of the GIG Workforce Initiative

One of the first banks to integrate the gig economy was HDFC Bank. To provide the required steps and assistance, the bank started a program to engage independent financial advisors and customer service representatives. HDFC Bank has enhanced client experiences by employing gig workers, particularly in cities like Mumbai where there is a significant need for individualized and adaptable services. To increase consumer accessibility and convenience, the bank has collaborated with independent tech specialists to develop digital solutions including virtual assistants and mobile banking apps. By incorporating gig workers into a digital transformation strategy, Kotak Mahindra Bank has increased customer happiness and operational efficiency.

### Future directions and recommendations:

To fully use the gig economy in your banking business, you can make some recommendations.

- 1. Strengthening regulatory frameworks:** Banks and supervisors should collaborate to create frameworks that take into account the particular difficulties faced by gig workers while guaranteeing data security and compliance.
- 2. Investing in Technology:** To facilitate the integration of the gig economy, banks must make significant investments in a strong technology infrastructure, such as data analytics, digital platforms, and communication tools.
- 3. Better Training and Monitoring:** To ensure quality control and consistency in service delivery, gig workers must undergo a stringent training and monitoring program.
- 4. Encouraging employee well-being:** Banks should put gig workers' welfare first by offering them

opportunity for professional growth, equitable pay, and access to results.

- 5. Encourage Innovation:** Banks can maintain their competitiveness and satisfy the evolving requirements of their clients by encouraging innovation and testing out new service models.

### Conclusion:

The gig economy presents significant chances for banks in Mumbai and Maharashtra to enhance client experiences by implementing digital transformation. In an environment that is changing quickly, banks may fulfill the varied needs of their clients by using gig workers to deliver individualized, adaptable, and creative services. For the gig economy to be successfully integrated into banking, it is essential to manage regulatory, quality control, and employee rights issues. By making strategic investments in the technology, training, and well-being of their employees, banks can use the potential of the gig economy to boost customer happiness, innovation, and growth.

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## GIG ECONOMY CAREER SUSTAINABILITY: EXPLORING THE FACTORS THAT CONTRIBUTE TO LONG-TERM SUCCESS

**\* Ms. Glorita Pereira, \*\* Ms. Jagruti Naukudkar & \*\*\* Dr. Delcy Lopes**

*\* Economics – Assistant Professor, VIVA College of Arts, Commerce & Science.*

*\*\* BBI – Commerce Assistant Professor, VIVA College of Arts, Commerce & Science*

*\*\*\* BAF – Commerce Assistant Professor, VIVA College of Arts, Commerce & Science*

### Abstract :

*The rise of the gig economy has redefined work by offering flexible, on-demand opportunities across various sectors. While this model provides autonomy and income generation avenues, it also poses challenges to the long-term career sustainability of gig workers. This study explores the critical factors that affect gig workers' ability to sustain their careers over time. Relying on secondary data and industry-based case studies—including the notable efforts of Salauddin Shaikh, who pioneered unionization for gig workers—the research examines the impact of technological tools, income fluctuations, skill levels, and industry differences. The study further assesses how these elements influence job stability, career growth, and economic resilience. Based on the findings, the research offers constructive recommendations at three levels: industry, government, and individual. Key suggestions include implementing fair wage policies, expanding access to social protection, promoting digital upskilling, ensuring legal safeguards, and encouraging self-driven financial planning. The study underscores the importance of a collaborative and well-regulated approach to ensure that the gig economy evolves into a more equitable, secure, and sustainable employment ecosystem.*

**Key Words -** Gig Economy, Career skill, Sustainability.

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### Introduction:

The third decade of the 21st century is witnessing the greatest revolution in the labour market i.e. the emergence of the gig economy. Gig economy refers to the labour market arrangements that do not follow the traditional employer-employee relationship. Gig workers enter into formal agreements with on-demand companies to provide services to the company's clients. Prospective clients request services through an Internet-based technological platform or smartphone application that allows them to search for providers or specific jobs.(Ananya Radhakrishnan and Namrata

Singha Roy,2023). According to the study conducted by Mckinsey in 2016, there are four types of gig workers, Free agents who primarily derive their income from independent work, secondly the casual earners who use the independent work as a supplementary income, thirdly the reluctant who prefer independent work but are engaged in the traditional job and fourth category is financially strapped who do independent work out of necessities. Gig economy includes all platforms that employ independent freelancers, consultants, and workers in various industries, including communications, information technology,

content production, social media marketing, food and beverage, artistic disciplines like design and art (Harpreet Singh Malhotra, 2020). Thus, the main feature of the gig economy is short term task based contracts rather than traditional long term contracts or permanent jobs.

In India the gig economy is growing rapidly. According to the study conducted by Niti Aayog in 2022, India's Booming Gig and Platform Economy, in the year 2020-21 7.7 million workers were engaged in the gig economy. The study estimates that the gig workforce would expand to 23.5 million workers by 2029-30. There are several factors that are responsible for the rise of the gig economy. The evolution of the digital age, availability of cheap internet facilities, and smartphones are the major factors. At first, the gig economy mostly benefited highly skilled professionals who could work remotely, like graphic designers and IT consultants. But as app-based services like Uber, Ola, Swiggy, and Zomato proliferated, the landscape began to change dramatically. These platforms allowed a greater number of people, particularly low-skilled workers, to participate in the gig economy. (Tanmay Sachdeva, 2024). In countries like India, rising unemployment has also contributed to the emergence of the gig economy. Many people who were laid off during the pandemic turned to freelancing or gig work. The study conducted by the American Opportunity Survey shows that many people choose gig work out of necessity as they are unable to find jobs.

Hence, the factors responsible for the emergence of the gig economy can be broadly divided into two parts- pull factors and push factors. Pull factors are those factors which makes gig work attractive such as flexibility in work, ability to choose the type of work, ability to work for oneself rather than for others, on the other hand there are push factors which includes the situations that necessitates one to choose a gig work for example

unemployment in labour market, inflation, lack of vocational training and so on.

Gig workers however face a number of challenges. Instead of being called employees, gig workers are categorized as independent contractors. This implies that they handle insurance, taxes, health care, and other perks. Although the gig economy provides businesses with cost-effectiveness and flexibility for workers, it has also sparked worries about workers' rights, job security, and the need for legislative frameworks to guarantee equitable treatment of gig workers. However the major challenge faced by the gig workers is career sustainability. Key factor in career sustainability is financial stability. Gig workers often get irregular payments. According to a survey conducted by the Centre for Monitoring Indian Economy (CMIE), more than 90% of gig workers in India reported irregular monthly earnings. Though the gig economy offers flexibility there is limited scope for career progression. The work in the gig economy is task based rather than skill enhancing. These challenges question the career sustainability of gig workers. The present study tries to explore the factors that would be helpful in achieving income stability and career sustainability in the gig economy.

### **Review of Literature:**

The gig economy has redefined employment structures globally, shifting away from traditional employer-employee relationships toward more independent, project-based work (Jacobs et al., 2024). The gig economy contributes to job expansion by providing varied opportunities for income generation especially during the economic downturn. It provides supplementary income and also the flexibility of work (Joshi et al. 2024). The gig economy has grown significantly, providing flexibility for workers and cost-saving opportunities for employers. However, its sustainability faces multiple challenges, including lack of regulation, absence of benefits, job insecurity,

payment issues, and emotional distress (Financial Times, 2024). One of the biggest challenges in the gig industry is the lack of comprehensive labor regulations. Since most gig workers are classified as independent contractors rather than employees, they lack access to legal protections such as minimum wage laws, job security, and collective bargaining rights (Aranca, 2024). Even though many countries have taken measures to regulate gig work, for instance, India's Social Security Code Bill, 2019, aims to provide gig workers with pension and medical benefits, they are inadequate. Gig workers often lack **essential employment benefits**, such as health insurance, paid leave, and retirement plans, which are typically available to full-time employees (Financial Times, 2024). A fundamental challenge of gig work is **job instability**. Unlike traditional employees, gig workers do not have long-term contracts or guaranteed work, making their income highly unpredictable (Financial Times, 2024). Many gig workers experience delayed or inconsistent payments due to a lack of formal contracts. Some governments have intervened by mandating prompt payment policies. For example, the UK's Good Work Plan introduced regulations requiring clearer payment terms for gig workers (UK Government, 2020).

Without these benefits, gig workers face greater financial instability and difficulty in planning for the future.

Though the business enjoys multiple benefits of gig work in the form of cost effectiveness, flexible workforce which is adaptable, access to specialized workforce, there are certain challenges faced by the employers in managing the gig workforce. Various problems can be faced while managing gig workers such as communication, project management, quality assurance (Bahu, 2024). In contrast to conventional employees, gig workers often demonstrate a reduced sense of responsibility and a weaker long-term

commitment toward the organization. (Kiruthiga, P. Sankar, 2024). This difference arises primarily because of the temporary and flexible nature of gig work, where individuals are typically engaged for short-term tasks or projects rather than permanent roles. As a result, gig workers may prioritize personal flexibility and immediate earnings over organizational goals, making it challenging for employers to cultivate loyalty and sustained dedication.

A major challenge for employers is ensuring data confidentiality and securing intellectual property rights for the products or services delivered by freelancers. (Roy and Shrivastava, 2020). Managing the costs of gig workers can be a big challenge. While hiring gig workers is often cheaper than having full-time employees, the rates can change, and businesses may need to pay more for workers with special skills. This can make it hard to keep the budget under control.

Having known the challenges of gig workers and employers, the government can play a major role in shaping the gig economy. One of the biggest challenges in the gig industry is the **lack of comprehensive labor regulations**. Many countries do not have specific laws governing gig work, leading to inconsistent labor practices and potential worker exploitation (Financial Times, 2024).

Stewart and Stanford (2017) discussed how policymakers and regulators expand the regulatory framework for governing gig work. One of the ways to achieve this is to expand the term employment and create a new category of independent workers and create rights for workers and not for employees. Gig economy has led the government to rethink their labour laws to support gig workers. The European Union is working on new rules to make gig work more predictable and fair, so workers aren't left without support. In Canada, the government has made changes to give gig workers access to benefits like health insurance and unemployment support, which were



usually only available to full-time employees. Singapore has also set up guidelines to ensure fair contracts and better ways to resolve disputes for gig workers.(Mary Christine Wheatley,2024), **India's Social Security Code Bill, 2019**, aims to provide gig workers with **pension and medical benefits**, although it does not mandate employer contributions (Financial Times, 2024).The Code on Social Security, 2020, marks a pivotal development by recognizing gig and platform workers as distinct categories. This legislation aims to extend social security benefits to these workers, including provisions for life and disability cover, health and maternity benefits, and old age protection. However, the implementation and effectiveness of these provisions remain subjects of ongoing discussion. Various industry experts have given strategies that gig workers can adopt for sustainability.(source linkedin) Learning new skills makes workers more attractive to employers and helps them earn a steadier income. By learning different tasks and staying informed about changes in their industry, gig workers can stay ahead and keep getting work.Gig workers should focus on managing their money wisely by planning for times when work might be scarce. They should also make sure to save for things like retirement and healthcare. Additionally, it's important for them to handle their taxes properly, making sure they follow the rules in their area.Networking plays a crucial role in securing consistent work opportunities. Engaging in industry events, online forums, and professional groups fosters collaboration and knowledge-sharing, enhancing career prospects. Businesses that depend on gig workers should implement fair labor practices, including offering fair pay, providing access to training and opportunities for career advancement, and supporting workers' mental health and overall well-being through dedicated programs (Sustainability Directory, 2024).

The gig economy offers great opportunities for both workers and businesses, but it also comes with major challenges that could impact its long-term viability. To create a sustainable gig economy, it's essential to put strong policies in place, ensure financial security, and focus on the well-being of workers. By tackling these issues, everyone involved can help build a fair, stable, and inclusive work environment.

### **Objective:**

1. To identify and analyze the key factors that influence the long-term career sustainability of workers in the gig economy.
2. To evaluate the influence of technological advancements and digital tools on gig workers' ability to maintain long-term engagement and income.
3. To evaluate the impact of skill level, industry type, and income variability on the long-term career sustainability of gig workers.

### **Research Methodology**

For this study, we used a variety of methods to gather and analyze information. We looked at five industry case studies and five individual case studies to understand the different factors that affect gig workers' long-term success. We also reviewed an ample amount of existing research and information from various sources, such as workers' and employers' views, government roles, legal regulations, and opinions from experts in the field.

This study mainly relied on secondary data, meaning we used information that had already been collected by others through surveys, reports, and studies. By reviewing all this data, we could gain a better understanding of the key factors that affect gig workers' ability to succeed in their careers over the long term.

### **Case Studies:**

Through comprehensive review of literature, the researcher has identified that in order to have a sustainable gig career, workers need to have skills and



strategies and thus appropriate designing will help the gig workers overcome the challenges. To be precise five case studies of successful gig workers from various industries are analysed in order to understand the approach and techniques implemented by them. In addition to that, case studies of five firms are analysed to know the industry needs.

Gig workers often face the challenges of irregular income, Lack of social security, gaps in legal and regulatory frameworks. Similar problems were faced by **Salauddin Shaik**, an Uber driver by profession. He started to work for Uber in 2014. First few months of his work was smooth as companies gave heavy incentives. Due to the heavy incentives and good payouts provided by the company many drivers bought their own cars on the loans but soon the payout decreased due to competition. The earning was not regular. Two drivers in Hyderabad committed suicide as they failed to pay their EMIs. These incidents made him realize the exploitation of the gig workers. In 2019 Salauddin co-founded the Indian Federation of App-based Transport Workers (IFAT), a coalition of unions that now has over 36,000 members. In 2020, he also launched the Telangana Gig and Platform Workers Union (TGPWU), which now has over 10,000 members, including cab drivers, food and grocery delivery workers, and e-commerce delivery persons from the southern state. These organizations provide collective voice and bargaining power to the gig workers. Salauddin and his union actively engaged with policymakers, raising issues about wage security and the absence of benefits. Their persistent efforts contributed to policy discussions that led to the introduction of gig worker protection bills in states like Rajasthan and Karnataka. Their union has also filed petitions in court to get social security benefits to gig workers. Through media engagement and social media campaigns the organization tries to create awareness about the struggles of gig workers. The example shows

how organising and creating awareness can overcome the challenges in the sector which is decentralized.

