

MUMBAI

PLATFORMING PRECARITY:

Data narratives of
workers sustaining
urban platform services

2024

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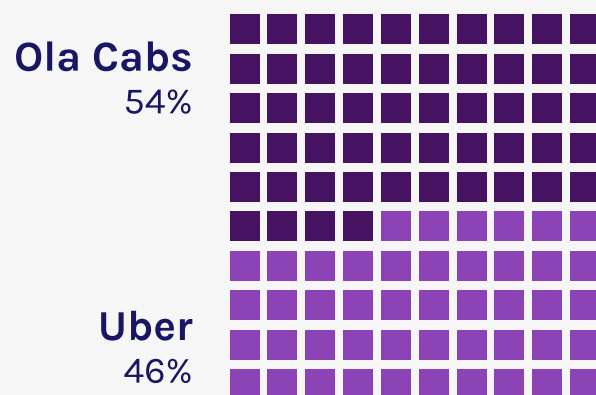
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Delivery and taxi platform services in Mumbai

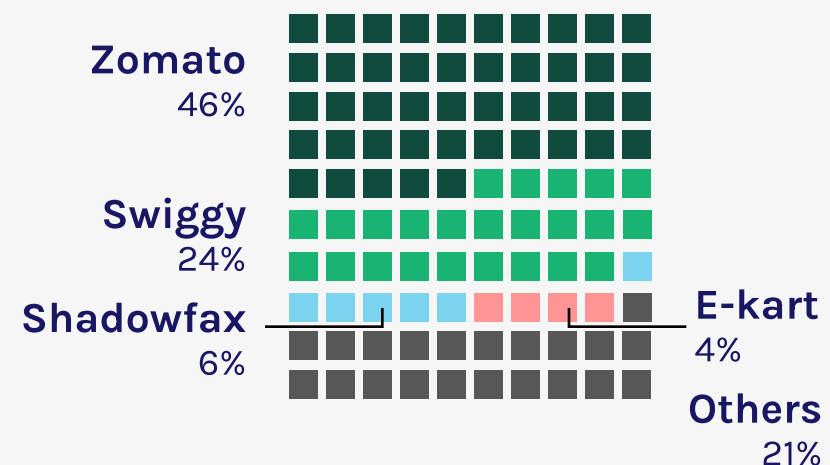
This city brief draws upon surveys with 35 workers in the taxi services sector and 160 workers in the delivery services sector. Ola Cabs and Uber had established a duopolistic labour market in Mumbai's taxi services sector.

Food delivery services, too, has been a duopolistic labour market dominated by Swiggy and Zomato. In contrast, e-commerce delivery has been a tighter labour market. While Shadowfax and Ekart Logistics were dominant, several smaller delivery platforms were the main employer for over 15% of the workers.

App-based taxi services



App-based delivery services



1. Surveys with workers in delivery and taxi services were conducted between December 2021 and March 2022. Details on the survey design and data collection can be found in the overall methodology note, accompanying the city briefs.

2. 70 workers were initially surveyed in the taxi services sector. Of them, 35 workers had exited platform work. 35 workers answered the full survey questionnaire, and formed the final sample on which analysis is based.

