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Addressing Policy Gaps for Gig Workers in India: A Focus on Food Delivery Platforms

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Abstract

The gig economy has experienced rapid global growth, with India playing a significant role in this digital transformation. However, gig workers, particularly those in the food delivery sector, face substantial obstacles in accessing social security benefits and labor rights. A comprehensive study conducted in Delhi, employing a mixed-methods approach, revealed alarming gaps in social security registration, with only 1.14% of total registrations coming from the capital city and food delivery partners accounting for a mere 0.13% of total registrations nationwide. This data highlights the urgent need for innovative solutions to improve social security coverage for gig workers. In response, this paper proposes the Gig-Unique Account Number (G-UAN), a technology-driven solution that streamlines registration and tailors' benefits based on individual performance, as reflected by the GScore. This approach aims to optimize benefit distribution, ensuring fair and efficient support for gig workers. To address the evolving challenges in the gig economy, policy recommendations emphasize the importance of data-driven decision-making, collaborative stakeholder engagement, and targeted interventions. By harnessing technology and stakeholder collaboration, policymakers can enhance gig workers' financial security and create a more inclusive and sustainable platform economy. The research methodology employed face-to-face surveys and semi-structured interviews to gather quantitative and qualitative data on the challenges faced by food delivery partners in Delhi, providing a comprehensive understanding of the issues and informing effective solutions.

Keywords: Gig Economy, Social Security, Labor Law

1. Introduction

Our World has been thoroughly transformed from the iron era to the information technology era. and the latter has changed not only our lives but also our livelihoods. The era of information technology has brought numerous benefits and conveniences to our lives, but it has also introduced a plethora of challenges and problems of its own.

As global digital connectivity continues to expand, technological innovations have played a significant role in encouraging individuals to engage with various online platforms. This shift has given rise to the 'gig' economy, a phenomenon that has transformed the way people work and interact. In relation to gig workers, a series of questions emerge. Who exactly are 'Gig' workers? Is this a universally accepted definition? Are platform workers included in this category? s there a clear classification of gig workers in place? What is the nature of their work? What are their employment arrangements? Do they have access to social security benefits? Is social security a priority for them?? How many gig workers are present in



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the economy and where are they primarily employed? What specific challenges do they encounter? and many more questions. Answering these questions is crucial for gaining a deeper understanding of the gig economy and its workforce. The term 'gig' originates from the music industry, where it refers to a single performance. In the context of work, a gig represents a short-term, flexible job or task for which a worker is compensated, typically on a one-time or contract basis, rather than through traditional employment arrangements.[1]

The gig economy and job markets are growing in significance, yet a universally accepted definition of the term gig remains elusive. he International Labour Organization [2] has defined full-time and part-time work in the Employment Act (Chapter 91, Section 66B) Employment (Part-time Employees) Regulations. According to the regulations, a full-time employee works at least 35 hours a week, while a part-time employee works less than 35 hours a week. Kalleberg[3]'s work on nonstandard employment provides a useful framework for understanding the gig economy, categorizing it as a subset of nonstandard employment characterized by contingent and non-permanent work arrangements, such as temporary, freelance and contract work, which helps clarify the nature of gig economy despite the lack of universally accepted definition. But in India, the Code on Social Security (2020)[4] defines "gig workers" as people who work outside of traditional employment relationships, earning money through various activities, "Platform workers" are those who use online platforms to access work, solving problems or providing services in exchange for payment. Gig workers can work for multiple employers at the same time and choose their projects, while companies can manage costs by adjusting their flexible workforce according to demand. The main advantage of gig work is its flexibility and freedom from traditional employment constraints. In India, gig workers have existed in the unorganized sector for centuries, long before the term "platform economy" emerged. For example, agricultural workers in rural settings would work on demand, while labourers would offer their services as carpenters, painters, construction workers, plumbers etc. on a flexible basis and payments would be in form of kind and cash, both. However, with the advent of Information and Communication Technology (ICT), various platforms have emerged, formalized and expanded the gig economy. These platforms have transformed the way gig workers find and engage in work, creating not only new opportunities but also challenges for this growing workforce.