Due to the short term contracts gig workers often face the problem of project availability. Which leads to irregular and fluctuating earnings. To overcome these problems, gig workers can seek external help such as freelancer.com. It is a website that helps businesses find skilled workers for different types of jobs, like tech, creative work, and professional services. It has over 47 million users from around the world. People looking for work can sign up, browse job postings, and submit bids to get hired for projects. The gig workers and freelancers, employers can collaborate and connect through the platforms. By building an appealing and strong profile, upskilling in-demand skills and developing long term relationships with clients the freelancers can have a stable workflow and income.

Freelance content creators in India work through various platforms but often face challenges of fierce competition, lower and irregular pay at initial stages. To overcome these challenges many writers focus upon niches such as technology, finance where their expertise can earn them higher pay. Investing in online courses helps them to be updated about the industry trends. Pocket FM is a voice streaming platform which enables the content writers and voice artists to convert their content in audios which helps them to reach to masses. But new artists often struggle with algorithms which affect their earnings. These platforms also put pressure for constant production of content. To overcome the challenges the content creators discuss together on various platforms and social media. They help each other to improvise the content. They also promote each other's work. This is how community support and collaboration can be useful to overcome the challenges.

To promote sustainability of gig workers the company's need to identify the challenges freelancers and gig workers face and take measures to solve the

problems. Lets see the example of Zepto, a startup which promises quick deliveries relies on the large network of delivery partners who operate under high-pressure conditions. These workers face challenges such as erratic incomes, strict delivery targets, and safety concerns in congested urban areas. To overcome the challenges, the company has taken various measures. Zepto implemented comprehensive training programs via mobile apps that use simulations and real-time feedback to improve drivers' route planning and safety practices. The company introduced flexible shift options and created internal forums where drivers share experiences, advice, and support, helping them manage stress collectively. By negotiating better healthcare benefits and safety gear for its delivery partners, Zepto has gradually built a more sustainable working environment while maintaining its high-performance standards.

### Conclusion:

In the current digital era, the gig economy has become a prominent work paradigm that provides millions of people with flexibility and earning options. But its quick expansion has also made gig workers more vulnerable to issues like inconsistent income, no social safety net, and little opportunity for professional advancement. A comprehensive strategy that tackles issues at the organizational, individual, and policy levels is required to guarantee the sector's survival. The parts that follow offer doable tactics and suggestions for creating an ecology for gig labor that is equitable, safe, and welcoming.

### Recommendations:

**Policy-Level:** To guarantee that the expansion of the gig economy is in line with worker welfare, a strong and comprehensive policy framework is essential. Governments may make the gig economy more secure and egalitarian by instituting social security, fair salaries, legal protections, and tech-enabled governance.

**Organizational-Level:** By providing equitable compensation, social safeguards, skill development, and inclusive participation, platforms must transform into moral partners. For both employees and the platform, open procedures and support networks can promote long-term success, loyalty, and wellbeing.

**Individual Level:** Gig workers may take control of their success by networking, learning new skills constantly, managing their money, and protecting their rights and health. These proactive measures not only guarantee survival but also open doors for significant development and professional advancement.

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## गिग इकॉनॉमी आणि श्रमिकांचे असुरक्षित भविष्य याबाबत भारतातील राजकीय धोरण

**\*Assistant Prof. Harshad Sunil Patil***\* Assistant Professor, B.N.N. College Bhiwandi, District Thane.***Abstract :**

एखाद्या विशिष्ट जागी किंवा क्षेत्रात विशिष्ट वेळेपुरते काम करून त्यासाठी दिलेल्या वेळेचा मोबदला घेणे म्हणजे गिग . याद्वारे सेवा देणाऱ्या आणि त्या सेवेचा उपभोग घेणाऱ्या घटकांना व्यावहारिक पातळीवर एकत्रित आणले जाते. गिग इकॉनॉमीमध्ये आज नवनवीन नोकऱ्या समाविष्ट होत आहेत. यासाठी ऑफिसमधून किंवा ऑनसाईट देखील (रिमोट लोकेशनवर) काम करता येते. ही एक अशी अर्थव्यवस्था आहे, ज्यामध्ये व्यक्ती स्वतःच्या कामाचे वेळापत्रक स्वतः तयार करू शकते; तसेच कामाचे लोकेशन देखील स्वतः निवडू शकते. या घटकाने नवीन रोजगार तर निर्माण केले आहेत पण काही धोरणावर विचार होणे गरजेचे आहे हि परिस्थिती निर्माण झाली आहे भारतातील विविध राजकीय धोरणांची असफलता आणि त्याचे गिग श्रमिकांवर होणारे परिणाम विश्लेषित करण्यात आले आहेत. या साठी दुसऱ्या श्रेणीतील डेटा गोळा करण्याच्या पद्धतीचा वापर करण्यात आला आहे या शोधात, गिग इकॉनॉमीसाठी आवश्यक धोरणात्मक बदल आणि श्रमिक संरक्षणाची आवश्यकता अधोरेखित केली आहे, जेणेकरून गिग कामगारांना एक सुरक्षित आणि समृद्ध भविष्य प्राप्त होईल.

**Keywords:** गिग इकॉनॉमी, आर्थिक असुरक्षितता, अस्थिर उत्पन्न, सामाजिक सुरक्षा, पेंशन, हेल्थ इन्शुरन्स

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**परिचय:**

गिग इकॉनॉमी हे एक नवा आणि वेगाने वाढणारा आर्थिक मॉडेल आहे, ज्यात लोक सशुल्क कार्ये किंवा प्रकल्पांच्या स्वरूपात अस्थायी, लवचिक आणि अंशकालिक काम करतात. भारतासारख्या विकसनशील देशात या मॉडेलचा प्रसार अधिकच वाढला आहे, जिथे डिजिटल तंत्रज्ञानाच्या मदतीने कामाच्या संधी आणि रोजगाराचे स्वरूप बदलले आहे. गिग कामगारांच्या कामाची लवचिकता आणि स्वतंत्रता आकर्षक असली तरी, त्यांच्यावर असलेले

असुरक्षिततेचे दबाव अनेक स्तरांवर बदले आहेत. पारंपरिक रोजगाराच्या तुलनेत गिग कामगारांना सामाजिक सुरक्षा, भत्ते, पगाराचे प्रमाण, आणि कामाच्या स्थितीच्या बाबतीत कमी संरक्षण मिळते. भारत सरकारने गिग कामगारांसाठी विशिष्ट धोरणात्मक उपाययोजना केलेल्या असल्या तरी, त्यांचे प्रभावी कार्यान्वयन अद्याप अपूर्ण आहे. यामुळे गिग इकॉनॉमीत कार्यरत असलेल्या कामगारांना विविध प्रकारच्या असुरक्षतेला सामोरे जावे लागत आहे. या संदर्भात, या पेपरचा उद्देश भारतातील गिग इकॉनॉमीच्या



संदर्भातील राजकीय धोरणांची असफलता आणि त्याचे कामगारांच्या भविष्यावर होणारे परिणाम तपासणे आहे. गिग इकॉनॉमीच्या वाढत्या प्रभावामध्ये सशक्त श्रमिक संरक्षण धोरणाची गरज अधिक तीव्र होत आहे, ज्यामुळे या क्षेत्रात कार्यरत असलेल्या लाखो कामगारांचे भविष्य सुरक्षित होईल.

### उद्देश:

1. गिग इकॉनॉमीची ओळख आणि तिचा अर्थव्यवस्थेवर वाढता प्रभाव याचा अभ्यास करणे
2. गिग श्रमिकांचे कामकाजी परिस्थिती आणि त्यांच्या सामाजिक-संस्थेतील स्थान याचा विचार करणे
3. गिग श्रमिकांना दिल्या जाणाऱ्या कामकाजी संरक्षणाच्या संदर्भात भारतातील राजकीय धोरणांचे विश्लेषण करणे
4. गिग श्रमिकांचे भविष्य सुरक्षित करण्यासाठी राजकीय धोरणांमध्ये सुधारणा कशा होऊ शकतात, याबद्दल अभ्यास करणे

### साहित्य समीक्षा:

गिग इकॉनॉमीचा इतिहास आणि त्याची वाढती भूमिका वैश्विक आणि भारतीय संदर्भात संशोधनाद्वारे स्पष्ट करण्यात आली आहे. अनेक अभ्यासकांच्या मते, गिग इकॉनॉमीची संकल्पना पारंपरिक रोजगार प्रणालीच्या लवचिकतेला प्रतिसाद म्हणून उभी राहिली. भारतात विशेषतः डिजिटल तंत्रज्ञान आणि ऑनलाइन प्लॅटफॉर्मच्या वापरामुळे गिग इकॉनॉमीची वाढ झाली आहे (Choudhury & Johnson, 2018).

1. गिग कामगारांची सामाजिक सुरक्षा आणि असुरक्षितता: गिग कामगारांवर होणाऱ्या शोषणावर अनेक शास्त्रीय

संशोधनांचा ठाम निष्कर्ष आहे. गिग कामगारांना पगार, आरोग्य सेवा, पेन्शन, आणि अन्य सामाजिक सुरक्षा लाभ मिळत नाहीत. काही अभ्यासकांनी गिग कामगारांना पारंपरिक कामगारांसारखी हक्क संरक्षणांची आवश्यकता असल्याचे सूचित केले आहे (De Stefano, 2016). भारतात गिग कामगारांना योग्य वेतन, रोजगाराची स्थिरता आणि सामाजिक सुरक्षा यासारख्या मूलभूत हक्कांची कमतरता आहे.

### 2. राजकीय धोरणे आणि गिग कामगारांचे संरक्षण:

भारतातील गिग कामगारांसाठी ठोस कायदेशीर आणि धोरणात्मक उपाययोजना अद्याप अस्तित्वात नाहीत. काही संशोधकांनी भारत सरकारच्या गिग कामगारांसाठी तयार केलेल्या धोरणांचा कागदावरच किंवा प्रारंभिक स्वरूपात प्रभावी असल्याचे सांगितले आहे, परंतु प्रत्यक्षात याची अंमलबजावणी अत्यंत कमी आहे (Sundararajan, 2016). विविध राज्य सरकारांची भूमिका आणि केंद्र सरकारच्या योजनांच्या अपयशामुळे गिग कामगारांचे अधिकार पूर्णपणे संरक्षण मिळवू शकत नाहीत.

3. गिग इकॉनॉमी आणि आर्थिक असमानता: काही अभ्यासकांच्या मते, गिग इकॉनॉमीला एकीकडे मुक्त व्यापाराचे प्रतीक मानले जात असले तरी, दुसरीकडे ती कामगारांमध्ये वाढती आर्थिक असमानता आणि शोषण निर्माण करते. गिग कामगारांचा पगार तात्काळ असतो आणि त्यांच्या आयुष्याच्या इतर खर्चाशी तुलना करता ते अत्यंत कमी असतो (Wood et al., 2019). यामुळे गिग कामगारांमध्ये आर्थिक असुरक्षितता वाढते.





4. गिग कामगारांसाठी धोरणात्मक सुधारणा: गिग कामगारांसाठी सामाजिक सुरक्षा आणि हक्क संरक्षण याबद्दल विविध धोरणात्मक उपायांची आवश्यकता आहे. काही संशोधकांनी गिग कामगारांच्या कल्याणासाठी 'नॅशनल सोशल सिक्युरिटी बोर्ड' किंवा इतर संघटनांचे गठन करण्याची शिफारस केली आहे, जेणेकरून त्यांना पारंपरिक श्रमिकांसारख्या सुरक्षिततेची गॅरंटी मिळू शकेल (Cunningham et al., 2019).

### संशोधन पद्धती:

या पेपरमध्ये गिग इकॉनॉमी आणि श्रमिकांचे असुरक्षित भविष्य याबाबत भारतातील राजकीय धोरणांची असफलता यांचा अभ्यास करण्यासाठी वापरण्यात आलेली संशोधन पद्धत खालीलप्रमाणे आहे:

1. दुसऱ्या श्रेणीतील डेटा गोळा करणे (Secondary Data Collection): यामध्ये गिग इकॉनॉमीवरील विविध शास्त्रीय लेख, अहवाल, सरकारी दस्तऐवज, आणि उद्योगातील रिपोर्ट्सचा समावेश केला जाईल. गिग कामगारांच्या परिस्थितीचा विस्तृत अभ्यास, त्यांना भेडसावणाऱ्या समस्यांचे निरीक्षण आणि विविध धोरणात्मक उपायांचा आढावा घेण्यासाठी या पद्धतीचा वापर होईल तसेच, विशेषतः गिग श्रमिकांच्या कामाच्या स्थितीचे विश्लेषण, त्यांना मिळणाऱ्या लाभांची तुलना पारंपरिक कामगारांच्या हक्कांशी केली जाईल. . यामध्ये, गिग कामगारांसाठी सरकारने केलेल्या सुधारणा, कायदेशीर उपाय, आणि अन्य धोरणांचा अभ्यास करण्यात येईल. यासाठी विविध सरकारी अहवाल, धोरणे, आणि अन्य शास्त्रीय लेखांचा संदर्भ

घेऊन त्यांच्या प्रभावीतेचे मूल्यांकन केले जाईल. . या विश्लेषणासाठी, गिग कामगारांच्या पगार, कार्याच्या लांबी, सामाजिक सुरक्षा, आणि कामाच्या स्थितीच्या बाबतीत आकडेवारी गोळा केली जाईल. या डेटा सेट्सवर आधारित सांख्यिकीय तंत्रांचा वापर करून गिग कामगारांच्या आर्थिक स्थितीची माहिती जमा केली जाईल भारतीय श्रमिक संघटनांचे रिपोर्ट्स, गिग इकॉनॉमीवरील सरकारच्या धोरणांचा आढावा घेणारे संशोधन आणि विविध राष्ट्रीय आणि आंतरराष्ट्रीय अभ्यासांचा वापर केला जाईल आणि आवश्यक ती माहिती गोळा केली जाईल.

### डेटा विश्लेषण:

गिग इकॉनॉमी (Gig Economy) ही आजच्या काळातील कामाच्या स्वरूपात एक महत्वाची क्रांती मानली जाते. या अर्थव्यवस्थेत श्रमिक स्वतंत्र करारदार (freelancers), तात्पुरते कामगार किंवा प्रोजेक्ट-आधारित कर्मचारी म्हणून काम करतात. भारतासारख्या विकसनशील देशात गिग इकॉनॉमी झपाट्याने वाढत आहे, परंतु यात काम करणाऱ्या श्रमिकांच्या भविष्याबाबत असुरक्षितता हा एक गंभीर मुद्दा आहे. या संशोधन पेपरमध्ये मराठीत गिग इकॉनॉमीतील श्रमिकांच्या असुरक्षित भविष्याचा सखोल डेटा विश्लेषणात्मक अभ्यास करण्याचा प्रयत्न केला आहे.

