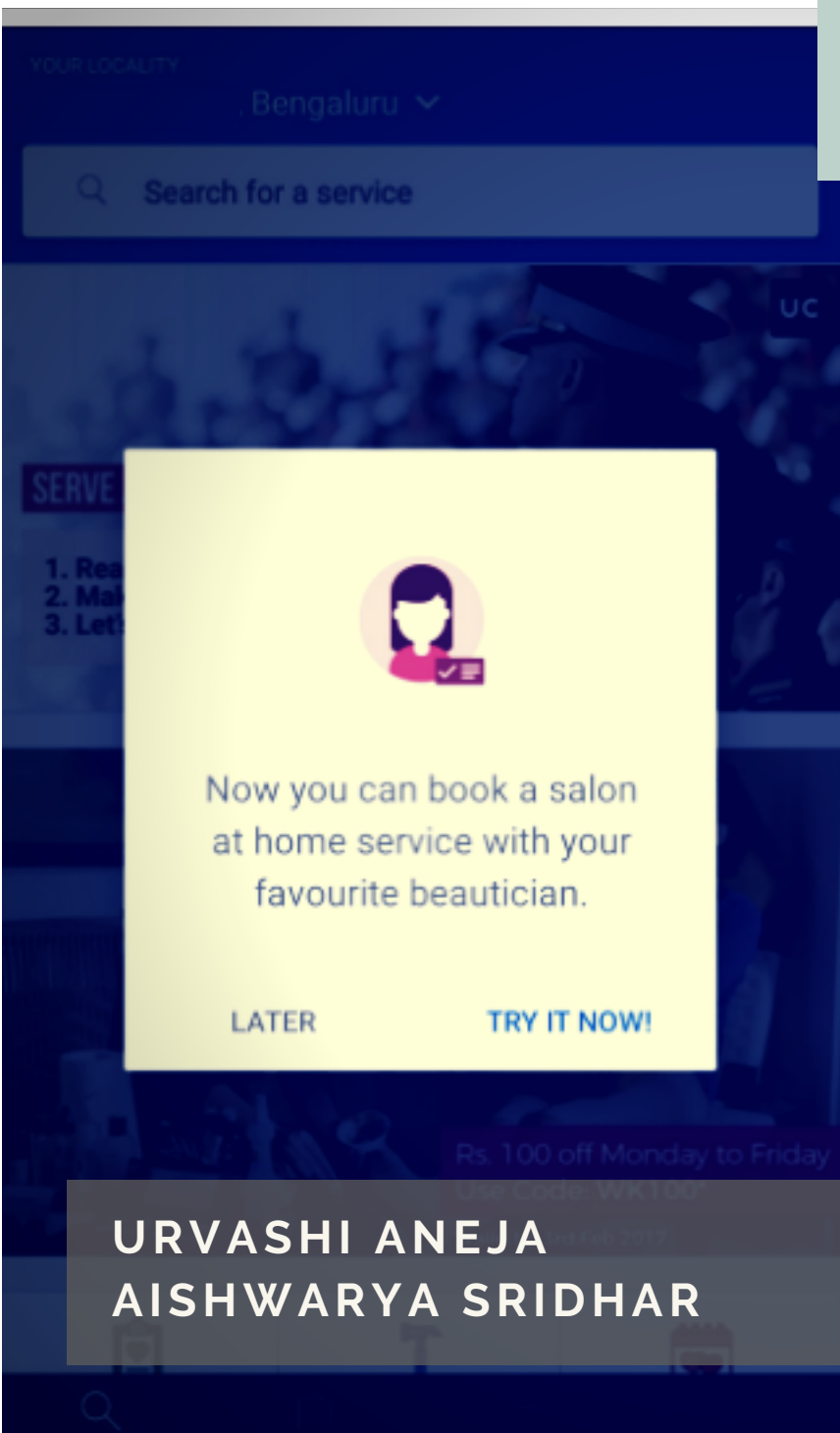


# Show me the Money! Worker Well-Being on Labor Platforms in India

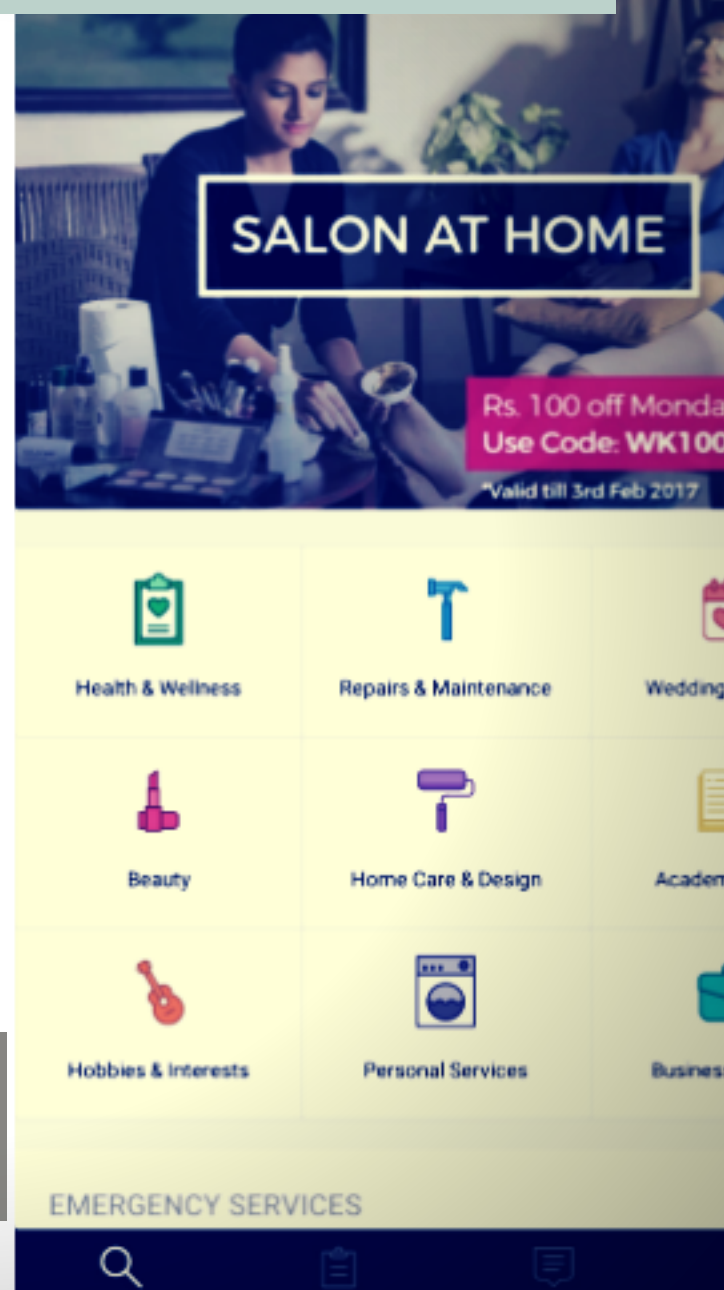
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*Platform Politick:  
A Series*

IT FOR CHANGE



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**Show me the Money!**  
**Worker Well-Being on Labor Platforms in India**

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## 1. Introduction

Digital platforms are infrastructures that coordinate access to services, products, data, and content, primarily through a process of algorithmic matchmaking (Casilli, 2017). Whether these are capital platforms that allow participants to sell goods or rent assets, or labor platforms that enable participants to perform tasks for payment (Farrell & Greig, 2017), digital platforms are disrupting the world of work, from business models to employment relationships. Digital platforms can enable new market efficiencies and create new sources of value creation. Yet, they also carry risks for labor - the individualization of risk, loss of social protection, income and job insecurity, and reduced collective agency.

This paper is an exploratory study of the well-being of workers on labor platforms in India. In particular, it looks at blue-collar workers on ride-hailing and home-service aggregator platforms in New Delhi, all of whom were previously engaged in some form of informal work. The paper poses the following questions about labor and the platform economy in India: What are the frameworks through which the well-being of labor in a platform economy in India can be understood? What are the motivations, expectations, and priorities for workers? The paper outlines a range of potential issues that arise for labor on digital platforms and draws on different disciplinary perspectives on well-being to identify the facets that may be relevant for labor platforms. Based on in-depth interviews with 20 workers, the paper presents preliminary suggestions for factors that might be considered when evaluating worker well-being in India. The paper has obvious limitations in terms of a small sample size, and should be seen as a preliminary inquiry for a broader and more comprehensive study. The in-depth interviews, nonetheless, allowed us to get a glimpse into the everyday experiences of workers, understand how this new form and type of work is perceived by workers, and analyze their expectations and sense of entitlements.