3. Percentages are based on the main platform that respondents work for within each sector.

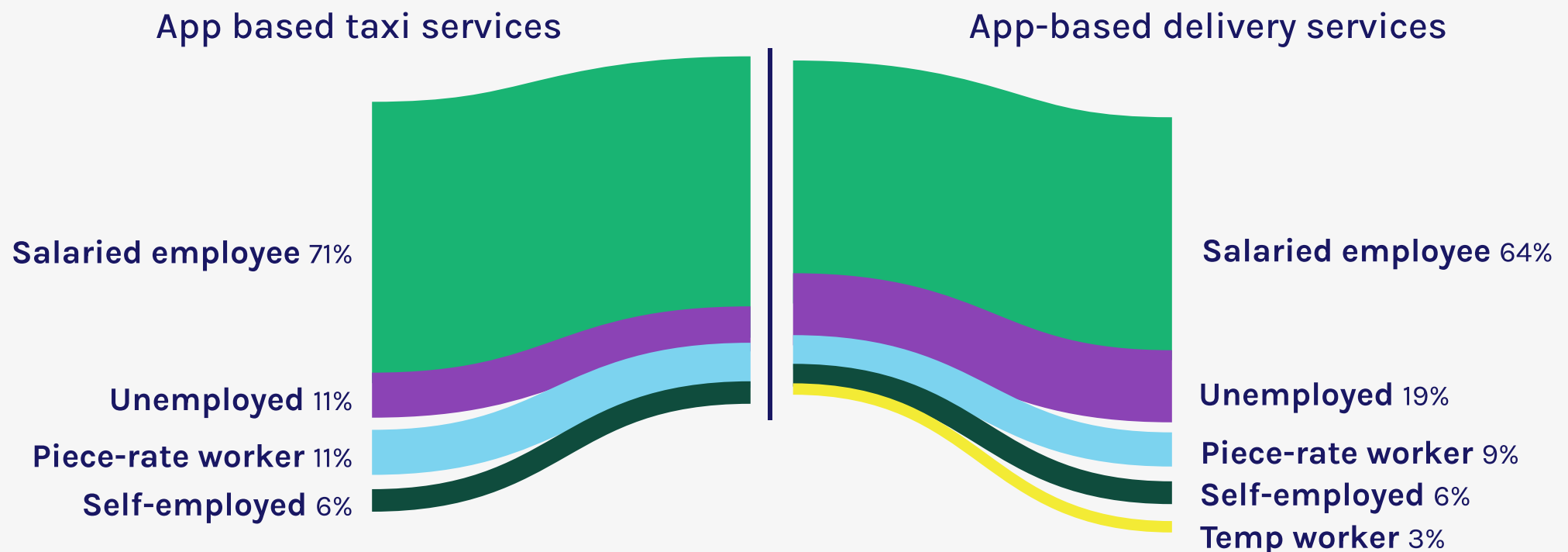
4. 'Others' in delivery services include Big Basket, Licious, Amazon, Dunzo, Fraazo, and Jio Mart.

Prior employment and entry into platform work

Most workers in Mumbai’s taxi and delivery services sectors were in stable salaried work arrangements before entering platform work with more volatile income.

Around 71% of workers in the taxi services sector were in salaried positions before joining platform work, as were over 60% of workers in the delivery services sector. One of them was Sachin, a 27 year old working for Ola Cabs. Previously, he worked as a salaried driver for an individual.

Around 11% of workers in the taxi services sector, and 19% of those in the delivery services sector were unemployed before joining platform work. Many workers turned to platform work owing to financial distress after losing their jobs due to the pandemic and lockdowns.



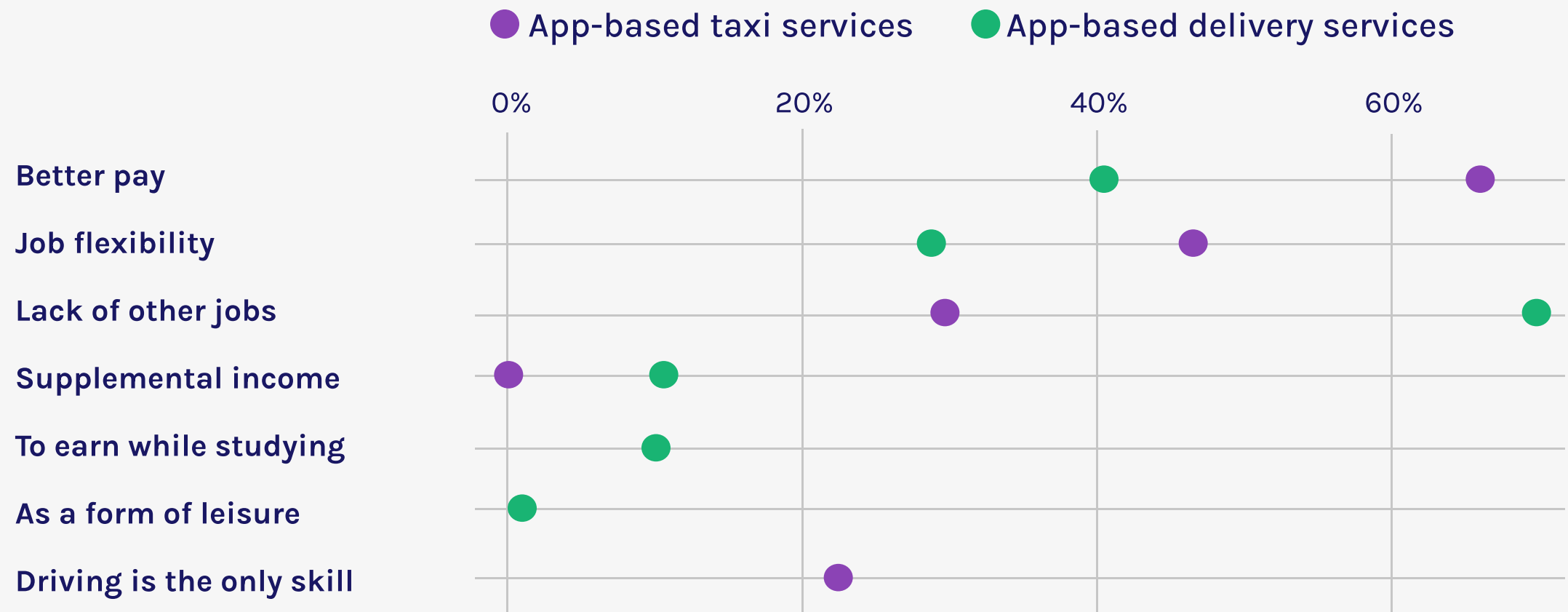
5. “Salaried employee” refers to workers who worked for a monthly wage. The category includes those workers who had a written employment contract, as well as those who were working without a contract.