Table 1: Gig Job Categories and Characteristics

Category	Sub Category	Examples	Characteristics
ICT - Based	Location Based	Ride-sharing drivers,	Uses Digital Plat-
		Food Delivery couri-	forms, Requires phys-
		ers, Task- based work-	ical presence.
		ers.	
	Online	Freelance writers,	Uses Digital Plat-
		Graphic Designers,	forms, Performed Re-
		Virtual assistants,	motely.
		software developers.	
Non – ICT Based	Manual and Skilled	Seasonal farm work-	Minimal ICT usage,
	Trades	ers, Construction craft	Manual Labour,
		(carpenters, painters,	Skilled trades, Physi-
		plumbers)	cal presence required.



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Artisanal and Manual	Street performers, Lo-	Minimal ICT usage,
Services	cal handymen, tradi-	artisanal skills, physi-
	tional craftspeople	cal presence required.

This research has concentrated on ICT based, location based gig workers in the food industry, specifically those affiliated with platforms like Swiggy, Zomato etc. The rationale for this focus is that these workers lack substantial assets, unlike other gig economy workers. For Instance, Uber/Ola drivers own vehicles, Airbnb hosts have properties, freelance Software Developers possess the necessary skills and equipment, and independent artists who pursue their passion projects. In contrast, food industry gig workers often rely solely on their labour and may face unique challenges and vulnerabilities.

1.1 Growth of Gig Economy.

The platform economy has witnessed remarkable growth, with the number of global platforms increasing substantially from 142 in 2010 to 777 in 2020, resulting in the creation of millions of job opportunities (ILO, 2021b).[5] The Royal Society of Arts (2017)[6] estimates that approximately 1.1 million individuals in Great Britain are engaged in gig work, which accounts for approximately 3% of the adult population aged 15 and above. This translates to around 1.6 million adults who have tried gig work in some form. To put this into perspective, this number is comparable to the workforce of National Health Services of England., which stands at around 1.2 million. Moreover, RSA's research reveals that the majority of gig workers (59%) offer professional, creative or administrative services, while 33% provide skilled manual or personal services, and 16% are engaged in driving and delivery services. Roughly one in every ten worker in the UK have received income from digital labour platforms. A Pew Research Centre(2016)[7] survey reveals that a significant proportion of US adults have generated income from digital commerce platforms. Notably, nearly one in ten American (8%) have utilized digital platforms to complete jobs or tasks. According to forecasts, digital platforms will play a significant role in the future of work, with around 33% of all labour transactions expected to be mediated by online platforms by 2025. Digital Platform have enabled around 2.3% of the global workforce which is equivalent to about 70 million individuals, to find work, as studied by Heeks(2017)[8] McKinsey(2015)[9] Study revealed even more impressive numbers: up to 540 million people could benefit from online talent platforms by 2025. This includes 230 million who could find new jobs faster, reducing unemployment duration, 200 million who could gain additional hours through freelance platforms.

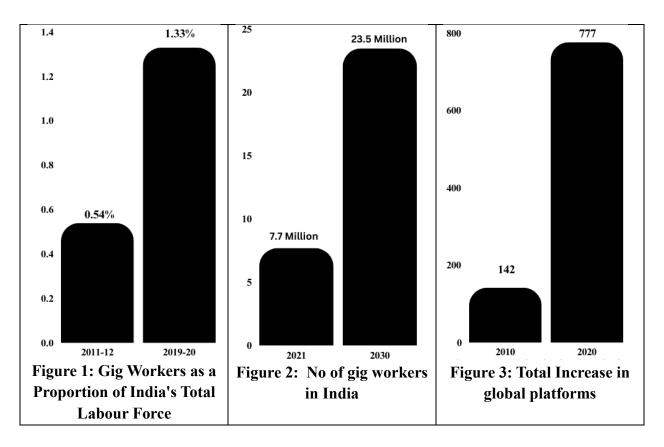
In India too, the gig and platform workforce has experienced significant growth, increasing from 0.54% of the total workforce in 2011-12 to 1.33% in 2019-20. The number of platform workers is expected to undergo a significant surge, increasing from 7.7 million in 2021 to 23.5 million by 2030, representing a three-fold growth in just one decade, according to NITI Aayog (2022)[10]. This surge is largely driven by the appealing features of digital platforms, which offer workers the flexibility to balance their work and personal life. As a result, an increasing number of workers are embracing platform work, drawn by the benefits of flexible scheduling and improved work-life balance and the ownership of their work.