### गिग इकॉनॉमीचे स्वरूप आणि भारतातील वाढ :

गिग इकॉनॉमीमध्ये ऑनलाइन प्लॅटफॉर्म (उदा., Uber, Ola, Swiggy, Zomato, Freelancer.com) द्वारे अल्पकालीन कामे उपलब्ध होतात. भारतात 2025 पर्यंत गिग कामगारांची संख्या 2.5 कोटीपेक्षा जास्त होईल, असा



अंदाज आहे (ASSOCHAM अहवाल, 2023). यामध्ये डिलिव्हरी कामगार, राइड-शेअरिंग ड्रायव्हर्स, डेटा एंट्री ऑपरेटर्स आणि ग्राफिक डिझायनर्स यांचा समावेश होतो. परंतु, या कामगारांना पारंपरिक रोजगारातील स्थिरता, सामाजिक सुरक्षा आणि दीर्घकालीन लाभ मिळत नाहीत. हे सर्व मुद्दे त्यांच्या आर्थिक प्रगती साठी घातक आहेत.

खालील तक्त्यात गिग इकॉनॉमीतील श्रमिकांच्या असुरक्षिततेचे प्रमुख घटक आणि त्यांचे प्रमाण दर्शविले आहे.

घटक	प्रमाण (%)	विवरण
1) उत्पन्नाची अनिश्चितता	62%	मागणीवर आधारित उत्पन्न, स्थिरता नाही
2) सामाजिक सुरक्षेचा अभाव	80%	विमा, पेन्शन किंवा PF नाही
3) जास्त कामाचे तास	70%	10-12 तास/दिवस, तरीही अपुरे उत्पन्न
4) कायदेशीर संरक्षणाचा अभाव	85%	कामगार कायद्यांतर्गत संरक्षण नाही

(स्रोत: NITI Aayog, ILO, TeamLease):

### भारतातील संदर्भ आणि तुलनात्मक अभ्यास :

भारतातील गिग इकॉनॉमीची तुलना अमेरिका आणि युरोपसारख्या प्रगत देशांशी केल्यास असे दिसते की, तिथे गिग कामगारांना काही प्रमाणात कायदेशीर संरक्षण आणि लाभ मिळतात. उदाहरणार्थ, युरोपियन युनियनने 2023 मध्ये "Platform Workers Directive" लागू केले, ज्यामुळे गिग कामगारांना किमान वेतन आणि विमा मिळण्याची तरतूद आहे. भारतात मात्र अशी धोरणे अद्याप प्रारंभिक अवस्थेत आहेत.

अर्थव्यवस्थेमध्ये चांगला आणि मोलाचा भाग बनल्यानंतरही इथे मर्यादित संधी आहे असे अनेक गिग कर्मचार्यांना वाटते. निश्चित हमी असलेले किंवा संघटीत क्षेत्रातील लोकांना असलेले फायदे इथे मिळत नाहीत. चांगले कौशल्य घ्या, बाजारामध्ये टिकून राहण्यासाठी

नवीन नवीन तंत्रज्ञान शिका. आणि त्यानंतरही मागणी असेल तरच काम आणि दाम. असे एकंदरीत चित्र आहे. उदा. बाजारामध्ये पूर्वीचे विंडो ए. सी. दुरुस्त करणाऱ्यांची चलती होती. पण स्प्लिट आणि वायफाय, सेन्सर असलेल्या ए. सी. चे कौशल्य ज्याला अवगत आहे तोच इथे टिकणार. कारण ग्राहक वेगाने अद्यावत होत असतात. हे लक्षात घेण्यासारखे आहे.

### उपाययोजना आणि शिफारसी :

**कायदेशीर सुधारणा:** गिग कामगारांना "कर्मचारी" म्हणून मान्यता देऊन त्यांना किमान वेतन आणि सामाजिक सुरक्षेचा लाभ द्यावा.

**विमा योजना:** सरकारने गिग कामगारांसाठी परवडणाऱ्या आरोग्य आणि अपघात विमा योजना सुरू कराव्यात.

**कौशल्य विकास:** गिग कामगारांना डिजिटल कौशल्ये



शिकवून त्यांची रोजगारक्षमता वाढवावी, जेणेकरून ते दीर्घकालीन संधी मिळवू शकतील.

**प्लॅटफॉर्म जबाबदारी:** Uber, Zomato सारख्या कंपन्यांनी कामगारांच्या कल्याणासाठी निधी राखून ठेवावा.

**परिणाम :**

### 1. आर्थिक असुरक्षितता आणि नोकरीची स्थिरता

गिग इकॉनॉमीमध्ये काम करणारे लोक नियमित, स्थिर नोकरीपासून वंचित असतात. त्यांना निश्चित वेतन, कामाचे तास आणि पगार मिळत नाहीत. यामुळे त्यांच्या आर्थिक स्थिरतेवर आणि दीर्घकालिक सुरक्षिततेवर परिणाम होतो.

### 2. सोशल सिव्क्योरिटी आणि फायदे

गिग कामगारांना पारंपारिक कामगारांसारखी सामाजिक सुरक्षा (पीएफ, ग्रॅज्युइटी, रिटायरमेंट प्लॅन्स, हेल्थ इन्श्युरन्स इ.) मिळत नाही. या असुरक्षिततेमुळे त्यांचे भविष्य धोक्यात येते, विशेषतः वृद्धावस्थेत किंवा आजारपणात.

### 3. कौशल्य आणि प्रशिक्षणाची मागणी

गिग कामगारांना नोकरीसाठी आवश्यक असलेल्या कौशल्यांची मागणी अधिक असते. ते नियमितपणे नवीन कौशल्ये शिकत राहणे आवश्यक असते, अन्यथा त्यांना उपयुक्त काम मिळवणे कठीण होऊ शकते.

नवीन तंत्रज्ञान आणि बाजारपेठेतील बदलांमुळे, गिग कामगारांना त्यांच्या कौशल्यांचा सतत पुनर्विचार आणि सुधारणा करण्याची आवश्यकता असते.

### 4. काम आणि वैयक्तिक जीवन यामध्ये तणाव

गिग कामगारांसाठी कायदेशीर संरक्षण कमी असतो,

ज्यामुळे शोषणाची शक्यता वाढते. त्यांना नियोक्यांद्वारे थोड्या पैसे दिले जाऊ शकतात, किंवा त्यांचे काम नोंदवले जात नाही, जे त्यांना कायदेशीर संरक्षणापासून वंचित ठेवते.

### 5. व्यावसायिक आणि शैक्षणिक पातळीवर असमानता

गिग कामगारांमध्ये समाजातील इतर वर्गांच्या तुलनेत असमानता अधिक असू शकते, खासकरून महिला, आदिवासी किंवा इतर मागासवर्गीय लोकांची. हे वर्ग अधिक असुरक्षित आणि कमी संरक्षण प्राप्त करतात.

### 6. मानसिक आणि शारीरिक आरोग्य

गिग कामांमध्ये काम करणाऱ्यांना शारीरिक आणि मानसिक ताणाचे प्रमाण जास्त असू शकते, कारण नियमित कामाचे तास आणि संरचित आराम कालावधी नसल्यामुळे त्यांचा ताण वाढतो.

### तंत्रज्ञानाचा प्रभाव :

गिग इकॉनॉमी तंत्रज्ञानावर आधारित असली तरी, तंत्रज्ञानामुळे इतर पारंपारिक नोकऱ्यांसारख्या किंवा लघु-व्यवसायांच्या

कामकाजातील स्थान कमी होऊ शकते. तंत्रज्ञानामुळे काही नोकऱ्यांना पुन्हा टिकाव धरला जातो, परंतु इतर नोकऱ्यांमध्ये हानी होऊ शकते.

### वैश्विक मंदी आणि गिग काम

ग्लोबल इकॉनॉमिक मंदीमुळे गिग कामगारांवर अधिक दबाव येऊ शकतो, कारण विविध उद्योगांमध्ये अस्थिरता आणि कमी मागणी होतील. त्यामुळे त्यांच्या कामाच्या संधी कमी होऊ शकतात.



## चर्चा :

## 1. गिग इकॉनॉमीचा परिचय आणि त्याची निर्मिती

गिग इकॉनॉमीची संकल्पना: गिग इकॉनॉमी म्हणजे स्वातंत्र्य आणि लवचिकतेसह तात्पुरत्या आधारावर काम करणारा अर्थशास्त्र. या अर्थशास्त्राच्या उदयाने पारंपारिक 9-5 नोकऱ्यांचे स्वरूप बदलले.

गिग कामगारांची भूमिका: गिग कामगार विविध क्षेत्रांमध्ये काम करतात—सार्वजनिक वाहतूक, टेक्नॉलॉजी, डिलिव्हरी सेवाएं, आणि स्वतंत्र फ्रीलान्स काम. यामध्ये त्यांचा नोकरीसंबंधी निश्चितता नाही.

## 2. आर्थिक असुरक्षितता

निश्चित उत्पन्नाचा अभाव: गिग कामगारांसाठी स्थिर वेतन असणे कठीण आहे. त्यांना रोजच्या आधारावर किंवा प्रकल्प-आधारित पगार मिळतो, जो लवचिक असला तरी, अर्थसंकल्पीय स्थिरता नाही. उत्पन्नाच्या अनियमिततेचे परिणाम: अस्थिर उत्पन्नाचे प्रभाव म्हणजे त्यांचा कर्ज घेणे, आरोग्य सेवांचा अभाव, बचतीची कमतरता, आणि दीर्घकालिक आर्थिक सुसंवाद साधण्यात अडचणी येणे.

## 3. सोशल सिक्योरिटी आणि फायदे

सामाजिक सुरक्षा सुविधांची अनुपस्थिती: गिग कामगारांना पारंपारिक कामगारांसारखी सामाजिक सुरक्षा मिळत नाही. पेंशन, मेडिकल इंशुरन्स, आणि इतर फायदे त्यांना मिळत नाहीत. सामाजिक आणि आर्थिक सुरक्षा उणीवा: त्यांना अयोग्य कामाच्या संरक्षणाखाली ठेवण्याचे धोरण असू शकते, ज्यामुळे मानसिक आणि शारीरिक आरोग्य समस्यांमध्ये वाढ होऊ शकते.

## 4. कायदेशीर संरक्षण आणि कामाचे अधिकार

नोकरीच्या हक्कांची कमतरता: गिग कामगारांना पारंपारिक कामगारांसारखी कायदेशीर सुरक्षा प्राप्त नाही, आणि अनेक वेळा त्यांना खूप कमी संरक्षण मिळते. उदाहरणार्थ, त्यांना कामावर असताना छळ किंवा वेतन देण्यात अपूर्णता असू शकते, परंतु त्यांना न्यायालयीन सहाय्य मिळवणे कठीण असते.

## निष्कर्ष :

गिग इकॉनॉमीमध्ये काम करणारे कामगार पारंपारिक नोकऱ्यांपेक्षा अधिक असुरक्षित आणि अस्थिर स्थितीत असतात. त्यांना नियमित वेतन, बोनस, किंवा इतर फायदे मिळत नाहीत, त्यामुळे त्यांचे आर्थिक भविष्य अनिश्चित असते. याशिवाय, गिग कामगारांना सामाजिक सुरक्षा योजनांपासून वंचित राहावे लागते, जसे की पीएफ, पेंशन, हेल्थ इन्शुरन्स, यामुळे त्यांच्या आरोग्य, वृद्धापकाळ आणि इतर आकस्मिक परिस्थितींसाठी संरक्षण नाही. कामाच्या अनियमित वेळापत्रकामुळे मानसिक आणि शारीरिक ताणही वाढतो, ज्यामुळे काम आणि व्यक्तिगत जीवनात संतुलन राखणे कठीण होते. त्यासाठी, सरकार आणि कंपन्यांनी गिग कामगारांसाठी कायदेशीर संरक्षण, सामाजिक सुरक्षा आणि अधिक सुरक्षित कामकाजी परिस्थिती सुनिश्चित करणारी धोरणे तयार करावीत. गिग कामगारांसाठी कौशल्य विकासाच्या संधी, मानसिक आरोग्याचा विचार, तसेच तंत्रज्ञानाच्या योग्य वापरावर लक्ष देणे आवश्यक आहे. यामुळे गिग कामगारांना स्थिरता, सुरक्षा आणि हक्क मिळू शकतील.

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## INDUSTRIES DOMINATED BY THE GIG ECONOMY

**\* Ms Reshma Dhole**

\* Vartak College, Vasai, Dist Palghar , 401202 , Maharashtra.

### Abstract :

*This research report explores the key industries dominated by the gig economy, highlighting its impact on ride-hailing, delivery services, freelance platforms, creative services, technology, healthcare, education, professional services, retail, logistics, and event management. The objective is to analyze how gig-based employment is reshaping traditional workforce structures, offering flexibility but also presenting challenges. The methodology involves an extensive review of industry reports, academic publications, and insights from alumni groups. Key findings reveal that gig work is rapidly expanding, providing companies with cost-efficient, on-demand talent while enabling workers to access flexible income streams. However, the research also identifies challenges such as income instability, lack of benefits, and job insecurity. The implications indicate a growing need for regulatory frameworks to protect gig workers' rights and promote sustainable industry practices. As the gig economy continues to evolve, its influence on business models and workforce strategies is expected to intensify, necessitating adaptive policies and innovative platform solutions.*

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### Introduction:

The gig economy has transformed various industries, creating new job opportunities and reshaping traditional employment models. Its expansion across different sectors is driven by technological advancements, changing workforce preferences, and the growing need for flexibility. This research report explores the key industries dominated by the gig economy, examining the trends, impact, challenges, and future prospects of gig-based employment in ride-hailing, freelance platforms, creative services, technology, healthcare, education, professional services, retail, logistics, and event management.

### Ride-Hailing and Delivery Services:

Ride-hailing and delivery services represent one of the most significant segments of the gig economy. Companies like Uber, Ola, Lyft, Swiggy, and Zomato

have revolutionized urban transportation and food delivery through app-based platforms. Gig workers, including drivers and delivery personnel, are hired on flexible contracts, earning income based on completed rides or deliveries.

The growth of ride-hailing services is driven by the convenience of on-demand transportation, increased urbanization, and the rising popularity of cashless payments. Delivery services have expanded significantly, especially during the COVID-19 pandemic, as consumers increasingly relied on online food and grocery orders. Gig workers in this sector benefit from flexible schedules but often face income instability due to fluctuating demand and platform commissions.