6. All names in this city brief are pseudonyms.

Key motivators to join platform work

In Mumbai, 66% of workers in the taxi services sector started platform work for better pay in comparison with other available jobs. Nihal, who also joined for this reason, earned INR 3500 per week driving for Ola Cabs. His experience after joining platform work, however, did not meet his expectations of better earnings. Nihal was not able to manage his household expenses, let alone generate any savings from his income from platform work.

In the delivery services sector, the promise of job flexibility was a key motivator to join platforms, alongside the potential for better pay. However, job flexibility remained elusive. In both sectors, workers ended up spending a median of at least 65 hours per week working for platforms.



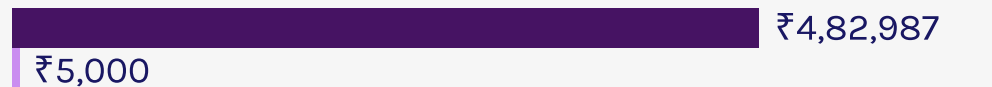
7. Survey respondents were asked to select all applicable motivators for joining platform work from a multiple-choice question. As a result, the sum of percentages of all motivators within a sector exceeds 100 percent.

Externalised joining, statutory, and operational costs

App-based taxi services

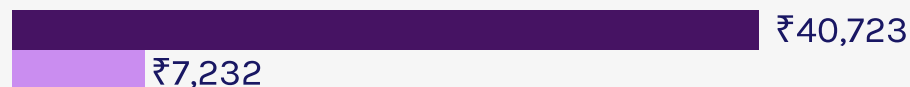
Owner Non-owner

Joining costs



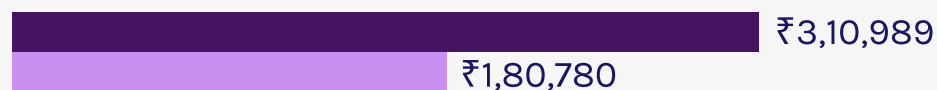
Workers incur costs for registration and vehicle down payment and costs

Statutory costs



Workers incur costs for permits, licences, vehicle insurance, fitness fees, and road tax

Annual operational costs



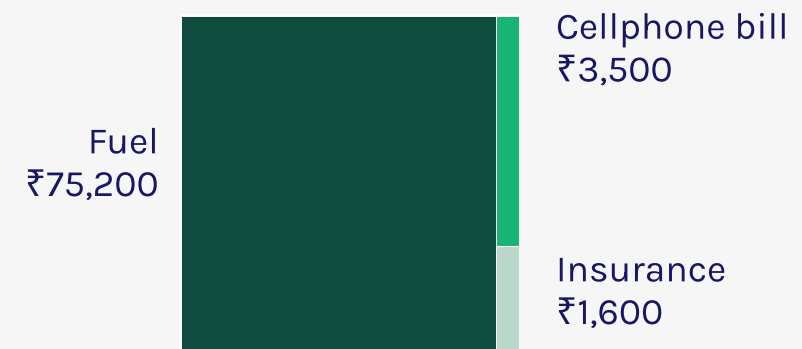
Workers incur costs for fuel, vehicle maintenance, vehicle repairs, and phone bills

App-based delivery services

Joining costs



Annual operational costs



8. Costs displayed in the visuals above are estimated expenses incurred for joining, statutory, and operational costs. These estimates were calculated for each category of costs as a sum of average sub-costs reported by survey respondents.