Much of the literature on fair working conditions and labor protection in platform economies is based on the experiences of workers and markets in industrialized economies (Graham et al., 2017). A few recent studies look at the experiences of crowd-workers or micro-task workers on online platforms (ILO, 2018). Yet, worker experiences and expectations are likely to be shaped by the social contexts in which they are embedded. Hence, alternative framings of well-being and fair work need to be explored, which incorporate local labor market conditions in developing countries. More than 80 percent of the workforce in India is engaged in the unorganized sector, and over 60 percent within the organized sector are not employed under a formal contract (Ghose, 2016). Informal work with low wages and poor employment conditions are the norm for most within the country. Socioeconomic markers of gender, caste, and religion further constrain access to employment opportunities and fair and safe work.

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## 2. Labor in a Platform Economy

Digital platforms may offer many advantages over conventional forms of economic organization – from enabling efficient matching of demand and supply, to creating new access to market opportunities. For workers, they could enable flexi-work, remote work, and even deliver higher wages. But evidence of these advantages remains anecdotal and it is likely that experiences of workers vary across education and skill level, among other socio-economic markers. It is, thus, critical that the distribution of entrepreneurial opportunities and risks, as well the social costs, are given equal importance (Schmidt, 2017). The destabilization of traditional employer-employee relationships contributes to a transfer of risk, from employer to the employee, while dismantling traditional social protection structures. Much of the discussion in recent years has been around whether platforms are technology companies or traditional employers. Workers in the platform economy are required to be entrepreneurial -- find new gigs, ensure quality of performance, and invest in their own training and skilling (Collier, Dubal, & Carter, 2017). Rating and review systems tend to be customer-oriented, and workers have little access or understanding of the algorithms that determine their prospects to secure future 'gigs' (Hunt & Machingura, 2016). Initiatives to improve the working of the platform are often consumer-driven. Background criminal checks for workers on taxi aggregator platforms, for example, are typically part of a "consumer protection initiative" (McKee, 2017). Workers are under regular to constant supervision and are incentivized to perform better on the basis of ratings or feedback by a faceless employer, with typically poor, if any, access to grievance mechanisms, and little control over decisions related to their work or its compensation. Value creation is more dispersed, yet wealth itself is concentrated typically with the platform. Additionally, "the spatial concentration and cultural solidarity of the mass worker has been dismantled in the digital age" (Lansiti & Lakhani, 2017).

The precariousness of work on digital platforms can be located in a longer movement towards an individualized paradigm of work, which emphasizes the discrete capabilities of the singular employee, and privileges personal responsibility, market competition, and individual initiative

The precariousness of work on digital platforms can be located in a longer movement towards an individualized paradigm of work, which emphasizes the discrete capabilities of the singular employee, and privileges personal responsibility, market competition, and individual initiative in place of social welfare programs and institutional protections for workers (Kalleberg, 2011, p. 83). It is captured in what Kalleberg terms the transition from 'closed work relationships' to 'market-mediated work relationships,' where the former can be characterized by 'strong institutional protections derived from unions or firm internal labor markets' and the latter referencing relationships that are based on 'free market forces and competition and associated with relatively weak labor market institutions'. The widespread adoption of non-standard work regimes by employers has, in turn, shifted the risk away from the employer – who in the past might have been expected to provide benefits or negotiate with a union – and toward workers (Beck, 1992; Hacker, 2008; Kalleberg, 2009; McRobbie, 2016; Vallas & Prener, 2012).

Much of this shift has been framed in the language of entrepreneurship. Scholars of work and labor highlight the ways in which entrepreneurialism is used to legitimize non-standard labor relations (Barley & Kunda, 2004; Kelan, 2008; Lane, 2011; Sennett, 2006; Smith, 2010; Storey et al., 2005; Vallas & Cummins, 2015). This is perhaps what makes the regularization of piecework through digital platforms in contemporary times different from earlier historical periods. While piecework was common in industrialized economies in the 19th and 20th centuries, workers in these periods actively resisted the precarities of their workplaces and won significant legislative victories. In the present day, however, workers often adopt the language of entrepreneurship and actively participate in the construction of precarious work by essentially buying into the rhetoric of individual responsibility, risk, and creativity (Neff et al., 2005).