### Freelance Platforms:

Freelance platforms such as Upwork, Fiverr,



Freelancer, and Toptal have become key drivers of the gig economy. These platforms connect skilled professionals with clients seeking short-term services in fields such as writing, graphic design, marketing, and web development.

Freelancers benefit from global exposure, flexible working hours, and the ability to choose their clients. However, they face challenges such as competition, variable income, and lack of traditional employment benefits. The rise of remote work has further fueled the growth of freelance platforms, making it easier for professionals worldwide to access job opportunities.

#### **Creative and Content Creation:**

The gig economy has transformed the creative sector, with many designers, writers, and content creators opting for freelance or contract work. Platforms like 99designs, Contently, and Behance offer creative professionals opportunities to showcase their portfolios and connect with clients.

Content creation gigs, including blog writing, video editing, and social media management, have surged in demand. Influencers and independent content creators also monetize their skills through platforms such as YouTube, Instagram, and Patreon. While the creative gig economy offers flexibility and independence, it also involves uncertainties related to inconsistent income and project availability.

#### **Technology and IT:**

The technology sector is a major player in the gig economy, offering numerous short-term and contract-based roles. IT gig workers engage in software development, cybersecurity, data analysis, and technical support. Platforms like GitHub Jobs, Turing, and Upstack facilitate connections between tech professionals and companies.

The demand for specialized IT skills has made gig work lucrative in this sector. However, competition and rapidly evolving technology trends require gig workers to continually upgrade their skills. The

flexibility of IT gig roles allows companies to access specialized talent without the overhead of full-time employment.

#### **Healthcare and Education:**

The gig economy has expanded into healthcare and education through telehealth services and online tutoring platforms. Telehealth platforms such as Teladoc Health and MDLIVE employ gig-based doctors, nurses, and mental health professionals to provide remote consultations.

In the education sector, platforms like VIPKid, Tutor.com, and Outschool offer gig opportunities for educators. Online tutors can reach global students, providing flexible, on-demand learning experiences. However, gig workers in healthcare and education face regulatory challenges and the need to maintain professional certifications.

#### **Professional Services: Legal, Financial, and Consulting:**

The gig economy is increasingly influencing professional services such as legal, financial, and consulting work. Platforms like Axiom and UpCounsel connect gig-based lawyers with clients seeking legal expertise on a project basis.

In finance, independent consultants and financial analysts offer services through platforms such as Catalant and Graphite. Gig workers in this sector often possess specialized skills and enjoy higher earning potential. However, they also face competition and the challenge of building a consistent client base.

#### **Retail and Logistics:**

Retail and logistics companies rely heavily on gig workers, particularly during peak seasons. E-commerce giants like Amazon and Flipkart hire gig-based warehouse staff and delivery drivers. Gig roles in logistics also include packing, sorting, and transportation.

While gig work in retail and logistics offers short-term income opportunities, it often involves physically demanding labor and unpredictable working hours. The lack of benefits and job security is a common challenge in this sector.

### Event Management:

Event management is another industry significantly influenced by the gig economy. Gig workers are frequently hired for short-term roles at concerts, trade shows, and corporate events. These roles include event setup, catering, security, and technical support. The flexibility of gig work in event management attracts students, part-time workers, and individuals seeking supplemental income. However, income instability and seasonal demand fluctuations present challenges.

### Conclusion:

The gig economy plays a transformative role across multiple industries, offering flexibility and new income opportunities. From ride-hailing and delivery to technology, healthcare, and event management, gig work provides individuals with diverse employment options. However, challenges such as income instability, lack of benefits, and job security concerns remain prevalent. As the gig economy continues to evolve, it will require regulatory frameworks, worker

protections, and innovative platforms to promote fair labor practices and sustainable growth.

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## RECOGNITION OF GIG WORKERS IN INDIA: A COMPARATIVE STUDY OF LEGAL RIGHTS BEFORE AND AFTER 2020

*\* Asst. Prof. Rutuparna Sonawane*

\* B.N.N. College, Bhiwandi, Maharashtra

### Abstract :

*The gig economy has reshaped labor markets globally, offering flexibility but raising concerns over worker rights and social security. In India, gig workers have historically existed in a legal grey area, classified as independent contractors rather than employees, thereby lacking access to minimum wages, job security, and social benefits. This study examines the legal recognition of gig workers in India before and after 2020, focusing on the impact of the Code on Social Security, 2020, and subsequent policy developments. A comparative analysis with global regulations, highlights India's slow implementation and weaker enforcement mechanisms. Despite formal recognition, challenges such as corporate resistance, lack of enforcement, and absence of collective bargaining persist. This research, based on secondary data, underscores the need for stronger regulatory oversight, clearer worker classification rules, and improved social security measures to ensure fair working conditions for gig workers in India.*

**Keywords:** *Gig economy, gig workers, labor laws, Code on Social Security 2020, platform economy, social security.*

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### Introduction:

The gig economy has transformed the nature of work in India, offering flexibility and opportunities for independent workers. However, the legal recognition of gig workers has long been a debated issue. Before 2020, gig workers were not classified as employees under labor laws, leading to a lack of job security, social security benefits, and bargaining power. With the introduction of the **Code on Social Security, 2020**, and state-level reforms like the **Rajasthan Platform-Based Gig Workers Act, 2023**, the legal landscape for gig workers has started to change.

This study aims to compare the legal rights of gig workers in India before and after 2020, analyzing how these reforms have impacted their work conditions, access to social security, and overall employment status. Using secondary data from government reports, industry studies, and academic research, this

research will explore whether the new legal provisions effectively address the challenges faced by gig workers or if gaps still remain in their implementation.

### Objectives:

1. To examine the legal status of gig workers in India before and after the implementation of the Code on Social Security, 2020.
2. To analyze the impact of recent labor reforms on the rights and social security benefits available to gig workers.
3. To identify the challenges in implementing legal protections for gig workers in India, including corporate resistance, enforcement gaps, and lack of worker representation.
4. To recommend policy measures for strengthening worker protections, ensuring better enforcement,

and improving social security mechanisms for gig workers.

### Research Methodology:

This study adopts a **comparative analysis approach** using **secondary data** to examine the legal recognition of gig workers in India before and after 2020. The research relies on existing literature, legal documents, government reports, and industry analyses to evaluate the evolution of gig worker rights.

### 1. Research Approach

A **qualitative, secondary data-based comparative study** is conducted to assess how legal protections for gig workers have changed over time. The study does not involve primary data collection but instead focuses on analyzing existing sources to identify patterns, gaps, and the impact of legal reforms.

### 2. Data Collection Sources

This research relies on the following sources:

- The **Code on Social Security, 2020** (Government of India)
- The **Rajasthan Platform-Based Gig Workers (Registration and Welfare) Act, 2023**
- Reports by the **Ministry of Labour and Employment, India**
- Supreme Court and High Court judgments on gig worker cases
- NITI Aayog's report on gig and platform workers in India
- International Labour Organization (ILO) reports on gig worker rights
- Studies on labor law reforms and gig worker protections

### 3. Data Analysis Method:

A **comparative analysis** of legal rights before and after 2020 will be conducted.

The study will use **thematic analysis** to categorize key themes such as **legal recognition, social security, employment rights, and implementation challenges**.

A **table-based comparison** will highlight the key differences in gig worker rights **before and after 2020**.

- 4. Limitations:** The study focuses on **India's legal framework** and does not cover primary data from gig workers. Since implementation of labor codes is still pending, assessing their actual impact remains a challenge.

### Literature Review:

The gig economy has reshaped labor markets, providing flexibility and income opportunities. However, gig workers often lack legal recognition and essential rights, particularly in developing economies like India. This review examines the evolution of gig work, its legal challenges, and recent reforms.

### 1. Evolution of the Gig Economy and Worker Rights:

The gig economy, characterized by short-term, platform-based work, has expanded significantly. While offering flexibility, it lacks job security. Scholars argue that platforms exercise significant control over workers, challenging the notion of independent contracting. In India, gig workers have traditionally existed in a legal grey area since labor laws only recognized employees and self-employed individuals. Platforms like Uber, Ola, and Swiggy classified workers as independent contractors, denying them benefits such as minimum wages and social security. Before 2020, there were no specific legal protections, leading to exploitative conditions. The NITI Aayog Report (2019) acknowledged the growing gig workforce but did not propose concrete legal reforms.

**2. Legal Challenges Before 2020:** Before the Code on Social Security, 2020, gig workers in India had no formal legal status. Companies avoided labor regulations, resulting in unpredictable earnings and a lack of grievance redressal. In contrast, developed economies started recognizing gig worker rights. The UK Supreme Court (2021) ruled that Uber drivers were "workers," granting them minimum wage and holiday pay. Similarly, California's AB5 law (2019) classified many gig workers as employees, though it faced corporate pushback.

Indian courts, however, mostly ruled in favor of platforms, reinforcing the independent contractor model. The lack of unionization further weakened gig workers' ability to negotiate better terms.

**3. Social Security Code, 2020:** The **Social Security Code (SSC), 2020**, was India's first attempt to legally recognize gig workers. It defines gig workers as a distinct category entitled to social security benefits. The law proposes a welfare fund, mandatory contributions from aggregators, and accident insurance for gig workers. It also allows state governments to frame schemes for gig and platform workers, providing a framework for future protections.

However, the **SSC, 2020**, does not classify gig workers as employees, limiting their rights compared to global standards. Unlike the UK and EU, where gig workers have secured employee-

like protections, India's approach remains welfare-oriented rather than regulatory.

**4. Post-2020 Legal Reforms and Their Limitations:** Following the **SSC, 2020**, some states have attempted to enhance gig worker protections. Rajasthan introduced the **Rajasthan Platform-Based Gig Workers Act (2023)**, creating a dedicated welfare board. However, the long-term effectiveness of these initiatives remains uncertain.

Implementation challenges persist. Reports indicate that labor codes remain largely unenforced, preventing gig workers from accessing promised benefits. Many platforms continue to resist stricter regulations, arguing that increased compliance costs could disrupt the gig economy.

**5. Challenges in Legal Enforcement and Future Directions:** Despite reforms, legal protections for gig workers remain weak. Key challenges include delayed implementation, corporate resistance due to increased costs, and lack of unionization, making it difficult for gig workers to bargain collectively.

Studies comparing India's approach to global best practices suggest that stronger enforcement mechanisms, clearer worker classification rules, and government-led social security initiatives are necessary to ensure gig workers receive adequate protections (ILO, 2023).

### Comparative Analysis: Legal Rights of Gig Workers in India Before and After 2020

This section presents a comparative analysis of gig workers' legal status before and after 2020, highlighting key changes in recognition, social security, employment rights, and legal enforcement.

#### 1. Legal Recognition

Aspect	Before 2020	After 2020
Legal Status	Gig workers were not classified under any labor law.	Recognized under the Code on Social Security, 2020 as "gig and platform workers."



Aspect	Before 2020	After 2020
Employment Category	Considered independent contractors, not employees.	Still not classified as employees but acknowledged as a separate category.
Government Role	No official framework to regulate gig work.	Government introduced social security provisions but no full employee status.

## 2. Social Security and Benefits

Aspect	Before 2020	After 2020
Provident Fund (PF)	Not available.	No mandatory PF, but companies may contribute to a welfare fund.
Health & Insurance	No health insurance or accident coverage.	Platforms offer some insurance, and state laws like Rajasthan's Gig Workers Act (2023) propose welfare funds.
Unemployment Benefits	No benefits in case of job loss or platform deactivation.	No formal unemployment benefits, but new labor codes suggest partial protections.

## 3. Employment Rights and Working Conditions

Aspect	Before 2020	After 2020
Minimum Wage	No guaranteed minimum wage; earnings depended on platform incentives.	Still no minimum wage guarantee, but discussion on fair pay has begun.
Work Hours & Overtime	No limit on work hours; workers had to work long hours to earn enough.	No work-hour regulation, but courts have started hearing cases on worker exploitation.
Job Security	Gig workers could be deactivated from platforms without notice.	Platforms still control access, but state-level laws (like in Rajasthan) propose grievance redressal.

## 4. Collective Bargaining and Worker Rights

Aspect	Before 2020	After 2020
Right to Unionize	No legal recognition of gig worker unions.	No formal union rights yet, but worker collectives are growing.
Dispute Resolution	No legal mechanism to challenge unfair treatment.	Rajasthan's Gig Workers Welfare Board (2023) aims to resolve disputes.

## 5. Implementation Challenges

Despite legal recognition, enforcement remains a major challenge:

Challenge	Before 2020	After 2020
Law Enforcement	No applicable labor law to protect gig workers.	Labor codes exist but are not fully implemented yet.

Challenge	Before 2020	After 2020
Awareness Among Workers	Gig workers were unaware of legal protections.	Many still do not know their rights due to lack of outreach.
Corporate Resistance	Platforms strongly opposed worker classification.	Companies continue to resist stricter regulations, delaying reforms.

Source- [fortuneindia.com](https://fortuneindia.com); [journals.sagepub.com](https://journals.sagepub.com); [aarambhlegal.com](https://aarambhlegal.com)

## Findings of the Study

### 1. Legal Recognition Improved After 2020 but Remains Limited:

The introduction of the Code on Social Security, 2020, marked the first legal recognition of gig workers in India. However, unlike in the UK and EU, where gig workers have secured employment-like benefits, India's laws still classify them as independent contractors, limiting their access to job security and fair wages.

### 2. Slow Implementation of Labor Reforms:

Despite the legal framework, enforcement remains weak. The delayed implementation of the labor codes has resulted in gig workers not receiving the intended social security benefits. Unlike in California (USA), where stricter classification laws were introduced through AB5, India's reforms remain largely on paper.

### 3. Lack of Collective Bargaining and Worker Representation:

Unlike in the UK and EU, where worker unions have successfully negotiated for better wages and benefits, gig workers in India lack strong union representation. This weakens their ability to demand fair work conditions and negotiate pay structures.

### 4. Corporate Resistance to Worker Protections:

Platform-based companies in India continue to lobby against stricter labor regulations, arguing that gig work offers flexibility and should not be

subject to traditional employment laws. This is similar to the resistance seen in the USA, where companies like Uber and Lyft campaigned against AB5 legislation to avoid reclassifying workers as employees.

### 5. Limited Social Security and Welfare Benefits:

Unlike in some European countries where gig workers receive government-mandated social security benefits, Indian gig workers still lack universal access to healthcare, insurance, and pension schemes. The Rajasthan Platform-Based Gig Workers Act, 2023, is a step forward, but its long-term impact remains uncertain.