9. All costs displayed in the visuals above are estimated expenses incurred in the first calendar year of joining platform work. These annual were calculated as weekly average costs * 4.33 * 12

In Mumbai, high joining and operational costs are offloaded onto workers. Workers in Mumbai's taxi services sector had to bear average monthly expenses of INR 33,952 and those in the delivery services sector incurred average monthly expenses of INR 6,693.

Working for taxi platforms is made even more expensive by significant joining and statutory costs. Statutory costs included fees for operating permits, road tax, vehicle insurance, and fitness fee. The average statutory expenses borne by taxi workers to start working for a platform was INR 31,462.

High costs of accessing platforms were further reflected in vehicle investments and loans with average vehicle costs and downpayment of INR 4,82,857. The average EMI payment for these loans was INR 12,556. Taxi workers also entered into informal debt agreements when they were unable to obtain loans. For instance, Atul was working for Uber. The car he was driving for the platform belonged to his nephew and Atul paid INR 9,200 every month as EMI on his nephew's behalf, while also bearing routine operational costs. Other workers entered into informal rental arrangements, where the average monthly rent was INR 12,495.

Across most arrangements (except salaried arrangements), taxi workers had to bear operational costs including fuel, vehicle repair, and maintenance costs. On average, workers spent INR 922 per month on vehicle maintenance. They spent an average of INR 2,214 on repairs. Monthly expenses on fuel formed a large part of operational costs for taxi workers, amounting to an average of INR 16,534 and forming 77% of all operational costs. This was also the case for delivery workers who incurred high fuel expenses and spent an average of INR 6,263 a month.

Commission charged by taxi platforms was yet another way cost burdens increased for workers. This typically involved differential fee structures, even within the same platform. Commission rates ranged from 20% to those as high as 30%.

10. Non-owner work arrangements in the taxi services sector included those where workers were engaged in informal and formal salaried, rental, commission-based, and leasing arrangements.

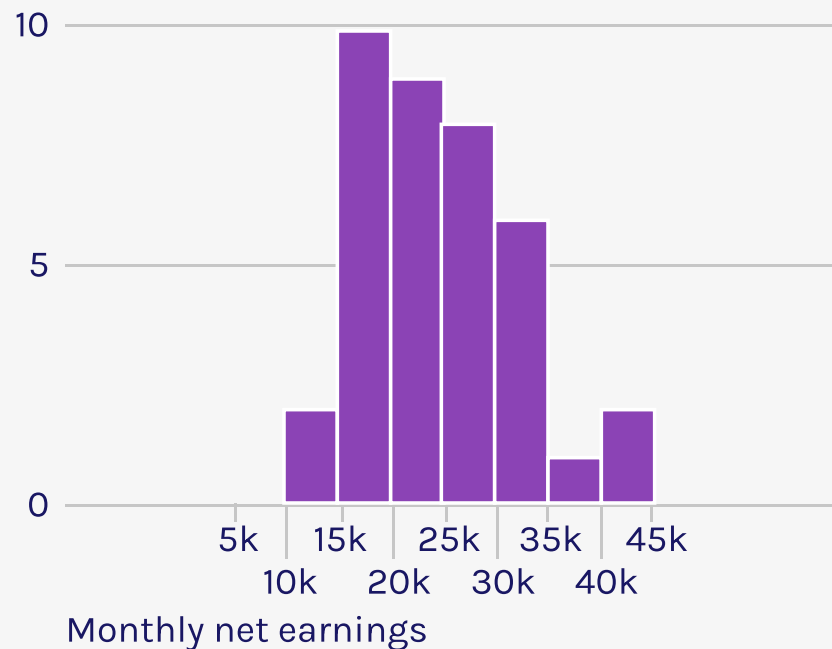
Insufficient incomes and economic vulnerabilities

Earnings from platform work in Mumbai are unpredictable, volatile and insufficient.