As digital platforms continue to grow the workforce, creating a supportive environment that prioritizes the well-being of platform workers is crucial. Social protection is a vital aspect of this environment, and the rapid growth of the platform economy underscores the urgent need for a comprehensive framework that tackles the challenges and opportunities arising from this shift. Such a framework must address the



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complex issues facing platform workers, ensuring their rights and dignity are protected as the digital landscape continues to evolve.



This study focuses at gig workers who work on platforms in the food industry. There are around 0.7 million to 1 million of them, which is about 13% of all gig workers. This shows that many gig workers are involved in food delivery and related services.

1.2 Social Security for Gig Workers in India.

The gig economy poses significant social security challenges, particularly for the 13% of gig workers in the platform economy who are most vulnerable. However, our secondary research reveals that food delivery platforms claim to offer social security benefits to their workers. These benefits include accidental insurance coverage of INR 3-10 lakh for work-related injuries, disability, and death, as well as health insurance for platform workers, sometimes extending to spouses and two children. Additionally, platforms offer various initiatives such as mobile phone insurance of INR 5,000, cash benefits of INR 525 per day up to INR 50,000 for disability, skill development programs for delivery partners and their children, financial literacy programs in collaboration with NGOs, and OPD cover for accident-related injuries not requiring hospitalization. These initiatives aim to provide a safety net for gig workers and promote their well-being. [11,12,13]

Although the definition and scope of gig and platform work are still being refined globally, India has taken a proactive approach with the Code on Social Security 2020 (CoSS 2020). This legislation consolidates and amends nine central labor laws, paving the way for comprehensive social security benefits to be extended to all workers, including those in the organised and unorganized sectors, as well as gig and platform workers (V. V. Giri National Labor Institute, 2021).



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Table 2: Key Provisions of the Social Security Code 2020

Explanation		
The Code extends social security benefits to a wider range of workers,		
including those in the unorganized sector, fixed-term employees, gig		
workers, platform workers, and inter-state migrant workers.		
A national database will be created to register unorganized sector work-		
ers through a simple online process, ensuring easy access to benefits.		
A dedicated fund will be established to implement social security		
schemes.		
iform Definitions The Code standardizes the definition of wages for social security ben		
fits, preventing misuse.		
Authorities will adopt a supportive role, offering guidance and advice to		
employers to enhance compliance.		
Career centers will be established to match job demand with available		
human resources and monitor employment information.		
Failure to deposit employees' contributions will result in significant pen-		
alties (Rs. 1,00,000) and imprisonment (1-3 years). Repeat offences will		
face harsher penalties and prosecution, with no option for compound-		
ing."		

In order to protect the interests of platform workers, gig workers, and unorganized laborer, the government formed the National Social Security Board under the Social Security Act 2020. The To advance the welfare of gig workers, platform workers, and unorganized workers, the National Social Security Board has been given numerous significant responsibilities. The Board's mandate includes monitoring social welfare programmes run by the Union Government, advising on subjects of the administration of the Code, and recommending appropriate schemes to the Union Government for various categories of these workers. In addition, the Board oversees State record-keeping operations, investigates fund and account expenditures, and performs other tasks as delegated from time to time by the Central Government. With the help of these responsibilities, the Board is able to significantly influence the programmes and policies that assist these marginalized worker groups, guaranteeing their social security benefits and enhancing their general well-being.