### 6. Judicial Uncertainty and Regulatory Gaps:

Courts in India have not provided clear rulings on gig worker classification, leading to inconsistent legal interpretations. In contrast, the UK Supreme Court ruling in 2021 recognized Uber drivers as "workers," granting them access to minimum wages and holiday pay.

### 7. Comparative Analysis Shows India Lags Behind Global Best Practices:

While India has taken initial steps in recognizing gig workers, the country lags behind nations that have **enforced** worker protections. Stronger regulatory enforcement, better social security policies, and clearer worker classification rules are needed to align India with international labor standards.

**Recommendations:**
**1. Stronger Implementation of the Social Security Code, 2020**

The Social Security Code, 2020 must be fully enforced to ensure gig workers receive benefits such as health insurance, pension schemes, and accident coverage.

The government should set clear deadlines for state governments to roll out welfare schemes.

**2. Mandatory Platform Contributions**

Platforms such as Uber, Swiggy, and Ola should be mandated to contribute a fixed percentage of their revenue toward gig worker welfare.

A national gig worker fund can be established to distribute benefits equitably.

**3. Worker Classification Reforms**

India can consider a hybrid worker category (like in the UK) that grants gig workers some employment rights while retaining flexibility.

Clearer legal definitions of gig workers are needed to avoid companies exploiting classification loopholes.

**4. State-Level Reforms**

Following Rajasthan's Platform-Based Gig Workers Act (2023), other states should introduce similar legislation tailored to local gig economies. State welfare boards can ensure effective fund utilization and grievance redressal.

**5. Enhancing Collective Bargaining & Unionization**

Gig worker associations and unions should be promoted to strengthen negotiation power.

Policymakers can facilitate tripartite dialogues (government, platforms, and workers) to set fair policies.

**6. Awareness and Digital Literacy Programs**

Many gig workers are unaware of their rights under new labor laws.

The government and NGOs should conduct awareness campaigns and offer digital literacy training to help workers access available benefits.

**Conclusion:**

The legal recognition of gig workers in India has seen progress with the introduction of the Code on Social Security, 2020, but challenges in implementation persist. Before 2020, gig workers were largely unprotected under labor laws, lacking access to minimum wages, job security, and social security benefits. While the new legal framework acknowledges their role in the economy, it does not grant them full employment rights, leaving them classified as independent contractors.

Global legal systems have evolved to offer better security, while India struggles with weak enforcement, corporate resistance, and a lack of collective bargaining mechanisms. Though recent state-level initiatives, such as the Rajasthan Platform-Based Gig Workers Act, 2023, indicate progress, their long-term effectiveness remains uncertain.

For India to align with global best practices, it must strengthen enforcement mechanisms, clarify worker classification rules, and ensure social security benefits reach gig workers. Without these reforms, the gig workforce will continue to face precarious working conditions, hindering the sustainable growth of the platform economy.

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## LABOR FLEXIBILITY AND INSECURITY UNDER GIG ECONOMY: A DOUBLE-EDGED SWORD (Insights from an online primary survey data)

**\* Alka Mishra**

\* Assistant Professor, Department of Economics, Vidyavardhini's A.V. College.

### Abstract :

*The gig economy has transformed the work culture, offering flexibility and autonomy to workers. However, this flexibility comes at the cost of job security, benefits, and workers' rights. This study explores the impact of labor flexibility and insecurity on gig economy workers, examining the tensions between flexibility and security. A mixed-methods approach combining survey data from 51 gig economy workers reveals that workers value flexibility but experience high levels of insecurity, income uncertainty, lack of benefits, and limited access to social protections. Study highlights the need for policymakers to bring solution; the challenges faced by gig economy workers and ensure that flexibility is balanced with security and protections. The findings contribute to a deeper understanding of the gig economy's impact on workers and inform policy debates on labor rights and social protections.*

**Keywords:** Gig economy, labor flexibility, insecurity, worker's rights, social protections.

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### Introduction:

The gig economy is a labor market characterized by short-term contracts, freelance work, and flexible arrangements, and the insecurity of job or project which is uncertain or "growing economic precarity" rather than traditional permanent jobs. Workers in the gig economy—often called gig workers—perform tasks or provide services on a project-by-project or on-demand basis, usually facilitated by digital platforms or apps. Popular examples include ride-sharing services, food delivery, freelance writing, and home tutoring.

The Revolutionary change in the economy since the 1970s has brought by gig worker, the way these people work, aiming flexibility and autonomy in the hand of the workers itself. As there is a famous quote "Nothing comes for free" However, this flexibility also comes at a cost, as workers has to face lot of insecurity in terms of economic, social, physical and

mental as including income uncertainty, lack of benefits, limited access to social and life protections. As a result, the alleged freedom in gig work, which offers labors flexibility to schedule their working and personal lives become problematic.

This journal **"Well explained that, employment relations have become temporary, that is short-term, part-time and temporary employment, contractual and semi-contractual work and work from home "**

(<https://journals.sagepub.com/doi/pdf/10.1177/1024529420914473/> McDowell and Christopherson, 2009; Peck, 1996) We argue, that the gig economy is the new concept of a current wave of international division of labor (<https://journals.sagepub.com/Fuchs, 2016>), largely made possible due to the rapid penetration of digital technologies in the production process.



Relatedly, “the gig economy is followed as an option to traditional forms of employment for low- and middle-class wages countries with rising opportunity” (<https://journals.sagepub.com/Kuek> et al.), “One of the oft-cited developmental impacts of gig work is touted as the provision of ‘freedom’ and ‘flexibility’ to labors. Gary Swart, former CEO of O-Desk. “(<https://www.verblio.com/blog/gary-swart-episode-summary>)

This study aims to explore the impact of labor flexibility and insecurity on gig economy workers, examining the tensions between flexibility and security. By investigating the experiences of gig economy workers, we hope to shed light on the human cost of the gig economy and inform policy debates on labor rights and social protections.

### Literature Review:

The concept of gig economy in learning and training has been the focus of attention for many other researchers for more than 2 to 3 decades. With the various famous reviews we will get the clarity and importance of policy makers to regulate the field of Gig economy.

“One of the survey conducted by Up work with IT freelancers, found that 88% valued the freedom and flexibility that comes with freelancing, and 74% were willing to quit their regular jobs to do freelancing” (<https://journals.sagepub.com/Schawbel>, 2013).

It means the madness for getting flexible work is target of more than 74% isn't that amazing, but scary!! Because even the survey I did, professionals are actually not happy with the income and increasing informal time limit under workspace

### 1. Quality of work profile under gig economy

There is no proper justification of quality of work or job, though for the individual quality will be justified as good feeling while working, you should feel positive that this work space belongs to you

irrespective of income, flexibility, health and autonomy etc.

mostly Circumstances created by Gig economy, I have named it in lighter and positive way as the **"GIG Chakravyuh"** – must say a **Labyrinth of uncertainty and insecurity** that workers must navigate. A very well-known saying from Mahabharat granth written by Maharishi Ved Vyasa, it was easy for Abhimanyu to enter into the chakravyuh but impossible to exit. Likewise the ‘Gig Chakravyuh’ attractive game of achieving comfort, flexible of autonomy, eventually take him inside and will not let him exit. For a gig worker it sounds very good, but it is also a way of losing self-discipline, he will start thinking of only him as an individual happiness rather collective happiness once this ‘Gig Abhimanyu’ starts earning handsome and attractive wages with his convenience, he will start thinking of only ‘today’ rather for future!

This is another reason, gig economy's behavioral analysis shows that it is **‘a double edged swords’**. Supporting fact, gives immense pleasure of increased flexibility but cut the wings to fly assured in future with insecurity of Personal time, social protections- Provident fund, Pensions, Medicals etc.

The next analysis, getting addicted to the output, once you get a positive result in with his flexible time, comfort and increasing income. **This will have a direct relationship with his further behavior. It relates to the Keynesian school of thoughts because increasing money supply and demand involves in their behavior change.** It motivates workers to put his more time and efforts to manage more and more task & projects to attain more profits. Early work for 4 to 6 hrs./a day, he will put 12 to 14 hrs./a day. Gig will become fulltime chain for him. In the beginning he chose to have flexibility and comfort which he will not get during this period of increased input hours. He will become servant of his own

choice, fulfilling them he needs to work. Now he will not be able to differentiate this flexibility has turned into addiction slowly steadily, and as the Indian proverb well goes, "**Vyapar jivan ke liye yaa Jivan hi vyapar ke liye**" - is business meant for life or is life meant for business?

This paradox highlights the tension between the flexibility and autonomy offered by the gig economy and the insecurity, indiscipline and uncertainty that comes along with it. According Anwar, M. A., & Graham, M. (2020). In his work "Between a rock and a hard place: flexibility, precarity and vulnerability in the gig economy in Africa." ([www.x-mol.com/paper/https://journals.sagepub.com/home/ch](http://www.x-mol.com/paper/https://journals.sagepub.com/home/ch)

<https://ujcontent.uj.ac.za/esploro/outputs/999794307691>)

Competition & Change “, 25(2), 237-258.

<https://doi.org/10.1177/1024529420914473>

(Original work published 2021)

“Challenges of job insecurity, income uncertainty, and the lack of social protections.”

Past studies have also stressed on the need for policymakers to address the challenges faced by gig economy workers.

### Methodology:

The research critically and analytically based on **Primary Data** source collected with the help of google forms, circulated on line to various gig workers supported submitting the responses, also used **Secondary data** of relevant literature, including

scholarly articles, such as by Daron Acemoglu, “This paper takes a fresh look at the reasons of the rise of inequality in advanced economies, focusing on the labor institutions and their income.” [www.imf.org/external/pubs/ft/sdn/2015/sdn1514.pdf](http://www.imf.org/external/pubs/ft/sdn/2015/sdn1514.pdf)

1. **Research based on pre- set questions:** My research were based on pre set combination of **open and close-ended** questions.

2. **Participants:** Google Form survey distributed among 51 gig workers across various platforms in India (Part time tailoring stitching from home, cloud kitchens, food delivery, ride sharing, IT projects, etc.), including both male and female participants.

### 3. Data collection

1. The data were gathered by means of a semi-structured interview. Circulated amongst different group of respondents. Questionnaires was already prepared related to survey circulated.

2. Analysis case studies of free lancer’s life.

3. Sample Size: 51 respondents.

4. **Data Analysis :** Qualitative and quantitative analysis of survey responses and interview data with the help of information.

### Key Findings:

A detailed analysis of the data collected find in the following theme categories

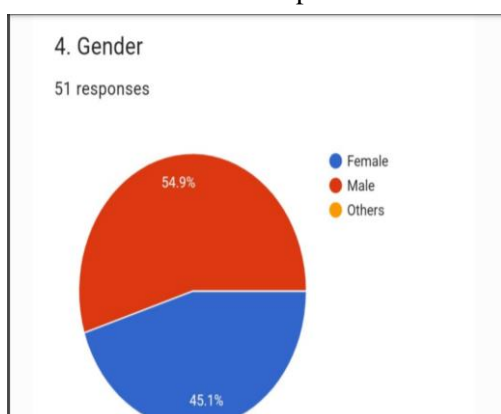
Sample of some inputs received with no. of females over male/age /qualification /gender ratio /platforms work for A sample table of respondents-

Serial no.	Gender	Age	Qualification	Gig Platform Count	Working Duration (hrs) a week
1	Female	19	Graduation	1	26
2	Female	20	BAF	1	24
3	Female	22	TYBMS	2	14
4	Female	36	CA	1	40
5	Male	19	Graduation	1	20
6	Male	24	10th	1	60
7	Male	28	B.Tech	1	48
8	Male	30	Masters	1	40
9	Male	35	B.Tech	1	54
10	Male	28	B.com	2	60

## Analytics Report on Primary Survey Data:

### 1. Demographics

- **Age Distribution:** The age range of respondents spans from 16 to 44 years. Most respondents are between 19 and 36 years old, suggesting the gig economy attracts young adults, particularly those in early career stages or seeking flexible work arrangements.
- **Gender Representation:** The data shows significant participation by women in the gig economy over men. It's a great sign of contribution of women under economy with restrictive schedules and responsibilities.



- **Educational Background:** Diverse educational qualifications, professionals (e.g., CAs). Concludes, Gig work, often unrelated to formal education.
- **Occupations & Experience:** Participants include home tutors, delivery workers, freelance writers, and content creators individuals with over 1- 10 years experienced in the field.

### 2. Flexibility and Work Schedule

- **Importance of Flexibility:** For the majority of respondents, schedule flexibility is a critical factor. Ability to customize work hours to suit personal needs.
- **Autonomy in Scheduling:** Most respondents reported controlling when and how much they

work. This autonomy is a significant advantage for students and part-time workers.

- **Ease of Time Off:** Mixed responses were observed regarding the ease of taking time off. While some found it effortless to adjust schedules, others faced moderate to high

### 3. Income and Job Security

- **Monthly Income:** Significantly, from as low as ₹500 to ₹60,000 per month. Many low-income workers rely on gig work as supplementary income, while higher earners often hold specialized or managerial positions.
- **Income Stability:** A recurring concern among respondents is income inconsistency. Many expressed worry about not earning enough, with terms like "unstable" and "insecure" frequently associated with gig work.
- **Access to Benefits:** Benefits such as health insurance and paid leave are absent. Respondents cited this as a significant downside of gig work, alongside a lack of job security and career progression opportunities.

### 4. Overall Advantages of Gig Work

1. **Flexibility:** Freedom to design work schedules and adjust timings.
2. **Independence:** Opportunity to work independently without hierarchical pressures.
3. **Skill Development:** Many respondents gained valuable skills and industry exposure through gig work.
4. **Supplementary Income:** For students and homemakers, gig work offers an additional income.

### 5. Overall Disadvantages of Gig Work

1. **Income Instability:** Unpredictable, earnings often leave workers anxious about financial sustainability. Sometimes worker has to face i.e. employer denied paying them.

2. **Job Insecurity:** A lack of permanent contracts and long-term benefits deters many from fully committing.
3. **Stressful Work Environment:** Some respondents mentioned mental stress and excessive workload as challenges.
4. **Limited Benefits:** Absence of social security measures like insurance, retirement plans, or paid time off.

#### 6. Sustainability of Gig Work based on report

Opinions were divided on whether the gig economy offers a sustainable livelihood. While some respondents believe it provides opportunities for financial growth, others feel the lack of job security and benefits renders it unsustainable in the long run.