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Borrowing from sociological literature on power, we conceptualize platforms as exerting various forms of power – coercive, institutional, structural and discursive (Barnett & Duvall, 2004). Thinking of the four-faces of power highlights that not only are workers often exploited, but these structures and narratives of power can also reframe worker subjectivities. The power is coercive, in so far as workers often are forced to accept certain jobs, at a lower price point, because of existing incentive and penalty systems. Power is structural, in so far as platforms, in their current expression, embody the neoliberal ideals of individualism and minimum state interference. The institutional power of platforms derives from their rules, or algorithms, which determine the range of choices available to workers. Finally, power is also discursive, in that workers are embedded in narratives around ‘peer to peer’, ‘sharing’ and ‘entrepreneurialism’, which not only obfuscates many of the risks, but can also re-define worker beliefs and preferences.

When we turn our attention to developing economies such as India, we further need to take into account the fact that a large section of the labor force is already unprotected and unregulated, and concentrated in the informal sector. The majority of these workers lack access to any form of income and job security, social protection and banking services. Work and well-being in informal work is often marked by precariousness — insecurity, poverty, risk and vulnerability to work, and pervasive coercion (Harriss-White, 2010). ‘Gig work’ is not new in India. Millions are underemployed, working multiple jobs for multiple owners, with low wages, poor working conditions, and little access to formal social protection mechanisms.

New labor platforms that target blue-collar workers/service-workers are enabling some degree of formalization of their labor (Surie, 2017). Yet, they also reproduce informality since workers continue to lack access to formal social protection mechanisms, and other features associated with formal employment. For many of these workers, information asymmetries are also likely to affect their negotiating power —many are low-skilled workers, with low levels of education and digital fluency. Further, markers

The institutional power of platforms derives from their rules, or algorithms, which determine the range of choices available to workers



of gender and caste are also likely to accentuate worker disadvantage in these arrangements.

Conversations about the platform economy in India must also be situated within the broader context of labor market realities in India. As noted earlier, over 80 percent of the labor force is already engaged in the informal sector. Further, even within the organized sector, contract-based work and non-standard forms of employment are on the rise in India (Kapoor, 2016). High rates of GDP growth have been decoupled from employment growth. Recent studies suggest that fewer than two million jobs are being created annually, even while the number of people joining the workforce exceeds eight million every year (Tandem, 2018). In this context, the platform economy is seen as enabling new micro-entrepreneurial opportunities, and thus chimes with broader policy initiatives such as Start-Up India. (Team Inc42, 2019). Recent policy announcements from the government suggest that they are expecting many new ‘jobs’ to be created through the platform economy.

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### 3. Assessing Well-being: Multiple Frameworks

With work as a central activity for most adults, work and well-being are intimately related. Well-being in some sense is a mental and emotional state, a subjective condition. Most research on work and mental health thus examines the relationship between job conditions and individual strain or distress. These studies examine how features of jobs – such as the level of job demands, decision latitude, autonomy, substantive complexity, coworker support, and job insecurity – are related to individual levels of strain or distress (Häusser, Mojzisch, Niesel, & Schulz-Hardt, 2010; van der Doef & Maes, 1999). Robert Karasek and his colleagues, for example, have outlined a “demand/control” model for explaining worker well-being (Karasek, 1979; Karasek & Theorell, 1990). In this schema, the way that a worker can balance work demands with decision latitude (autonomy) within the job is strongly related to worker mental health. The worker who experiences a high level of demands on the job but has little flexibility in the way she can meet them is at higher risk of developing signs and symptoms of psychological distress. Low decision latitude also contains the notion of “closeness of supervision”.

Others take a more functional view, focusing on issues of income, access to fair wages, expenditure, and consumption. In this view, well-being is a function of material aspects such as, an income that seems considerate with efforts and spending needs. Others examine the effects of macroeconomic structures and change on aggregate or individual mental health. These studies generally assess the relationship between aggregate macroeconomic conditions, such as unemployment rates, and aggregate rates of disorder (Brenner, 1973, 1976, 1984; Brenner & Mooney, 1983) but occasionally link aggregate economic conditions such as changes in unemployment rates (e.g., economic recessions) to individual psychological outcomes (Catalano & Dooley, 1983; Fenwick & Tausig, 1994; Tausig & Fenwick, 1999; Turner, 1995).