Several obstacles hinder informal workers from accessing social security benefits, including the requirement to register on a central government-developed online portal. The lack of clear definitions and provisions in the code further complicates universal registration. Moreover, informal workers often lack awareness about social security schemes, and many are not digitally literate, making online registration a significant challenge. Additionally, they may not have the necessary documents, such as proof of livelihood and income details, which are difficult to obtain in the absence of formal employer-employee relationships. These requirements discourage informal workers from completing the registration process,



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leaving them outside the social security system. Addressing these barriers is crucial to ensure that informal workers can access the social security benefits they need.

The eShram site is a government-run platform designed to facilitate the registration of gig workers under social security. The Pradhan Mantri Shram Yogi Maan-Dhan Yojana (PM-SYM), which is part of the eShram Programme, aims to give social security and old-age protection to unorganised workers, including gig workers like street sellers, construction workers, rickshaw pullers, and more. In order to qualify, an individual must be an Indian citizen, aged between 18 and 40, and have a monthly salary of less than ₹15,000. Additionally, they cannot be members of NPS, EPFO, or ESIC. Beneficiaries are eligible for a pension of ₹3,000 per month after turning 60. The spouse is entitled to 50% of the pension in the case of the beneficiary's passing.

According to the Constitution of India, labor falls under the concurrent list, empowering both the Union Government and State Governments to legislate on the matter. Entry No. 23 of the Concurrent List pertains to social security, insurance, employment, and unemployment, which are subject to central legislation, while also allowing for complementary legislation by the states. The Rajasthan Assembly has passed a landmark bill to extend social security benefits to gig workers, previously classified as "partners" rather than employees. The Rajasthan Platform-Based Gig Workers (Registration and Welfare) Bill aims to provide essential protection and support to gig workers, acknowledging their significant contributions to the economy.

Key features of the bill include: 1) Gig workers must register with their state government in order to be subject to labor laws. 2) Provision of social security programmes, which include accident and health insurance. 3) A grievance procedure to safeguard the rights of gig workers 4) The creation of a well-being Board to supervise the rights and wellbeing of gig workers 5) To finance social security measures, the introduction of a "Platform-Based Gig Workers Fund and Welfare Fee" 6) A charge assessed to aggregators for every gig worker transaction. 7) The consequences of non-compliance, which include fines of up to Rs 50 lakh for repeat infractions and up to Rs 5 lakh for initial infractions.

In India, platform workers, such as those engaged in gig economy jobs, face limited legislative protections under current labour laws. They are not covered by minimum wage provisions as per the Code on Wages, 2019, and there is no specific legislation ensuring their right to regular or overtime pay. Paid annual leave and severance pay are also not mandated for platform workers under the Code on Social Security, 2020, or the Industrial Relations Code, 2020. Their work relationship is typically defined by 'click-to-accept' service agreements governed by the Indian Contract Act, 1872, which do not stipulate notice periods or severance pay on termination.

Moreover, platform workers are excluded from the protections provided by the Occupational Safety, Health and Working Conditions Code, 2020, and do not fall under the jurisdiction of the labour inspectorate. Although they are eligible for state pension rights and their survivors can access benefits under the Code on Social Security, 2020, platform workers lack access to benefits related to the cessation of economic activity or invalidity. They are not covered by equal treatment legislation such as the Equal Remuneration Act, 1976. However, platform workers have the right to unionize and engage in collective bargaining as provided by the Industrial Relations Code, 2020. Overall, while some social security benefits are extended to them, many standard labour protections do not apply to platform workers in India.



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2. Research Methodology

The research methodology for this study on policy challenges in the platform economy, specifically targeting food delivery service providers in the Delhi NCR region, employed a comprehensive mixed-methods approach. The primary objectives were to identify the challenges faced by these workers, gather detailed demographic information, and understand their recommendations for improvements in the sector. A purposive sampling method was used to select a total of 125 participants, with 100 contributing to the quantitative data and 25 providing qualitative insights.