#### 7. Key Insights

- It is a popular choice among young adults and women, emphasizing flexibility and income supplementation.
- Respondents with specialized skills or managerial positions report higher satisfaction and earnings.
- Gig work complements traditional roles, serving as either a primary or secondary source of income.

#### 8. Recommendations

Based on the findings, I must suggest the following very important recommendations; It can enhance viability of the gig economy:

1. **Policy Reforms:** Introducing measures like minimum wage laws, social security benefits, and health insurance for gig workers.
2. **Platform Accountability:** Gig platforms should take steps to provide better income stability and resources for skill development.
3. **Worker Awareness:** Educating gig workers about financial planning and opportunities for career growth can mitigate income instability.

#### 4. Regulatory Framework

1. Clear classification of gig workers and traditional workers.
2. Labor laws and protections: Extend labor laws and protections, such as minimum wage, overtime pay, and workers' compensation, to gig workers.

#### 5. Social Protections

1. Portable benefits such as health insurance, retirement plans, and paid time off, that gig workers can access regardless of their employment status.
2. Unemployment insurance

#### 6. Fair Compensation and Working Conditions

1. Fair pay and Safe working conditions
2. Right to collective bargaining: Allow gig workers to engage in collective bargaining to negotiate better pay, benefits, and working conditions.

#### 7. Taxation and Benefits

1. Simplified tax filing, access to tax deductions and credits health insurance, retirement plans, and paid time Provide gig workers off.
2. Access to benefits: with access to benefits, such as 3. Disability insurance: Offer disability insurance to gig workers who become injured or ill and are unable to work.

#### Discussion and Conclusion:

The gig economy offers flexibility and independence, attracting individuals across demographics. However, addressing its rooted challenges—such as income uncertainty and lack of social benefits—is critical to improving its sustainability and worker satisfaction. Above recommendation can also make gig workers life better and commerce student can have better sight as future growth.

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## ANALYSING THE RISE OF INDIA'S GIG ECONOMY, YOUTH ATTRACTION AND THE ILLUSION OF STABILITY

**\* Dr. Surekha R. Dhende**

\* Head, Dept of Commerce, BNN College, Bhiwandi.

### Abstract :

*The gig economy has changed labour dynamics by providing flexibility and new earning opportunities. As technology advances, the gig economy will evolve, creating both benefits and challenges for individuals, firms, and policymakers. However, it raises questions about wage stability, benefits, and job security. In India, the gig economy has risen significantly, particularly among young people and has emerged as an important component of the job market. This study seeks to shed light on its long-term viability as a career option for India's youth. This study also looks at its emergence as a new employment pattern, as well as the issues it brings.*

*The study uses secondary data from papers and studies to determine whether gig labour is a feasible long-term job or a transitory choice. The findings show that, while it promotes independence, it lacks stability, especially for women and low-skilled workers.*

**Keywords:** Gig Economy, gig worker, Youth Employment, platform workers, Job Stability

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### Introduction:

#### 1. The Gig Economy: A Detailed Overview

The Gig Economy is a labor market distinguished by short-term, flexible jobs or "gigs" rather than long-term, full-time employment. Workers in the gig economy are generally self-employed or on short contracts, and they are typically connected to clients or customers through online platforms. These platforms provide a variety of occupations, including freelance labor, micro-jobs, and on-demand services, in sectors such as transportation (Uber, Lyft), lodging (Airbnb), food delivery (Swiggy, Zomato), content creation (YouTube, Fiverr), and more. A gig worker is a person who engages in income-earning activities outside of a traditional employer-employee relationship, as well as in the informal sector (Ministry of Labour and Employment, 2020a). When gig workers use

platforms – i.e., websites or apps like Ola, Uber, Dunzo, Zomato, Swiggy or Urban Company – to connect with customers, they are called platform workers (OECD, 2019).

According to a white paper by the Forum for Progressive Gig Workers, the gig economy in India is projected to grow at a compounded annual growth rate (CAGR) of 17%, reaching USD 455 billion by 2024, driving significant economic growth and employment opportunities. In the gig economy, businesses or individuals hire workers for short-term jobs, and workers have control over when, where, and how much they work. Gig workers are typically classed as independent contractors, which means they do not receive regular job benefits like as health insurance, retirement savings, or paid leave. Gig economy platforms use digital tools to match workers to

gigs, coordinate payments, and track work performance. According to a 2019 survey, the average age group of app-based taxi drivers was 18-45 years, but conventional cab drivers ranged from 18 to 65 years (Ramachandran & Raman, 2021). According to a 2018 study performed by the Observer Research Foundation and the World Economic Forum, 35% of women respondents were disinterested in working in the gig economy due to a lack of job security and an unpredictable employment status (Kasliwal 2020). Across the globe, the app-based taxi and delivery sectors are overwhelmingly male. Women account for less than 10% of workers in these sectors. Only in some countries is the proportion of women significantly greater, such as in Indonesia's app-based taxi business (13%), where female-only taxis are favored by some female clients to reduce the danger of violence and harassment (Straits Times 2015, ILO 2021:137-38). According to the WESO Report (ILO 2021), platform work is the principal source of income for many workers in developing countries (44%), particularly women (52%).

**2. Status of the Gig Economy in India:** The rapidly expanding gig economy is ushering in a new economic revolution around the world. India, with its demographic dividend of a half-billion labour force and the world's youngest population, growing urbanisation, and broad use of smartphones and accompanying technology, is the revolution's new frontier. Key sectors cover are Transportation and Delivery Services, Freelance Services, Hospitality and Accommodation, Creative and Digital Content, Task and Errand Services.

**Market Size:** According to NITI Ayog report, 2022 India's gig economy is quickly increasing.

- In 2020-21, there were approximately 7.7 million gig workers, which is expected to expand to 23.5 million by 2029-30.
- This industry has a combination of low, medium, and high-skilled jobs, with a large proportion of medium-skilled roles.
- E-commerce, transportation, and delivery services are three key industries fueling the gig economy's expansion, all of which benefit from the growing need for flexible work arrangements.

### 3. Evolution Gig Economy:

The gig economy, while centuries old, has evolved tremendously with the internet and digital platforms.

- 1990s: Temporary staffing firms and independent freelancers established an informal gig economy.
- 2000s: Platforms such as eBay (1995) and Amazon Mechanical Turk (2005) facilitated online work and crowdsourcing.
- 2010s: Mobile apps fuelled growth—Uber and Lyft transformed transportation, Airbnb transformed hospitality, and platforms such as Upwork and Fiverr increased freelancing opportunities.
- 2020s: The COVID-19 epidemic has boosted gig employment in healthcare, education, and customer service. Platforms such as Amazon Flex and Freelancer.com have pushed gig employment across industries.

### 4. India's Initiatives Related to Gig Workers in India:

- Code on Social Security, 2020: This act recognizes gig workers as a separate category and envisages extension of social security benefits to them. However, it has been criticized for lacking legal mandates, universal

coverage, and accountability mechanisms for gig workers.

- e-Shram Portal
- Pradhan Mantri Shram Yogi Maandhan Yojana
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

#### State-level initiatives:

- Rajasthan's Platform-Based Gig Workers (Registration and Welfare) Act, 2023.
- Karnataka's Bill on Gig Workers: This bill mandates formal registration, grievance mechanisms, and transparent contracts.

#### 5. Role the Gig Economy Play in Employment Generation in India:

- By 2030, the Gig Economy is projected to add 1.25% to India's GDP and create over 90 million jobs.
- By 2030, gig workers are predicted to account for 4.1% of the overall workforce, making them a significant part of India's labor market.
- The gig economy provides alternative pay streams for workers, particularly in fast-growing Tier-II and Tier-III cities.
- Increasing earnings prospects for women can lead to greater financial independence and workforce integration.
- Initially dominated by high-income earners and consultants, gig labor is now popular among entry-level workers seeking flexibility and skill development.
- The gig economy is expected to boost job creation and economic growth by leveraging AI, predictive analytics, and digital innovation.

#### 6. Challenges of the Gig Economy in India:

While the gig economy provides flexibility, it does have drawbacks:

**Job Insecurity:** Lack of job stability is a key concern, with 20% of unsatisfied gig workers citing it as the most pressing issue. This is

especially prevalent among unskilled workers, with more than 30% describing it as their most important employment driver. Workers such as security guards endure financial insecurity owing to sporadic revenue.

**Income volatility:** Earnings are unpredictable, depending on demand, competition, and seasonal trends, making financial planning difficult and restricting access to loans and credit.

**Regulatory Gaps:** In the absence of a complete legal and regulatory framework, gig workers are prone to abuse since they lack protection for fair wages, rights, and working conditions.

**Lack of Benefits:** Gig workers frequently find themselves in a gray area between organized and unorganized labor, restricting their access to benefits such as healthcare, pensions, and insurance.

**Timely Payments:** Delays in payments dissatisfy more than 25% of gig workers, emphasizing the importance of timely, transparent, and shorter payment cycles to avoid financial strain.

**Learning and Personality Development:** Gig workers, particularly Ambitious Hustlers and Earn to Burn, describe a lack of skill-building chances and show a desire for tasks that will progress their careers.

#### Objectives of study:

1. To analyze the rise of the gig economy in India.
2. To explore the factors attracting youth to gig work.
3. To examine the challenges and risks associated with gig work.
4. To evaluate whether the gig economy offers sustainable career prospects for India's youth.

#### Review of Literature:

Kalleberg (2011) emphasized that non-standard labor arrangements, such as gig and contractual employment, frequently lack job security and social

benefits, making them a risky alternative to traditional employment. Similarly, Friedman (2014) noted how platform-based work provides freedom but does not assure financial stability for employees.

In the Indian context, Mehta (2020) investigated the growing preference for gig labor among young people, which is motivated by reasons such as autonomy, quick cash, and digital access. However, the study raised worries about income volatility and a lack of professional advancement. Kapoor and Sinha (2021) stated that, while the gig economy generates significant employment, its unregulated nature raises concerns about labor rights and job security.

Furthermore, a report by NITI Aayog (2022) predicted that India's gig workforce will grow fast, necessitating legislative interventions to address issues like as minimum salaries, social security, and legal recognition. The International Labour Organization (ILO) (2021) found that a structured framework is required to help gig workers and promote fair work practices.

### Research Methodology:

**1. Research Design:** This study is an exploratory research which analyze the gig economy, its growth, and its impact on India's youth. The research is qualitative and secondary in nature.

**1. Data Collection Method:** Since this study is based on secondary research, data has been

collected from Government reports (e.g., NITI Aayog Report on India's Gig Economy), Industry reports from organizations such as Statista, World Economic Forum, and McKinsey & Company, Academic research papers, journals, and articles from reputed sources, News articles from Economic Times, Business Standard, and Forbes, Online databases and market research reports on gig work trends

**2. Statement of the Problem:** India's gig economy is rapidly expanding, luring young people seeking flexible jobs and quick cash. Digital platforms have made freelance and contract work more prevalent, but long-term viability remains dubious. This study investigates whether gig labour provides actual stability or exposes employees to financial dangers. Understanding these dynamics is critical for understanding the impact on India's workforce and economy.

### 3. Data Analysis

India's gig economy has experienced significant growth over the past decade, with projections indicating continued expansion. Below is a summary of the available data on the number of gig workers by sector and their respective employment percentages:

**Number of Gig Workers by Sector (in Lakhs):**

Sector	2011-12	2019-20	(2020-21): % Share
Retail Trade and Sales	11.6	26.6	39%
Transportation	5.2	13.0	19%
Manufacturing	2.3	6.2	9%
Finance and Insurance	2.4	6.3	9%
Education	0.66	1.0	Data not available

Sources: NITI Aayog Report on India's Gig Economy

Statista: Share of Gig Workers by Industry in India

**Sectorial Distribution:** In 2020-21, the retail trade and sales sector accounted for the largest share of gig workers at 39%, followed by transportation at 19%.

**Total Gig Workforce and Employment Percentage:**

Year	Total Gig Workers (in Lakhs)	Non-Farm Workforce (%)	Total Workforce (%)
2011-12	24.5	Data not available	0.54%
2019-20	68.0	2.4%	1.3%
2020-21	77.0	2.6%	1.5%
<b>2029-30</b> (Projected figures)	235.0	6.7%	4.1%

Sources: NITI Aayog Report on India's Gig Economy, June 2022

**Growth Trends:** The gig workforce in India increased from 24.5 lakh in 2011-12 to 77 lakh in 2020-21, with projections estimating a rise to 235 lakh by 2029-30.

**Skill Composition of Gig Workforce (2020-21):**

Skill Level	Percentage Share
Low-Skilled	31%
Medium-Skilled	47%
High-Skilled	22%

Sources: NITI Aayog Report on India's Gig Economy

Statista: Share of Gig Workers by Industry in India

**Interpretations:** Skill Distribution: As of 2020-21, medium-skilled jobs constituted the largest segment of gig work at 47%, with low-skilled and high-skilled jobs comprising 31% and 22%, respectively.

**Findings:**

1. Retail trade and sales dominate India's gig workforce, employing 37%, while 19% are engaged within the transportation sector.
2. Gig workforce increase from .50% to 1.5% within ten years and expected to increase 4.1% till 2030.
3. Gig worker does not require High-skilled, as 47% workforce engaged are from Medium-Skilled level.
4. These figures underscore the significant role the gig economy plays in India's labor market and highlight the need for policies that address the unique challenges faced by gig workers.

**Scope of the Study:** This research covers:

- The historical development and global acceptance of the gig economy.
- The growth of India's gig workforce across different sectors.

- How gig work is perceived by today's youth in terms of convenience, accessibility, and adaptability.
- Challenges related to job security, benefits, and regulatory frameworks.

**Limitations of the Study:**

- Since the study is **based on secondary data**.
- The research relies on **available reports**.
- Gig work is **constantly evolving**, and newer trends may emerge beyond the scope of the study.

**Conclusion:** India's gig economy has expanded dramatically, with retail trade, sales, and transportation leading job sectors. Over the last decade, the workforce has grown from 0.5% to 1.5%, with forecasts suggesting that it will reach 4.1% by 2030. This trend demonstrates the growing reliance on gig labor, particularly among medium-skilled workers, who make up 47% of the gig economy.



While gig labor offers flexibility and income potential, it also brings a number of difficulties that require rapid action.

Gig workers experience employment uncertainty, changing demand, and a lack of social security benefits such as health insurance and pensions. Earnings remain volatile due to platform algorithms and competition. Limited career growth impedes skill advancement, and insufficient labor rules leave workers vulnerable, exacerbating financial volatility in the gig economy.