The variation was significant: the lowest net monthly earnings were INR 5,196 in the delivery services sector, while the highest net monthly earnings were INR 43,300 in the taxi services sector. The median monthly income adjusted for standard weekly work hours (48 hours per week) in delivery services was INR 11,877, and INR 14,846 for workers in taxi services.

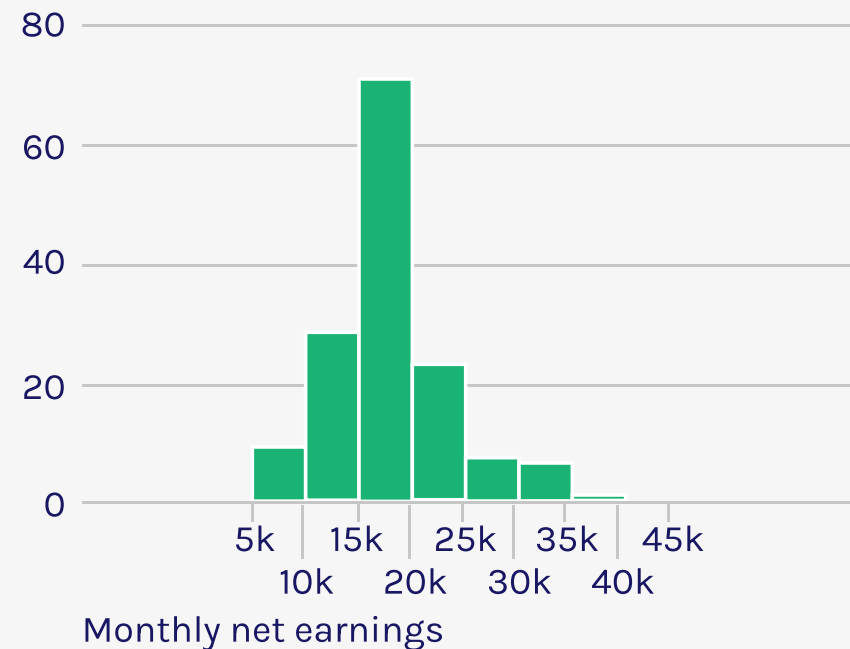
App-based taxi services

Number of respondents



App-based delivery services

Number of respondents



11. All earnings shown are net/take-home earnings after deducting applicable work-related expenses such as fuel, vehicle rent, equated monthly instalments (EMIs), toll, insurance, etc and so on.

12. Monthly earnings have been calculated as weekly earnings * 4.33

Insufficient incomes and economic vulnerabilities

	App based taxi services	App-based delivery services
Primary sources of income	For all workers, platform work is their primary source of income. 97% do not have other jobs or other income sources.	For 96% of workers, platform work is their primary source of income. 99% do not have other jobs or other income sources.
Dependence on income from platform work	Workers financially support a median of 5 people. 54% of workers find their current earnings are not sufficient to cover household and financial obligations.	Workers financially support a median of 3 people. 60% of workers find their current earnings are not sufficient to cover household and financial obligations.
Impact of ratings on income	86% of workers find ratings affect the amount of work they receive, and 43% find it impacts the type of work they receive.	64% of workers receiving ratings find that it affects the amount of work they receive, and 36% find it impacts the type of work they receive.
Impact of metrics on income	80% of workers find acceptance rate impacts the amount of work they receive. 63% of workers find they can refuse work without repercussions.	64% of workers find acceptance rate impacts the amount of work they receive. Only 33% of workers find they can refuse work without repercussions.

Most workers earned below fair wage standards.

80% of workers in the taxi services sector, and 84% of workers in the delivery services sector earned less than the estimated living wage of INR 16,886 in Maharashtra. Moreover, 31% of workers in the taxi sector and 59% of workers in the delivery sector earned less than an already low minimum wage of INR 12,650.

54% of taxi workers and 60% of delivery workers found their platform income insufficient to cover basic household and financial obligations.

Platforms exert substantial control—direct and indirect—over workers' earnings and working conditions. They deploy a variety of ever-changing nudges, tools and policies. Over 60% of workers across both sectors experienced their work opportunities varying according to their task acceptance rates.

Akash first started working for Swiggy as a part-time delivery worker in 2021, working 4 hours a day. However, due to decreasing order allocations and stricter targets from the platform, he later started working almost 11 hours everyday. Yet, Akash earned only INR 7,794 per month.