Data collection was conducted through face-to-face surveys, which ensured a personal and detailed approach to gathering information. For the quantitative aspect, a structured questionnaire was designed to collect data on demographic details, employment specifics - entering and exiting the working sector, benefits provided by employer, satisfaction level with benefits provided by the employee and the various challenges encountered by the service providers. This questionnaire included both closed-ended questions and Likert scale items to quantify responses. The collected quantitative data was analyzed using descriptive statistics to summarize the data and identify relationships between variables.

For the qualitative component, semi-structured interviews were conducted to allow participants to elaborate on their personal experiences, perceptions of the sector, reasoning for being in the sector and the basic challenges they have faced. Each interview lasted approximately 30-45 minutes, providing ample time for participants to express their thoughts in detail. The qualitative data was analysed using which facilitated a thematic analysis to identify recurring themes and patterns in the participants' responses. This approach enabled the categorization of data into key themes such as job satisfaction, safety concerns, platform policies, and recommendations for sectoral improvements.

Ethical considerations were a critical component of this study. All participants were fully informed about the purpose of the study, their rights as participants, and the measures taken to ensure the confidentiality of their responses. Written informed consent was obtained from each participant, and personal identifiers were removed from the data to maintain anonymity. The collected data was securely stored and accessed only by the authors to ensure privacy and confidentiality.

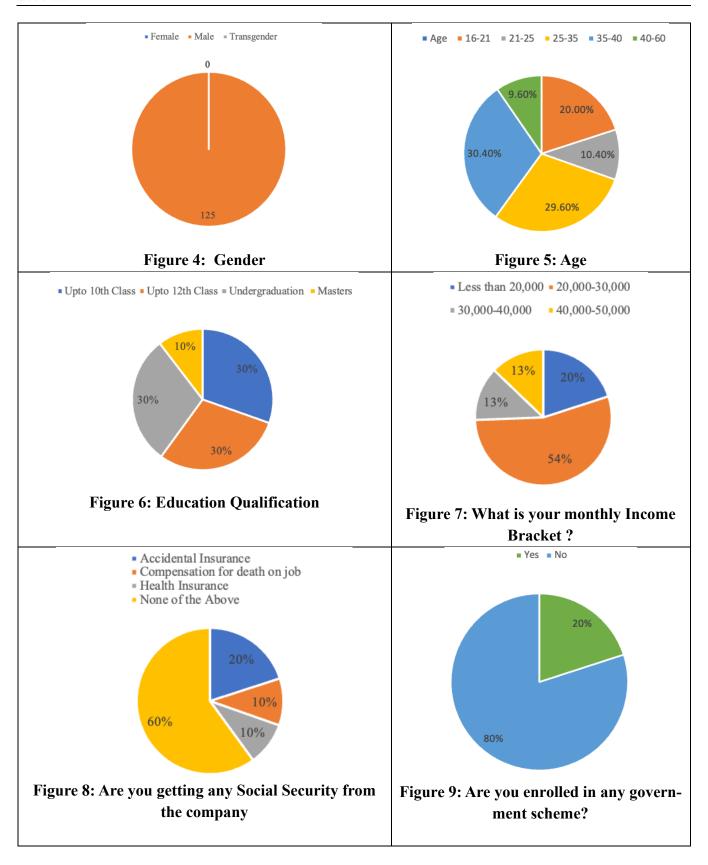
Despite certain limitations, such as the relatively small sample size and the geographic concentration in the Delhi NCR region, which may affect the generalizability of the findings, the mixed-methods approach provided a robust framework for understanding the complex challenges in the gig and platform economy. The findings of this study aim to inform policymakers and stakeholders in the gig economy about the specific challenges and needs of food delivery service providers. By integrating statistical analysis with detailed personal insights, this research seeks to contribute valuable knowledge to the discourse on regulatory frameworks and working conditions in the gig and platform economy, ultimately fostering better policies and support systems for the workforce in this growing sector.