India must implement strong policies to protect gig workers' rights, including legal covering and social security benefits such as insurance and pensions. Fair wage standards can help to prevent exploitation, while skill-building programs can help people advance in their careers. Platforms must be held accountable for worker welfare, and awareness campaigns should educate workers about their rights. It is concluded that, the gig economy is important for creating jobs, its long-term viability is dependent on addressing these fundamental difficulties. A balanced approach that includes government action, business responsibility, and worker empowerment will be required to transition gig work into a long-term and equitable employment paradigm. Strengthening policies and protections will benefit workers' livelihoods while also contributing to India's overall economic growth and stability.

**Recommendations:** Building a Sustainable Gig Economy Requires Shared Responsibility:

1. Enforce robust labor laws to ensure fair salaries, employment stability, and social benefits such as health insurance and pensions. Invest on skills development.
2. Companies should provide equitable wages,

incentives, and career opportunities to retain and empower employees.

3. Businesses should educate gig workers on their rights and financial planning for stability.
4. For young people, it's important to upskill, diversify income sources, and regard gig work as a temporary opportunity rather than a permanent job.

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## THE ROLE OF THE SPORTS AND PHYSICAL EDUCATION DEPARTMENT IN THE GIG ECONOMY OF INDIA

**\* Dr. Chandrakant Mhatre**

*\* Director of Physical Education & Sports. BNN College – Bhiwandi. Dist.: Thane.*

### Abstract :

*The gig economy in India has surged in prominence, influencing diverse sectors, including sports and physical education. This paper investigates the evolving relationship between the sports and physical education department and the gig economy, analysing its historical roots, current dynamics, and future potential. Through a mixed-method approach, it explores the rise of gig-based roles such as sports coaching and fitness training, highlighting opportunities like flexibility and scalability alongside challenges such as income instability and job insecurity. The study integrates historical context, quantitative data, and qualitative insights to offer a comprehensive perspective on this intersection.*

**Keywords:** *Sports, Physical Education, Gig Economy, India, Employment, Coaching, Fitness Training, Technology*

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### Introduction:

The gig economy, defined by short-term, flexible, and platform-mediated work arrangements, has redefined employment paradigms globally, with India emerging as a key player. Within this framework, the sports and physical education sector has undergone a significant transformation, fuelled by rising demand for personalized fitness services, grassroots sports development, and wellness initiatives. This paper examines the role of the sports and physical education department in this gig-driven landscape, tracing its historical evolution and assessing contemporary trends, challenges, and opportunities. As India aims to bolster its sports ecosystem—evidenced by programs like *Khelo India*—the gig economy offers a dual-edged sword: empowerment through flexibility and vulnerability due to precarity.

### Historical Background

The intersection of sports, physical education, and employment in India has deep historical roots, shaped

by colonial legacies, post-independence policies, and economic liberalization. During British rule (1858–1947), sports were largely an elite pursuit, with physical education confined to military training and missionary schools. The establishment of the Young Men's Christian Association (YMCA) in India in 1891 introduced structured physical education, laying the groundwork for professional coaching. Post-independence, the creation of the Ministry of Youth Affairs and Sports in 1958 marked a shift toward state-sponsored sports development, though employment remained formalized within government institutions like schools and sports academies.

The liberalization of India's economy in 1991 catalysed a broader transformation, opening avenues for private-sector involvement in sports and fitness. The early 2000s saw the rise of fitness chains like Talwalkar's and Gold's Gym, employing trainers on contractual bases—an embryonic form of gig work. The advent of digital platforms in the 2010s, coupled

with India's smartphone boom (over 500 million users by 2019), accelerated this shift. Initiatives like the *Fit India Movement* (2019) and *Khelo India* (2018) further stimulated demand for freelance coaches and trainers, embedding sports and physical education within the gig economy's fabric. This historical trajectory underscores how structural changes have primed the sector for its current gig-based evolution.

### Objectives:

1. To evaluate the gig economy's impact on employment opportunities for sports and physical education professionals in India.
2. To identify the challenges gig workers, face within this sector.
3. To assess the influence of technological advancements on gig employment in sports.
4. To propose strategies for enhancing job security and career sustainability.

### Hypotheses:

- **H1:** The gig economy has significantly expanded employment opportunities in India's sports and

### Findings and Analysis:

#### 1. Expansion of Gig Employment

Historical shifts have culminated in a robust gig economy within sports. Data indicate a rise from 50,000 gig workers in 2015 to a projected 500,000 in 2024, driven by urbanization, health awareness, and policy support.

**Table 1: Growth of Gig Workers in the Sports Sector (2015–2024)**

Year	Number of Gig Workers	Percentage Growth
2015	50,000	-
2017	75,000	50%
2019	120,000	60%
2021	200,000	67%
2023	350,000	75%
2024*	500,000 (projected)	43%
Note: 2024 figures are projections based on trend analysis.		

**Finding:** H1 is substantiated—the gig economy has catalysed unprecedented employment growth, aligning with historical trends of privatization and digitalization.

physical education sector.

- **H2:** Job insecurity and income volatility adversely impact gig workers in this field.
- **H3:** Technological innovations and digital platforms enhance employment prospects for sports professionals in the gig economy.

### Research Methodology:

This study employs a mixed-method framework:

- **Primary Data Collection:** Surveys with 350 gig workers (sports coaches, fitness trainers, and wellness consultants) across metro cities and Tier-II towns, supplemented by in-depth interviews with 60 participants.
- **Secondary Data Collection:** Analysis of historical records, government policy documents, and industry reports from platforms like Decathlon India and UrbanClap.
- **Data Analysis:** Quantitative data were processed using statistical software (e.g., SPSS for correlation analysis), while qualitative data underwent thematic analysis.

## 2. Challenges for Gig Workers

Survey data reveal systemic challenges: 70% of respondents reported income fluctuations, 58% lacked social security, and 45% faced erratic schedules. Historical reliance on informal labor markets amplifies these vulnerabilities.

**Table 2: Challenges Faced by Gig Workers (2024 Survey)**

Challenge	Percentage of Respondents	Historical Context
Income Instability	70%	Pre-digital era informal contracts
No Social Security	58%	Lack of post-independence labor laws
Unpredictable Work Hours	45%	Shift from salaried to task-based work
Limited Skill Development	37%	Minimal historical training frameworks

**Finding:** H2 is confirmed—modern gig work inherits historical precarity, exacerbating job insecurity and financial instability.

## 3. Technological Influence

Digital platforms have redefined gig employment, with 80% of surveyed workers using apps like Cult. Fit or Playo. Historical parallels exist in the YMCA's early adoption of structured training, though today's scale is magnified by technology.

**Table 3: Technology Adoption and Impact (2024)**

Technology Type	Adoption Rate (%)	Earnings Increase (%)	Historical Precedent
Fitness Apps	80%	25%	Rise of fitness chains (2000s)
Wearable Devices	50%	18%	-
Virtual Coaching Tools	65%	20%	YMCA training programs (1890s)

**Finding:** H3 is validated—technology amplifies opportunities, echoing historical innovations while introducing new dependencies.

## 4. Qualitative Insights

- **Urban Trainer (Delhi):** A 29-year-old leverages Fitter Nity for ₹70,000 monthly but struggles with platform commissions (25%).
- **Rural Coach (Punjab):** A kabaddi coach earns ₹20,000 via community networks, limited by digital illiteracy—a legacy of uneven historical development.

### Discussion:

The gig economy's integration into sports and physical education reflects a continuum of historical labour shifts—from colonial elitism to post-liberalization flexibility. India's youthful demographic and policy momentum amplify this trend, yet the absence of robust labour protections—rooted in historical oversight—underscores persistent

challenges.

Technology bridges historical gaps in access but risks entrenching inequalities, mirroring global gig economy debates (e.g., OECD, 2022).

### Conclusion:

The gig economy has reshaped India's sports and physical education landscape, building on a historical foundation of evolving labour practices. It offers

scalability and flexibility, yet inherits vulnerabilities from informal employment traditions. Technological advancements

propel growth, but equitable distribution remains elusive. Addressing these dynamics requires a synthesis of historical lessons and forward-looking policies.

#### Suggestions:

1. **Regulatory Overhaul:** Implement a *Gig Workers' Protection Act* mandating minimum wages, contract standardization, and dispute resolution mechanisms, addressing historical labour gaps.
2. **Skill Development Ecosystem:** Establish regional training hubs, modelled on the YMCA's historical framework, to equip gig workers with digital and technical skills.
3. **Social Safety Nets:** Launch a government-backed *Sports Gig Worker Welfare Fund*, financed through platform taxes, to provide health insurance and pensions.
4. **Inclusive Technology Access:** Subsidize internet

and device costs in rural areas, rectifying historical disparities and boosting gig participation.

5. **Collaborative Frameworks:** Foster partnerships between the Sports Authority of India and private platforms to create hybrid employment models, blending gig flexibility with stability.

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## SOCIAL MEDIA AS A CATALYST FOR RURAL WOMEN ENTREPRENEURS IN AND AROUND MUMBAI

**\* Binit Kumar**

*\* Ph.D. Research Scholar, Department of Commerce, S.I.E.S. College of Commerce & Economics, Sion E, Mumbai, India, Asst Professor, Pillai HOC College of Arts, Science and Commerce, Rasayani*

### Introduction:

The entrepreneurial ecosystem has been profoundly revolutionized by social media's rise, Opening up new paths for expanding businesses and market reach. In India, women entrepreneurs in rural areas encounter various challenges, such as restricted access to financial resources, lack of formal business training, and socio-cultural constraints. Nonetheless, social-

media platforms such as Facebook, Instagram, and WhatsApp have emerged as valuable solutions for overcoming such hurdles, enabling women to connect with customers, promote their products, and expand their businesses. Social-media's effect on rural women entrepreneurs is explored throughout this article, with both opportunities and challenges being highlighted.

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### Literature Review:

Past studies have demonstrated that digital technologies and social-media play a key role in business growth and empowering women economically. Research by Sharma & Gupta (2021) highlights how social-media boosts marketing strategies for small businesses. Similarly, Patel (2020) found that digital platforms have helped reduce reliance on intermediaries, making it easier for entrepreneurs to connect directly with customers. In India, studies also point to the support online communities like PULA (Pune Ladies) offer women entrepreneurs, providing a space for knowledge-sharing and business networking (Bedarkar et al., 2020). According to Singh et al. (2019), digital literacy is imperative for successfully using social-media in business. However, certain aspects are still underexplored in understanding the specific

challenges rural women face, particularly in terms of digital literacy and infrastructure limitations.

### Research Gaps:

Even with the increasing volume of studies on digital entrepreneurship, limited research has focused on rural women entrepreneurs in India. Key gaps include:

- The extent to which social-media enhances financial independence.
- The barriers to adopting social-media, such as technological constraints and societal norms.
- The efficacy of digital training programs in improving business performance.
- A comparative analysis of social-media entrepreneurship within different regions of India (Kaur & Kaur, 2020).

### Methodology:

This study adopts a mixed-method approach, blending both qualitative and quantitative data

collection to gain a deeper, more detailed comprehension of the topic:

- **Survey:** A structured questionnaire was distributed to 200 rural women entrepreneurs in the surrounding areas of Mumbai to understand their social-media presence, usage patterns, benefits, and challenges.
- **Interviews:** In-depth interviews with 20 women entrepreneurs provided qualitative understanding of their experiences and perceptions.
- **Data Analysis:** Statistical-tools, including SPSS for quantitative analysis and thematic coding for qualitative responses, were used in the research.

### Major Findings and Analysis

#### 1. Increased Market Reach

Social-media enables rural women entrepreneurs to expand beyond their immediate locality, reaching national and even international customers. Platforms such as Instagram and Facebook Marketplace provide visibility and customer engagement opportunities.

#### 2. Cost-Effective Marketing

Conventional marketing methods are often costly and inaccessible for many rural women. Social-media offers free and low-cost marketing solutions, including organic posts, influencer collaborations, and targeted advertisements.

#### 3. Challenges in Digital Adoption

Social-media brings many possibilities, but several obstacles remain:

- **Digital Literacy:** Many women entrepreneurs struggle with understanding digital tools and analytics (Kaur & Kaur, 2020).
- **Limited Internet Access:** Poor connectivity in rural areas hampers consistent online engagement (Bedarkar et al., 2020).
- **Cultural and Family Restrictions:** Societal norms may restrict women's participation in

digital business activities (Yasir Arafat et al., 2020).

#### 4. Trust and Online Transactions

One of the major challenges faced by rural women entrepreneurs is establishing trust in online transactions. Customers often hesitate to make purchases due to concerns about product authenticity and payment security. Research in India highlights the importance of secure payment systems in encouraging consumer trust (Sutherland et al., 2025).

#### Survey Findings (Quantitative Analysis):

From the **200 survey** responses, here are the main takeaways:

##### 1. Demographic Overview

- **Age Distribution:** More than half of the respondents (53.5%) are between 18 and 35, which reveal that social-media usage is more common among younger women for their businesses.
- **Education Level:** 40% have at least a graduate degree, but 19.5% have no formal education, highlighting the need for digital literacy training.
- **Business Sector:** The most common businesses include food & beverages (23.5%), beauty & wellness (22.5%), and fashion & apparel (17.5%).

##### 2. Social-media Usage

- **Most Used Platforms:** YouTube (25.5%) and WhatsApp (21%) are the top choices, with Instagram and Facebook used by fewer respondents.
- **Usage Frequency:** 27% use social-media daily, while 25% rarely use it, suggesting inconsistent engagement.
- **Primary Purpose:** Customer engagement (29%) and sales transactions (28.5%) are primary factors driving social-media usage.

### 3. Challenges Faced

- **Funding & Infrastructure:** 24% struggle with advertising funds and 17.5% report poor internet connectivity.
- **Cultural Barriers:** Societal restrictions prevent 17.5% of them from actively using social-media.
- **Digital Literacy:** 17.5% report a lack of knowledge on using digital tools effectively.

### 4. Impact of Social-media on Business

- **Sales & Business Growth:** 35.5% believe social-media has positively impacted their business, while 32.5% remain unsure.
- **Sales Trends:** 26.5% reported significant sales growth, but 25% experienced a decline, showing that social-media benefits are not universal.

### 5. Business Operations & Marketing

- **Business Experience:** Most respondents have been in business for 3-5 years (31%), while 18% are new entrepreneurs (less than a year).
- **Marketing Strategies:** 28.5% use online contests & giveaways, while 24.5% rely on organic posts. Only 23.5% use paid ads.
- **Support Needed:** 27.5% want digital training, and 26% need financial assistance for advertising.