In the last three decades, the nature of work has changed substantially as has the relationship between employers and employees. Recent discussions of the restructuring of the employment relationship include considerations of how downsizing, non-standard work arrangements, labor market segmentation, “new forms of work,” and the proliferation of low-wage jobs – all macroeconomic changes – affect job conditions and well-being. Some attempt to explain the relationship between positions in social structures of inequality, work, and well-being. Social status differences (including gender, race, and citizenship status) affect participation in the labor market and consequent worker exposure to stressful job conditions. Yet another focus of research examines the intersection of work with the family. This literature has developed, in part, because of increased female participation in the labor force and, in part, because of the more general recognition that the impact of work on mental health cannot be properly understood without accounting for other social contexts (Fenwick & Tausig, 2004; Schieman, Milkie, & Glavin, 2009; Tausig & Fenwick, 2001). These four aspects of well-being: psychological, material gain, social-structural, and family, considered together may offer a more comprehensive view of the relationship between work and well-being (Tausig, 2013).

White (2008) develops a similar framework for discussing the well-being of people, bringing together three dimensions – material, relational, and subjective. The material concerns relate to financial and practical aspects such as wealth, livelihood, education, health, access to services, and quality of environment. The relational aspect discusses social relationships, both on a personal level, as well as on the larger social and political level. The subjective aspect refers to their own perception of their self-identity and well-being. Well-being is also framed as a process – one that changes over time and is mutually dependent on the various dimensions (White, 2008).

A recent International Labour Organization (ILO) study (2018) explores how the architecture and policy choices of digital labor platforms shape worker well-being. A platform’s terms of engagement -- such as the level of subsidies and incentives or reduced bargaining power – can either empower or exploit workers. Subsidies and incentive models, for example, are asymmetrical in favoring customers/clients over platform workers; even as workers lose their subsidized pay, platforms often tend to sustain subsidized prices for customers, along with redressal mechanisms structured to favor customers (Choudhary, 2018).

The Fairwork Foundation has also prepared a set of principles that can be used as a framework to assess the experience of workers and their well-being on digital platforms. These principles include “pay, conditions, contracts, equality, communication, management, governance, use of data, and representation” (Fair Work, 2018). The Tailor Review in the UK highlights six high-level indicators of platform quality, which can be extended to think about well-being: wages, employment quality,

In the last three decades, the nature of work has changed substantially as has the relationship between employers and employees. Recent discussions of the restructuring of the employment relationship include considerations of how downsizing, non-standard work arrangements, labor market segmentation, “new forms of work,” and the proliferation of low-wage jobs – all macroeconomic changes – affect job conditions and well-being

education and training, working conditions, work-life balance, and consultative participation and collective representation.

Through this research, we try to understand to what extent, and in what ways, do these frameworks and understandings of well-being resonate with the experiences of Indian workers on labor platforms? What are the motivations driving these workers? And, what are their perceptions of risk and the precariousness of work on digital platforms?

## 4. What Workers Said

In order to answer the above questions, we spoke to 20 workers on labor platforms for ride-hailing and home services in New Delhi – across two ride-hailing platforms and one platform for home-services. All the participants of the study had been working with the platform for a duration ranging from four months to four years. Workers on ride-hailing platforms were in the age bracket of 20 to 45 years, while the beauticians on home services ranged from 26 to 35 years. For all workers interviewed, the platform was the only source of income. Interviews were conducted over a two-week period in October 2018, in New Delhi.

We asked workers about the material and functional components of well-being such as pay, savings, expenditures, consumption, psychological aspects such as agency, control, risk, interactions, and socio-structural and family aspects such as community, family, expectations and entitlements. We have tried to structure the responses below in order of priority, as mentioned by workers, but of course, many of these concerns overlap, and are weighed similarly.

### 4.1 Pay and Income

Earnings, and the ability to increase income were cited as the most crucial aspect of choosing to work on platforms among all the workers we spoke with, with all workers noting that their main reason for switching to the platform was the prospect of higher earnings, often heard-of through friends and colleagues. While all workers experienced an initial increase in income, many of them also experienced a dip in income within the platform ecosystem, particularly those who had been on the platform for many years. In some cases, the cost to customers for particular services had been progressively dropped by the platform, which adversely affected worker income. Most drivers were not happy with their current level of income. The only exception was a driver who worked under a 'gaadi maalik' (car owner), who would lease out a number of cars and then give the drivers a fixed income on a day-to-day basis. This income stability (even though his net income was lower than his peers) appeared to be a source of comfort to him.