3. Problem Formulation

This study investigates the experiences of food delivery partners in Delhi affiliated with Swiggy and Zomato, employing a mixed-methods approach. A survey of 125 partners provides a broad understanding, while 20 in-depth interviews offer a nuanced exploration of their challenges and concerns. The findings reveal a significant policy gap, as current policies fail to adequately address the social security and welfare needs of food delivery partners. To address this, policymakers must develop and implement comprehensive policies that provide adequate social security, fair compensation, and safe working conditions, thereby ensuring the well-being and dignity of this vulnerable workforce.

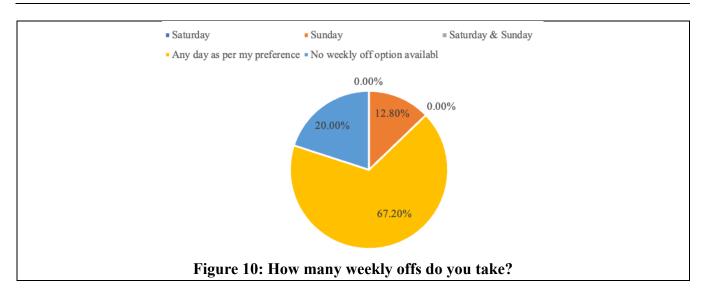


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Our research exposed a significant gender gap in the food delivery gig economy, with no female participation. This raises concerns about the sector's safety and inclusivity, potentially discouraging women from joining. Moreover, our findings show that 60% of food delivery workers are between 25 and 40 years old, a critical life stage when they are often the sole breadwinners for their families. This age group is drawn to the gig economy due to a lack of formal employment opportunities. Notably, 60% of surveyed workers have only completed secondary education (12th grade), indicating that individuals with limited education and skills are more likely to engage in food delivery gig work. Figure 7, reveals a striking income disparity, with approximately 75% of surveyed individuals earning less than ₹20,000-30,000 per month, inclusive of expenses such as petrol, mobile, and mobile data. Moreover, a significant majority (around 60%) are unaware of or not receiving social security benefits from their companies. Furthermore, nearly 80% of respondents are not enrolled in any government schemes, and a significant proportion are unaware of or not registered under the eShram program launched by the government of India. These findings highlight the vulnerability and lack of social protection among food delivery workers in the gig economy. Figure 10 indicates that 67.20% of respondents are able to take days off according to their preferences, while 20% do not take any days off at all. This suggests that a significant majority of food delivery workers in the gig economy have some degree of flexibility in their schedules, but a notable minority do not take any breaks, potentially impacting their well-being and earnings.

The qualitative study reveals a significant dependency of food delivery partners on agents for registration on platforms like Swiggy and Zomato, which also necessitates the submission of essential documents such as Aadhar and PAN cards. This highlights a substantial digital literacy gap among these workers, hindering their ability to independently open accounts on these platforms and navigate the online registration process. Furthermore, the government's eShram portal, introduced to register gig workers and provide them with social security benefits, poses a complicated registration process for food delivery partners, many of whom remain unaware of its existence or struggle to navigate its complexities. The eShram dashboard data corroborates this, showing a stark lack of registration among food delivery partners, which raises concerns about their access to social security benefits and support. The absence of accurate data makes it challenging to provide a comprehensive social security net for these gig workers, underscoring the need for more inclusive and accessible registration processes, as well as targeted initiatives to enhance digital literacy and awareness among this vulnerable workforce.



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So, The government's decision to place the onus of registration on unorganized workers is a facile solution, legally grounded in the Social Security Code 2020 and OSHWC Code 2020. However, this approach is beset by limitations. The lack of awareness among unorganized workers, coupled with their limited digital literacy, hinders the registration process. Furthermore, registration does not guarantee labour rights, which are distinct from social security entitlements. The eShram portal, while a positive initiative, fails to address the informal economy and employer-employee relationships, perpetuating the vulnerability of unorganized workers. A more efficacious approach would be to integrate database creation with the formalization of employer-employee relationships through a comprehensive labour census, ensuring a robust database and safeguarding labour rights.