Akash was not alone. Many workers spent increasingly long hours working for platforms, and grappled with dwindling earnings. As a result, several workers stopped platform work. 50% of workers in the taxi sector who were surveyed in Mumbai no longer worked for platforms. Instead, workers have been moving to “offline” work. One worker explained their decision to leave platform work: earnings received through taxi platforms were lower than through auto rickshaw fares, while commissions also remained high.

13. Calculations for state-wise minimum wage and living wage are presented in the overall methodology note, accompanying the city briefs.

14. 70 workers were initially surveyed in the taxi services sector. Of them, 35 workers had exited platform work. 35 workers answered the full survey questionnaire, and formed the final sample on which analysis is based.

Workplace safety risks

● App-based taxi services

● App-based delivery services



15. Survey respondents were asked to select all applicable factors of workplace stress and safety risks from multiple-choice questions. As a result, the sum of percentages of all factors within a sector exceeds 100 percent.

In Mumbai, workers deal with considerable risks to their health and safety while working for platforms. Workers in the delivery services sector spent a median of 65 weekly hours working for platforms, while those in the taxi services sector spent even longer work hours (a median of 84 hours a week). Across both sectors, over 75% of workers worked more than standard weekly work hours (48 hours a week).

Alongside the adverse health impacts of these long work hours, workers faced poor weather conditions and road safety during their work, as well as severe risks of theft, physical assault, and violence. Over 76% of workers faced these issues while working for platforms.

Ajay, working for Zomato, experienced high risks of poor road safety, theft, and physical assault. While he was reassured that the platform offers accident insurance, he was worried that there were no mechanisms to resolve issues relating to theft and crime. His experience with team leads at the platform has been mixed; while some were responsive, others did not answer his calls.

Like Ajay, many workers had to contend with platforms' customer-centric grievance redressal and support systems. On delivery platforms, 48% of workers reported grievances on issues like customer conflicts and workplace accidents to platforms and 67% of them had their issues resolved favourably. Similarly, 74% of taxi workers reported grievances, with only 26% of them receiving any positive resolution.

App-based taxi services

App-based delivery services

Does the platform take steps to improve working conditions?

None of the workers say their platform employer takes steps to improve their working conditions.

Only **5%** workers say their platform employer takes steps to improve their working conditions.

Is there a formal process for workers to complain? If so, what is the process?

97% workers are aware that there is a formal process to complain.

96% workers are aware that there is a formal process to complain.