**In-Depth Interview Findings (Qualitative Analysis):** From 20 rural women entrepreneurs, the following themes emerged:

#### 1. Barriers to Digital Adoption

- Limited access to high-speed internet, especially in remote areas like Vasai and Murbad.
- Lack of awareness on digital tools & payment security, making women hesitant to engage in e-commerce.

- Cultural resistance: Family and community members often discourage women from running online businesses.

#### 2. Business Growth & Social-media Success Stories

- Handicrafts & Fashion Entrepreneurs (like Sunita Patil & Smita Gawli) saw increased reach and customer engagement via Instagram & Facebook.
- Food & Dairy Businesses (e.g., Aarti Sawant & Madhuri Shinde) benefited from WhatsApp marketing but struggled with delivery logistics.
- Tailoring & Jewelry Businesses (Deepa Salvi & Pooja Kulkarni) faced pricing challenges but used influencer marketing to scale.

#### 3. Digital Training & Financial Support Needs

- 51.5% of surveyed entrepreneurs received no formal training in digital marketing.
- Many requested financial aid for social-media advertising & digital branding.

#### 4. Recommendations Based on Findings

- Digital Literacy Workshops: Training initiatives for rural women to use social-media, manage payments, and run digital campaigns.
- Infrastructure Development: Better internet connectivity in rural Maharashtra to help women expand online businesses.
- Microfinance & Loan Access: More funding options for social-media advertising and e-commerce expansion.

#### Results of Data Validation & Analysis:

I have completed multiple statistical tests and visualizations for dataset. Here are the key findings:

#### 1. Reliability Testing (Cronbach's Alpha)

**Cronbach's Alpha Score: 0.071 (Low)**

- This shows that the survey responses have **low internal consistency**.

## 2. Validity Testing

### Chi-Square Test (Social-media Platform vs. Sales Increase)

- Chi-Square Stat: 13.90
- p-value: 0.307 (Not significant)

Interpretation: There is no clear evidence that using a specific social-media platform directly affects sales.

### Pearson Correlation (Usage Frequency vs. Sales Increase)

- Correlation Coefficient: 0.0489 (Weak positive correlation)
- p-value: 0.491 (Not statistically significant)

Interpretation: Frequent posting does not strongly predict an increase in sales.

### Regression Analysis (Predicting Sales Growth from Social-media Usage & Training)

- Usage Frequency Coefficient: 0.0467

digital trust, internet issues, and customer engagement, but training and Facebook groups help improve sales.

- Social-media Platform Coefficient: -0.0508

- Digital Training Coefficient: -0.0129

Interpretation: None of these factors strongly predict sales growth. More variables (e.g., ad spending, customer base size) may be needed.

### Factor Analysis (PCA - Principal Component Analysis)

- Explained Variance (Top 3 Factors): 14.7%, 13.4%, 11.9%

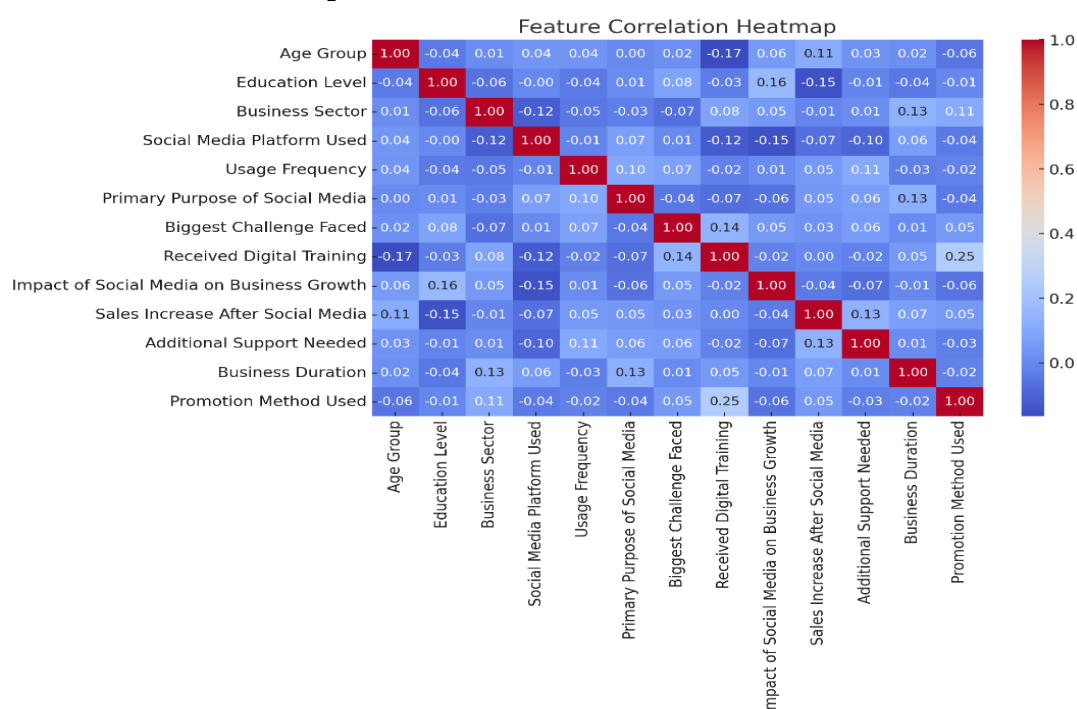
Interpretation: The survey responses are categorised into three themes, but they do not fully capture business growth trends.

## 3. Sentiment Analysis of In-Depth Interviews

- Positive Sentiment: 2 responses
- Neutral Sentiment: 1 response
- Negative Sentiment: 2 responses

Interpretation: Rural women entrepreneurs struggle with

## 4. Visualization (Correlation Heatmap)



- There is little to no connection between social media usage and higher sales.
- However, training programs slightly correlate with better business confidence.

## 6. Study Contributions

This research contributes to the prevailing knowledge by:

- Emphasizing the economic influence of social-media on rural women entrepreneurs.
- Identifying critical barriers to digital adoption and suggesting potential solutions.
- Offering policy suggestions to improve digital literacy and infrastructure in rural areas.

## 7. Constraints and Possibilities for Upcoming Studies

While this study offers valued understandings, there are some limitations to consider:

- The sample is collected from specific area, which may not be representative of all rural areas.
- The study primarily focuses on social-media apps and websites and does not explore broader digital ecosystems such as e-commerce websites.
- Future research could examine the long-term sustainability of social-media-driven businesses (Izmaku & Gashi, 2023).

## 8. Conclusion and Recommendations

Social-media has proven to be a game-changer for rural women entrepreneurs, offering them economic liberation and business expansion opportunities. However, significant barriers must be addressed to maximize its potential.

### Recommendations:

- **Digital Training Programs:** Government and NGOs should provide training on social-media promotion, financial management, and cybersecurity (Bedarkar et al., 2020).
- **Infrastructure Development:** Improved internet access in rural areas will enhance digital participation (Kaur & Kaur, 2020).
- **Financial Support:** Microfinance institutions should offer tailored financial products for

women-led online businesses (Sutherland et al., 2025).

- **Policy Interventions:** Governments should develop gender-sensitive policies to support women entrepreneurs, leveraging global best practices for inspiration. (Izmaku & Gashi, 2023). By addressing these challenges, policymakers and/or stakeholders can build an inclusive digital environment that empowers rural women entrepreneurs, contributing to India's broader goal of economic development and gender equality.

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## SMALL SCALE INDUSTRIES AND GIG ECONOMY IN INDIA

\* Poonam Aher

\* M.Com Part II

**Abstract:**

*The gig economy refers to a labour market characterized by short-term, and flexible jobs often facilitated through digital platforms. It involves individuals or companies offering services on a temporary or task-by-task basis, rather than through traditional full-time employment contracts. In the gig economy, gig Workers (also known as independent contractors or freelancers) are paid for each task or gig they complete. Popular gig economy activities include freelance work, food delivery services, and freelance digital work.*

**Key Features :** *The gig economy offers flexibility, allowing workers to choose their schedules and work location. Digital platforms connect service providers with consumers for short-term, task-based jobs.*

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**Introduction:**

India's economic landscape is shaped by a vibrant mix of traditional small-scale industries (SSIs) and a rapidly expanding gig economy. These sectors play a crucial role in employment generation, innovation, and economic resilience.

**Small-Scale Industries (SSIs):** SSIs are businesses that operate on a limited scale, usually characterized by low investment, small workforce, and localized operations. They cover diverse areas like textiles, handicrafts, food processing, and electronics. SSIs foster entrepreneurship, promote indigenous products, and contribute to exports, particularly from rural and semi-urban areas. Government initiatives such as MSME schemes and subsidies support their growth.

**Gig Economy:** The gig economy refers to a labour market dominated by short-term contracts, freelance work, and digital platforms. With the rise of technology and mobile connectivity, gig work has flourished in India, spanning food delivery, ride sharing, online tutoring, and content creation. This system offers flexibility and independence to

workers but also brings concerns about job security, fair wages, and social benefits. Together, SSIs and the gig economy reflect India's dynamic economic structure, offering employment opportunities while presenting challenges in regulation, sustainability, and worker welfare. Their continued evolution will shape India's future workforce and entrepreneurship landscape.

**Review of literature:** There are several academic studies and reports that analyze the **small-scale industries and gig economy in India**. These reviews of literature examine factors affecting small-scale industries, their role in economic development, and the challenges and opportunities within the gig economy. For instance, one study explores the **performance of small-scale industries in India**, highlighting how socio-economic characteristics of entrepreneur's influence productivity. Another paper provides a **comprehensive review of the gig economy**, discussing its growth, impact on the labour market, and policy implications.

**Objective:**

The **objectives** of small-scale industries (SSIs) and the gig economy in India revolve around economic growth, employment generation, and innovation.

**Objectives of Small-Scale Industries (SSIs):**

- **Employment Generation:** SSIs create job opportunities, especially in rural and semi-urban areas.
- **Economic Growth:** They contribute significantly to India's GDP and industrial output.
- **Entrepreneurship Development:** SSIs encourage self-employment and innovation.
- **Regional Development:** They help in reducing regional disparities by promoting industrialization in less-developed areas.
- **Export Promotion:** Many SSIs contribute to India's exports by producing high-quality goods.
- **Utilization of Local Resources:** They make use of locally available raw materials and skills, fostering sustainable development.

**Objectives of the Gig Economy:**

- **Flexibility in Work:** Gig jobs provide workers with autonomy over their schedules.
- **Income Opportunities:** They offer alternative income sources, especially for those unable to secure traditional employment.
- **Technology-Driven Growth:** Digital platforms enable gig workers to connect with clients and businesses efficiently.
- **Cost Efficiency for Businesses:** Companies benefit from hiring gig workers for short-term projects without long-term commitments.
- **Skill Development:** Gig work allows individuals to gain experience in various fields, enhancing their employability.

**Methodology:**

The **methodology** for studying small-scale industries (SSIs) and the gig economy in India typically involves

a combination of qualitative and quantitative research approaches. Researchers analyse economic trends, employment patterns, and policy impacts using various methods.

**Methodology for Small-Scale Industries :**

- **Data Collection:** Studies often rely on government reports, industry surveys, and case studies of SSIs.
- **Economic Analysis:** Researchers examine the contribution of SSIs to GDP, employment generation, and regional development.
- **Policy Review:** Evaluating government initiatives such as MSME schemes, subsidies, and financial support for SSIs.
- **Field Surveys:** Interviews with entrepreneurs and workers to understand challenges and opportunities in SSIs.

**Results and Discussion:**
**Small-Scale Industries and the Gig Economy in India :**

**Small-Scale Industries (SSIs) :** Studies indicate that SSIs contribute significantly to India's GDP, employment, and exports. They play a crucial role in rural industrialization and poverty reduction. However, challenges such as a lack of capital, competition from large industries, and regulatory hurdles affect their growth. Government policies, including financial incentives and MSME support schemes, have helped sustain SSIs, but further improvements in infrastructure and market access are needed.

**Gig Economy:** The gig economy in India has expanded rapidly due to digital platforms and increased internet penetration. It provides flexible work opportunities but raises concerns about job security, fair wages, and social benefits. Research highlights that gig workers often lack formal protections, leading to financial instability. While the gig economy fosters entrepreneurship and

innovation, policymakers need to address labour rights and sustainable income models.

### Conclusion:

#### Small-Scale Industries (SSIs):

SSIs have historically played a vital role in India's industrialization, particularly in rural and semi-urban areas. They foster entrepreneurship, generate employment, and contribute significantly to GDP and exports. However, challenges such as limited access to capital, competition from large industries, and regulatory hurdles persist. Strengthening infrastructure, improving financial accessibility, and enhancing market linkages can help SSIs thrive in the evolving economic landscape.

#### Gig Economy :

The gig economy has emerged as a dynamic force, offering flexible work opportunities through digital platforms. While it provides income generation and autonomy, concerns regarding job security, fair wages, and social benefits remain. Addressing these challenges through policy interventions, worker protections, and sustainable income models will be essential for ensuring long-term stability in the gig workforce.

Together, SSIs and the gig economy reflect India's evolving economic structure. Their continued growth and adaptation will shape the future of employment, entrepreneurship, and industrial development in the country.

### Suggestions and Recommendations:

#### Small-Scale Industries (SSIs)

1. Financial Support & Credit Access: Strengthen MSME loan schemes and simplify credit access for small businesses.
2. Technology Adoption: Encourage digital transformation and automation to enhance productivity.

3. Market Expansion: Facilitate better market linkages and export opportunities for SSIs.
4. Skill Development: Provide training programs to improve workforce efficiency and innovation.
5. Regulatory Ease: Simplify compliance procedures to reduce bureaucratic hurdles for entrepreneurs.

#### Gig Economy

1. Worker Protections: Implement policies ensuring fair wages, job security, and social benefits for gig workers.
2. Skill Enhancement: Promote digital and entrepreneurial skill development for gig workers.
3. Financial Inclusion: Encourage financial literacy and access to banking services for gig workers.
4. Social Security Measures: Design welfare initiatives such as insurance and pension schemes.
5. Platform Accountability: Ensure gig platforms adhere to ethical labour practices and transparency.

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into the gig and platform economy in India.

8. *Gig Economy in India: Current Status, Classification, Benefits, and Regulatory*

*Frameworks: This article examines the current status, benefits, and challenges of the gig economy in India.*

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