As of the latest update, a total of 29,61,71,331 workers have registered on the eShram portal nationwide. Delhi accounts for a relatively small share of these registrations, with 33,79,539 workers registered, representing approximately 1.14% of the total. Notably, delivery partners, including those working in the gig economy, make up a small fraction of total registrations, with 391423 registrations nationwide, equivalent to about 0.13% of the total. The data reveals a low adoption rate of the eShram portal in Delhi, with only 1.14% of total registrations coming from the capital city. Furthermore, the small percentage of food delivery partners registered on the portal (0.13% of total registrations) indicates that this segment of workers may be underserved or unaware of the portal eShram. The government's efforts to establish a comprehensive social security net for unorganized workers, including those in the gig economy, are beset by a significant data deficit. The underutilization of the eShram portal has resulted in a lack of crucial data, hindering policymakers' ability to design effective social security programs tailored to the needs of this vulnerable population. Moreover, initiatives such as the Rajasthan Social Security Bill focus on creating a corpus fund without specifying a clear distribution mechanism or eligibility criteria, raising questions about the efficacy of these efforts. Furthermore, the absence of established parameters for distributing funds to gig workers, who are often the most in need of support, exacerbates the issue. The ambiguity surrounding the disbursement of social security funds is a pressing concern, as workers are left uncertain about when and how they will receive support.

To address the challenges faced by gig workers in accessing social security benefits, this paper recommends the development of a Unified Payments Interface (UPI) like mechanism. This innovative solution would enable gig workers to log in with a single unique identifier, allowing for a seamless and efficient experience. Upon logging in, a "Gig Worker Score" would be generated based on their work history, earnings, and other relevant factors, which would be hosted on the eShram portal. This score would serve as a critical determinant for tailoring social security schemes to individual gig workers' needs. The UPI-like mechanism would offer several benefits. By implementing this innovative solution, gig workers would be able to access social security benefits more easily, and policymakers would have a more accurate understanding of the gig workforce, enabling them to design targeted programs that address their unique challenges.

4. Policy Recommendation

To address the challenges faced by gig workers in accessing social security benefits, it is recommended to develop a mechanism similar to the Unified Payments Interface (UPI), referred to as the Gig-Unique Account Number (G-UAN); Here are the components of the G-UAN, which will be integrated with the JAM (Jan Dhan, Aadhaar, Mobile) system on the eShram portal.



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Figure 11: Illustration: Gig workers linked to eShram portal through G-UAN

4.1 Single Unique Identifier: Gig workers can log in with a single unique identifier, which serves as a direct connection between the eShram portal and the gig worker. This Single Unique Identifier enables gig workers to register themselves with multiple platforms using just one unique identifier, streamlining the process and eliminating the need for multiple login credentials. With Single Unique Identifier, gig workers can access multiple platforms with ease, register themselves with a single identifier, and enjoy a seamless and efficient experience. This innovative solution simplifies the gig working experience, providing a unified and efficient way for workers to manage their gigs, benefits, and data, ultimately making it easier for them to navigate the gig economy.

4.2 Gig Worker Score: The Gig Worker Score is a comprehensive metric generated based on a gig worker's work history, earnings, and other relevant factors, hosted on the eShram portal. The score takes into account various performance indicators, including: 1) Time efficiency: The time spent delivering orders, 2) Productivity: The number of orders completed daily, 3) Punctuality: The number of orders delivered before the deadline, 4) Resilience: Orders delivered during bad weather or difficult conditions, 5) Distance coverage: The distance travelled to deliver orders, 6) Time of day: Deliveries made during challenging time slots, such as midnight or early morning, receive additional score.

To create a formula for calculating G - Scores, we will use the given weights and parameters. Each parameter will be normalized to a scale (e.g., 0 to 1) to ensure they contribute proportionately to the final score.