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## 4.2 Savings

Many workers mentioned that the ability to save was an important consideration that affected their level of satisfaction with labor platforms. All workers had specific goals with respect to their savings, portraying different degrees of ambition around starting their own business. Some who had migrated to the city, longed to return to their hometowns to open small shops/businesses. Yet, none of the workers interviewed were certain of an observable increase in savings, as they expressed confusion around calculating their expenditure vis-a-vis their income and tracking their savings. This was largely attributed to a lack of clarity on how payment, incentive and pricing systems worked, and the lack of understanding about the variations workers experienced in the same. Specifically, the most noted ambiguity was about automatic cuts for commissions and fines. Some workers noted that although such information was included in the training modules, many still remained unclear about how it worked. Further, the inability to save, or plan their savings, made them feel more susceptible to external market shocks or disruptions in their personal circumstances. For example, a worker on a taxi-hailing platform pointed out how any accident on the road, even a minor one that was not his fault, could become a major setback, as the repair costs had to be fully borne by him.

Many workers mentioned that the ability to save was an important consideration but were uncertain of an observable increase in savings, as they expressed confusion around calculating their expenditure vis-a-vis their income and tracking their savings

## 4.3 Access to Work

Access to work did not seem to be an issue in terms of the overall work available. None of the workers feared running out of 'gigs', or worried that if more people joined the platform, there would be less jobs for them. Yet, on an everyday level, many workers said they were never sure how much they would make — how many clients they would service in a day, or what the payment would be. Further, access to work was sometimes hindered by penalties levied on them by the platform. Some of these were automated -- for example, if a driver cancels too many rides, then the system automatically refuses to send them as many leads. Similarly, if ratings of a home service provider drop, the platform stops sending them work. Often, unsatisfactory performance is out of the worker's control. Drivers for example, sometimes cannot help but cancel rides because the location is inaccessible, the customer isn't waiting there, or the wait time is too long, which is an all too-common occurrence in India where the road infrastructure is often incomplete or undocumented on GIS maps.

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## 4.4 Hidden Costs

The platform business model also shifts new and hidden costs onto platform workers. Workers on ride-hailing platforms who purchased their own cars were required to pay a hefty monthly installment, which was a continuous cause of stress, particularly as incomes dropped or stagnated. Some took taxis on rent from the platform, but had to pay between Rs. 800- 1200 per day (depending on the car model) as rent. Keeping in mind these hidden costs, many drivers worked long hours – 14 hours or more – to ensure that they went home having made some profit after deducting all expenses. 'Drivers have to be active for at least 16-18 hours every day if

“I drive a minimum of 10 kilometers without a passenger, in moving from one location to another”

they want to make the best of this deal,’ said a driver we interviewed. Drivers also shoulder other costs and risks – from fuel and servicing their vehicles, to accidents and insurance. “I drive a minimum of 10 kilometers without a passenger, in moving from one location (after dropping a customer) to another (picking up a customer),” one participant mentioned.

Home-service providers also highlighted the cost of travel and equipment, which was borne by them. Hidden costs for home-service workers included equipment and daily transport. “I spend between Rs. 100-200 every day on transport, moving from one client’s house to another,” another participant commented. Workers also said that they were responsible for their own safety, which made them uneasy. This was felt in particular by the female workers. Women workers noted that the platform provided only a general guidance with overall directions, but ultimately, workers were responsible for ensuring their own safety.

#### 4.5 Rules and Incentives

Reflections of workers indicated that rules around payment terms, incentives, penalties, and ratings, largely shaped their experience of the platform. Most workers felt that the commission rates on their platform were too high and adversely affected their ability to save earnings. Workers on ride-hailing platforms said that a blanket 25 percent was cut per ride. In the case of home services, commission was deducted progressively, depending on the cost of services. For services below Rs. 500, the commission rate was 5 percent, and would increase to 25 percent for services costing Rs. 2000 or more.

Incentive systems for drivers rewarded those who worked longer hours, and secured the most number of rides in a day. Not only are these timings exhausting, but an overworked driver can be prone to accidents. Workers also lamented the sudden disappearance or change in terms of the incentives. “With the competitive prices these platforms offer and their high commission rates, it’s very hard for us to earn more than we spend. Before, incentives were a good way to earn more, but now they are rarely given”, a participant said.