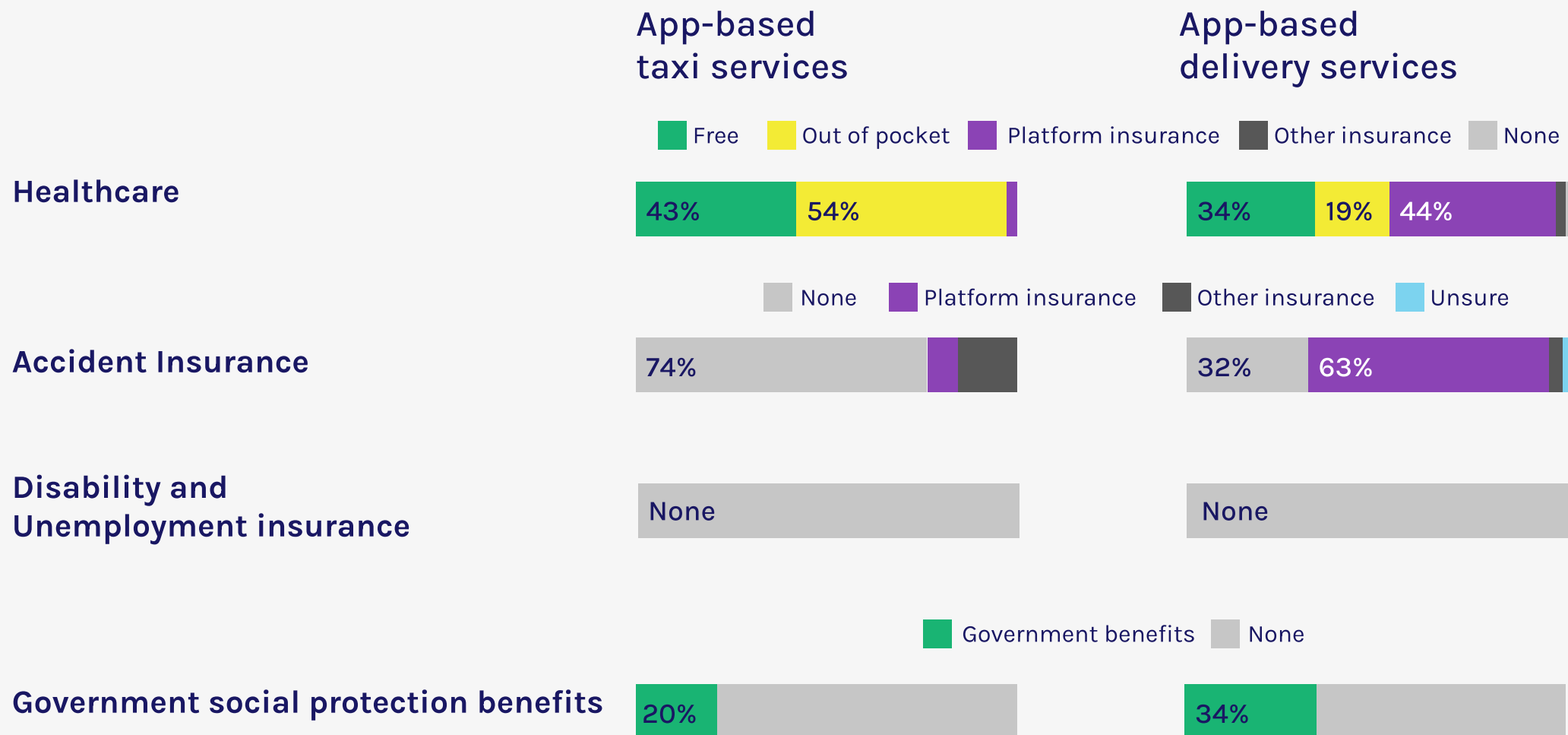
97% workers rely on the app to complain, whereas **3%** of workers go to an office to complain.

60% of workers rely on the app to complain, whereas **39%** workers contact the management.

Social protection

Workers in Mumbai, particularly those in the taxi sector, are excluded from public or private social protection instruments.

Taxi workers relied on limited free services and incurred out-of-pocket expenditure to access healthcare. In the delivery services sector, platforms had limited programmes for insurance-based healthcare and workplace safety.



Over 44% and 63% of workers in the delivery services sector had access to insurance from platforms relating to healthcare and accident coverage, respectively.

In practice, accessing even these limited entitlements was hard. Challenges included poor outreach regarding schemes, inadequate coverage amounts, absence of platform support, and complex insurance claims processes.

Prashant and Gautam found the accident insurance claim process at Zomato to be fraught with absurd evidentiary requirements. They explained how platforms demanded extensive photographic evidence including that of the worker-claimant wearing a helmet at the time of the accident. They also found platforms' insurance coverage insufficient as it did not cover workplace safety incidents other than accidents involving their own vehicle.

In the taxi services sector, over three-fourths of the workers had no access to accident insurance, despite risks of poor road safety being a key concern for all workers in the sector.

Workers in Mumbai were unable to buttress limited platform-provisioned social security with publicly provisioned instruments.