The GScore formula can be represented as:

 $GScore = (W_1 \times Time) + (w_2 \times Orders) + (w_3 \times Before Time) + (w_4 \times BadWeather) + (w_5 \times Distance) + (w_6 \times Time \ of \ the \ day)$

Example with Lower Score:

Assumptions

Time: 0.4 (moderate time to deliver each order) **Orders:** 0.2 (few orders completed per day)

Before Time: 0.3 (some orders completed before the deadline)

Bad Weather: 0.1 (few orders in difficult conditions)

Distance: 0.2 (short distance orders)

Time of the day: 0.1 (few orders during challenging hours)

Calculation: GScore= $(0.15\times0.4)+(0.20\times0.2)+(0.15\times0.3)+(0.15\times0.1)+(0.20\times0.2)+(0.15\times0.1)$

GScore=0.06+0.04+0.045+0.015+0.04+0.015

GScore =0.215

Example with Higher Score:

Assumptions

Time: 0.8 (quick delivery time for each order)



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Orders: 0.9 (many orders completed per day)

Before Time: 0.8 (most orders completed before the deadline)

Bad Weather: 0.9 (many orders in difficult conditions)

Distance: 0.8 (long distance orders)

Time of the day: 0.9 (many orders during challenging hours)

Calculation: GScore = $(0.15 \times 0.8) + (0.20 \times 0.9) + (0.15 \times 0.8) + (0.15 \times 0.9) + (0.20 \times 0.8) + (0.15 \times 0.9) + (0.20 \times 0.8) + (0.20 \times 0.9) + (0.20 \times 0.$

GScore=0.12+0.18+0.12+0.135+0.16+0.135

GScore=0.85

Lower Score Example: G- Score = 0.215 **Higher Score Example:** GScore = 0.85

This example shows how different levels of performance across various parameters influence the overall GScore, reflecting the worker's efficiency and reliability in the gig economy.

4.3 Tailored Benefits: The Gig Worker Score is leveraged to revolutionize social security welfare funds, collected as a cess in accordance with the Rajasthan Social Security Bill and Code for Social Security 2020, providing unique support for individual gig workers. This approach will ensure gig workers receive benefits tailored to their unique needs, offering a comprehensive safety net. The Gig Worker Score determines the level of benefits, which may include based on their work, gig workers with lower scores may be eligible for a lower amount of social funds, while those with higher scores may receive a higher amount, when they will need.

Linking the Gig Worker Score to tailored benefits provides gig workers with the support they need, when they need it, empowering them to thrive in the gig economy. This innovative approach recognizes the diverse needs of gig workers and offers a customized support system, promoting their financial security and well-being.

- **4.4 Enhanced Access:** Streamlines the process for gig workers to access social security benefits, eliminating obstacles and increasing efficiency. This facilitates a seamless and hassle-free experience, ensuring that gig workers can easily tap into the support they need, when they need it.
- **4.5 Informed Policy Decisions:** Delivers precise and reliable data to policymakers, enabling them to craft evidence-based programs that effectively address the distinct needs and challenges of gig workers, ensuring tailored support and impactful policy decisions.
- **4.6 Optimized Benefit Distribution**: Guarantees a fair, efficient, and all-encompassing distribution of social security benefits, maximizing protection and support for gig workers, and ensuring that resources reach those who need them most.

5. Conclusion

- 1. The low adoption rate of the eShram portal among gig workers underscores the importance of simplifying and promoting the registration process, addressing digital literacy and awareness gaps to make it more accessible and inclusive.
- 2. Leveraging the Gig Worker Score through, The G-UAN system creates a direct link between gig workers and government services, streamlining registration and providing personalized social security benefits based on individual work records, promoting a more effective and human/worker-centric approach.
- 3. Leveraging technology and targeted policy interventions can streamline benefit distribution, ensuring that gig workers receive equitable and effective support, and strengthening their financial stability in



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the rapidly evolving platform economy.

4. Data-informed policymaking is crucial to address the intricate challenges gig workers face. By harnessing the power of data, policymakers can optimize social security initiatives, ensuring maximum impact and promoting the holistic well-being of gig workers.

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