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Rules were perceived as unfair, particularly when circumstances were out of worker control. Drivers mentioned their displeasure around the absence of choice when it came to choosing their jobs. For example, the platform was designed to automatically cut a fee from their account if they refused to pick up, or canceled on a customer.

#### 4.6 Agency and Control

Most of the decisions and functions of the platform are automatic, and the workers are often unsure why and how certain things operate. Workers noted that many times, the app updated and changed without warning. Workers are expected to comply immediately, even while many of the changes require an adjustment period. They also did not understand many of the decisions around their penalization, nor were they sure from whom or how to seek explanation. The experience with grievance redressal varied

across platforms – while workers on the ride-hailing platform said they were yet to receive a formal response to their complaint, the home-service workers did not raise significant concerns. Some did say that interactions about grievances felt more like counseling sessions, with advice for workers, rather than a commitment by the platform. Seemingly arbitrary punishment, for things that were often entirely out of their control hindered access to work opportunities. Ratings were critical, yet their ratings often dropped owing to circumstances outside their control. Once ratings fell, they would get less work – either because of customer choice, or because the platform stopped sending work their way.

#### 4.7 Family

Workers on ride-hailing platforms noted that long work hours prevented them from spending any time with their families. Most of them were the sole income earners in their respective families and further, were weighed down by the gendered expectation of a man's work. The beauticians on the other hand, all women, had more opportunity to spend time with their families due to the flexible work hours – this was during breaks which they took in between "leads". Some said the increase in their income elevated their status at home. One woman added that her husband even made her tea and drove her to her gigs.

#### 4.8 Community

Workers noted that they had very little interaction with each other – because of a lack of both time and opportunity. Friends that they had within the platform were either people they knew on a personal level who had recruited them, or whom they had recruited. One of the drivers had started a personal Whatsapp group for other drivers, where they talked about their work and addressed grievances, specifically, grievances related to working on the platform such as delay in payments, unruly customers, and lack of acknowledgment of these issues from the app. They also asked each other for help in navigating the application. However, this was an exception rather than the rule. Home service workers seemed to have more time and opportunities for interaction, and stated that they interacted with other workers quite often, spoke about their grievances, and talked about their work. This was mostly because of the joint training sessions, which allowed them an opportunity to meet and network with one another.

#### 4.9 Working Hours

Most workers had long hours – in many cases, as many as 14 hours in a day. "I often spend 48 hours driving continuously with very few breaks in between," one worker said. They had normalized working 12 to 14 hours a day. Due to time poverty, working fewer hours meant they would not have enough money to sustain themselves and their households. For many workers on ride-hailing platforms, this was a vicious cycle – the costs for maintaining the car, petrol refills, and so on keep increasing along with the amount of time spent on the road. Notably, those who were happy with their income, did not feel bothered by the long hours. Here, we noticed a difference between the type of service – home service providers worked

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fewer hours and many went home to take a break. This was attributed to the fact that workers work within a 5 - 10 km from their place of residence. Drivers on the other hand, had to travel long distances, and even when they do not have bookings, they needed to stay alert.

#### 4.10 Entitlements

Many of the workers we spoke with, especially workers on ride-hailing platforms, recognized that the conditions of their work were not ideal and needed to change. However, they were far more focused on an income increase rather than a decrease in work hours or improvement of conditions. Most of their complaints were with regard to payment. For home service workers, the main concern was safety. If they were uncomfortable with a particular house or client, they could report it and get their concern addressed by the platform company without a penalty being charged. Travel costs however, would not be reimbursed. In general, most workers did not articulate that they felt entitled to demand better working conditions. Some framed this in terms of a sense of obligation to the platforms itself – as one person put it, “how can we insult the place where we get our bread and butter from?” Holidays, paid leave, pension, and others forms of formal social protection were aspirational for most – having not had these benefits before as workers in the informal economy. Conversations around entitlement were not framed in a legal language of rights or the law. Yet, some did note that previously they had greater autonomy in taking time-off, or were able to ask for it from their employer. Some also noted that previously, protection came in more informal ways – money for a sick child from a long-term employer, or assistance from colleagues in times of illness.