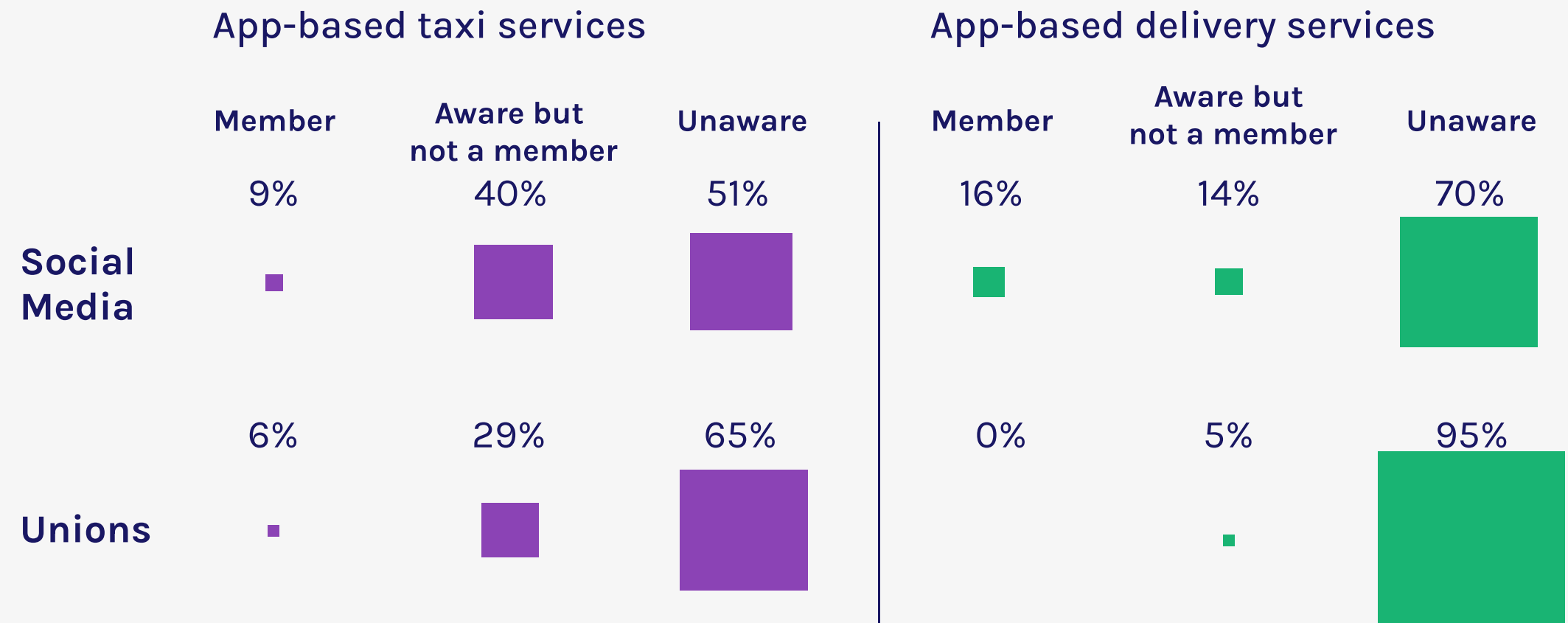
Over two-thirds of workers across both sectors in Mumbai did not receive any government social security benefits. Out of all government social security benefits that workers received, most received ration or food security benefits, and several were required to travel to their hometowns in order to avail ration for their households.

16. Read more about eligibility, coverage, and implementation barriers relating to social security benefits covered by platforms here: <https://themorningcontext.com/chaos/food-delivery-partners-run-the-risk-but-cant-count-on-cover>; <https://cis-india.org/raw/cis-itfc-e-shram-issue-brief-dec-21-pdf>

Workers' collective action and solidarity networks

In Mumbai, workers' organisations in both sectors have growing mobilisation and advocacy efforts. These organisations include the Mumbai unit of the All India Gig Workers' Union in the delivery services sector. A number of unions have been active in the taxi services sector as well, including the Maharashtra App-Based Transport Workers Union, Mumbai & Pune Ola Uber Owner Driver Union, and a larger federation of unions—the Indian Federation of App-based Transport Workers.

Workers' membership in formal and informal worker groups was relatively low. However, there were slight differences between sectors—participation in social media groups was higher for workers in the delivery services sector, while participation in unions, although low, was only present in the taxi services sector.



Socio-economic profiles of workers

	App-based taxi services	App-based delivery services
Gender	men: 100%	men: 99% women: 1%
Age	median: 35 years range: 23 – 54 years	median: 29 years range: 19 – 54 years
Marital status	single: 14% married: 86%	single: 47.5% married: 52.5%
Caste	scheduled castes: 6% other backward classes: 63% general: 31%	scheduled castes: 24% other backward classes: 34% general: 41% prefer not to say: 1%
Religion	hindu: 80% muslim: 17% jain: 3%	hindu: 88% muslim: 7.5% jain: 1% christian: 1% buddhist: 2.5%
Migrant status	migrants: 46% non migrants: 54% major source locations: Ranipur, Mirzapur, Faizabad, Sultanpur (Uttar Pradesh); Hazaribagh (Jharkhand); Darbhanga, Samastipur (Bihar)	migrants: 23% non migrants: 77% major source locations: Azamgarh (Uttar Pradesh), Guwahati (Assam), Jaunpur (Uttar Pradesh), Ratnagiri (Maharashtra)

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