### 5. Worker Well-being: Preliminary Propositions and Issues for Future Research

The small sample size consulted for this study poses clear limitations to the broader generality of our findings. Yet, we hope that these initial set of in-depth interviews can help outline a set of issues for future research on labor welfare in a platform economy in India. Below, we present five propositions pertaining to worker well-being on labor platforms in India, and outline related areas for future research. Propositions are statements of likelihood and plausibility, rather than fact, that need to be tested with further research.

1. A functional view of well-being seems to be the most relevant. Incomes are the most important consideration for every worker we spoke with, significantly more than other considerations relating to working hours, employment conditions, or social protection. This is a function of both necessity and habitude. Finding suitable work that pays adequately is a challenge for most workers, particularly in the context of slow job growth, increasing migration to cities, and growing cost of living. Moreover, employment conditions, job security, and social protection was already poor or absent for most workers, previously engaged in forms of informal employment. This also conforms with discussions in the well-being

Rise of non-standard forms of work have re-energized conversations about the impact of macro-economic conditions on worker perceptions of well-being

literature, on how the rise of non-standard forms of work have re-energized conversations about the impact of macro-economic conditions on worker perceptions of well-being.

This finding can help refine or contextualize some of the findings and recommendations of global studies on the platform economy. The Fairwork Foundation, for example, evaluates platforms on the basis of ‘pay, conditions, contracts, equality, communication, management, governance, use of data, and representation’. Yet, the issue of contracts was not mentioned in any of the interviews; communication, use of data, and management were raised, indirectly at times, but seem to be assigned less importance than income. Further research needs to consider incomes over time, as well as compared with workers engaged in similar professions, in similar cities.

**2.** Yet, separating the objective and subjective markers of well-being is not easy, and not ideal. While workers were concerned about income, they also expressed strong concerns about decision latitude, autonomy, co-worker support, gig insecurity, and the complexity of rules, incentives, and penalties on the platforms, even if not framed in this language. Many lamented about treatment by customers, feelings associated with bad ratings, the opaqueness of platform decision making, and an uneasiness about being constantly monitored. More research is needed into these aspects of subjective well-being and satisfaction -- mental health, job related stress, power dynamics, and the sense of agency and choice experienced by workers.

**3.** As workers themselves recognized their incomes are dependent on platform structures and their terms of engagement and policies -- rules, incentives, penalties, and performance/rating systems. Their sense of well-being was thus related to how fair these rules seemed, how well workers understood them, and whether they were given adequate information about these governance and management structures. However, through the course of the research, it has been observed that all platforms are not alike, and have different management and governance structures. Further research is needed into the different types of platforms in India, their respective rules of governance and management, and what this implies for workers. The ILO study (2018) on platform design is an important starting point which addresses information asymmetries as a key element of the design of digital platforms that leads to worker exploitation.

**4.** Workers tended not to frame their well-being in the language of legal entitlements, formal social protection or rights. Rather, the sense of entitlements as a worker was understood in terms of past work experiences (informal), those of others in their community/similar socio-economic background, and broader working conditions within the sector/profession. At times, entitlements were framed in terms of social relationships -- with employers or with other members of a community -- and what kind of benefits that meant. Interestingly, none of the workers voluntarily spoke of

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Further research is needed into the formal and informal coping mechanisms adopted by workers, the means through they exercise agency in adapting to the new work of work on digital platforms

advantages of platform work in terms of registration or formalization of work. More research is needed to understand the informal networks of social protection and the way they are being recast through the platform economy. In addition, we need to better understand the ways in which registration of work is recasting informality, the new challenges that arise, and the capacities needed to leverage new opportunities. Financial literacy for example will be an important skill to develop within workers.

**5.** The need for a sense of community featured in a number of the conversations, as a way of sharing experiences, getting advice, and strengthening their bargaining positions. Workers on ride-hailing platforms noted that there were few opportunities to meet and share experiences with other drivers. One mentioned setting up a WhatsApp group that allowed drivers to exchange grievances and experiences – since they perceived the platform to be ineffective in addressing their concerns, they would collectively devise strategies to resolve their issues. Sometimes this simply involved having a more experienced or educated driver talk to intermediaries, which was taken more seriously by the platform. Further research is needed into the formal and informal coping mechanisms adopted by workers, the means through they exercise agency in adapting to the new work of work on digital platforms.

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