

4. Leveraging Platforms to Bridge the Gender Divide and Drive Inclusive Growth: Perspectives and Recommendations from India

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Abstract

By affording the flexibility to monetize assets when the worker wants, platforms are transforming the twenty-first-century workplace, offering attractive remunerative avenues for women. Even the traditionally male-dominated job of driving is witnessing a heightened participation from women. Based on a mixed methods study involving 700 women within and outside the platform economy, and representatives of over forty organizations, this chapter unpacks the enablers and barriers women experience while participating in the platform economy in India. The chapter focuses on the trade-offs between social production and economic participation, and the access to assets and the opportunity to monetize them, among others. And concludes with the recommendations for the public sector and industry to mainstream women's participation in India by leveraging digital platforms.

Keywords: social production, finance, skill development, social security, flexibility, impact of digitalization

Driving against the Tide: Jayalaxmi, Taxi Driver, Chennai

The journey of her empowerment meandered through different avenues before Jayalaxmi found success in what would generally be viewed as an unconventional profession for women in India. Based in the bustling residential area of Choolaimedu, Chennai, Tamil Nadu, she had enrolled at the Association for Non-traditional Employment for Women (ANEW) to develop her tailoring skills

and provide better services to her customers with a knowledge of computers. Following a paperwork mismatch, she turned instead to a 2.5-month-long driving course and acquired a licence by the end of the programme.

The switch between the two professions was, however, not smooth sailing. Despite her family's reservations, Jayalaxmi worked as a cab driver at an upscale hotel in Chennai for a payment of INR 7,000 (\$93) per month. A year later, through ANEW's placements, she secured herself a stint with Ola Cabs, and in time, was able to buy her own car to work full-time. At Ola, she takes back a whole day's revenue after minimal commission to the platform. She now earns INR 2,500–3,000 (\$33–40) per day, and has also earned a good reputation at Ola as well as in her community.

What started as an unconventional journey peppered with uncertainties, now has Jayalaxmi as well as her family immensely satisfied with her successful career in driving (Raman, Ramachandran and Sindhu 2021, 47).

Are Platform Jobs Designed for Women?

Jayalaxmi is just one of the estimated 100,000 women who are today a part of the location-based platform economy in India (Ibid.). These include on-demand passenger mobility, hyperlocal delivery, logistics, and professional home services domains. At two per cent of the total location-based platform workforce in the country (Ibid.), women's participation might seem meagre, but it is a step in the right direction nevertheless. Driving has always been a male-dominated profession, not just in India, but around the world too, with one per cent of New York's yellow taxi drivers and two per cent of England's black cab drivers being women (Levingston 2020). On the contrary, platforms like Uber have reported that the proportion of women driver-partners in mature markets like the United States (US) and Canada is twenty per cent, while globally, it is fourteen per cent.¹ Closer home, Ola reported that the number of women driver-partners increased by forty per cent every month (Bansal 2021). Staffing company TeamLease also reported that the number of women in platform-based jobs in the mobility and logistics sector increased by seventy per cent from 40,000 in 2018 to 67,900 in 2019 (Kar 2019).

Undoubtedly, platforms appear to offer women something that is missing in the traditional employment sectors. Research—both in India and elsewhere—identifies the differentiator to be flexible and the choice to

1 https://www.ifc.org/wps/wcm/connect/62a2871b-271b-4256-b426-65b2012d00f7/00418+IFC+DTE+Report_Complete_Layout2-pxp.pdf?MOD=AJPERES&CVID=m9ksr4q

monetize assets at will. Greater work flexibility goes hand-in-hand with higher employment rate among women, especially mothers.² Is flexibility alone sufficient to attract and retain women in the platform economy?

Ola Mobility Institute's (OMI) report, "Women in the Platform Economy: Breaking Barriers & Driving Inclusive Growth," further unpacks this phenomenon. The study adopted a mixed methods approach to understand the enablers and barriers of women's participation in the platform economy. Primary data of eighty-four women platform workers was collected through online surveys and shared by select platforms with their workers. The surveys were shared in English, Hindi, and Kannada to ensure inclusivity of women from all backgrounds. Due to the pandemic, the target of approaching at least two per cent of the female platform workforce for a qualitative study could not be sufficiently met. Further, responses were collected from 624 women not working in the platform economy, across six cities—Bengaluru, Mysuru, Jaipur, Jodhpur, Udaipur, and Delhi. The sample size and respondents were chosen based on the need to have representation across location base, age group, income levels, marital status, etc.—indicators which formed the focus of the survey. The responses captured in three vernacular languages were controlled for age and household income. Lastly, representatives of over forty organizations ranging from the Government of India to the state governments of Delhi, Karnataka, and Rajasthan, as well as skill development agencies, financiers, think tanks, etc. were interviewed.

The study found that twenty-five per cent of the women workers interviewed chose platform work with a desire to become an entrepreneur or their own boss.

Table 4.1: Primary reasons for choosing platform work

Reason for joining platform	Percentage
Want to be an entrepreneur	25%
I like to apply the skills I've learnt	20%
To keep myself busy	13%
Assured income and the ability to have my own asset	12%
To earn money to pay for college or save for dependents	11%
Less stress	9%
Friends/ relatives are with a platform	4%
More personal time	4%
I lost my job and I'd like to do platform work till I get a full-time job. I like to apply the skills I've learnt in any way possible	2%

2 https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms_771749.pdf, p. 22.

Among other reasons were to pay for their higher education, to keep themselves busy, or apply the skills they have learnt. Notably, it was found that women are more likely to take up platform jobs after their education and marriage. This is a positive finding that contradicts the macro-economic trend of married Indian women withdrawing from the labour force on account of caregiving responsibilities (Raman, Ramachandran and Sindhu 2021, 33; Mehrotra and Sinha 2017, 58).

Another important determinant in women’s participation in the platform economy has been their need to support dependents. Of the women platform workers interviewed, ninety per cent reported supporting two or more dependents. Over eighty per cent had dependents younger than eighteen years of age. This perhaps motivated women to also consider platform work as a full-time opportunity: eighty-four per cent of the respondents, with the remainder sixteen per cent being home-makers and students. Platforms form a primary source of income for the majority of the women interviewed (seventy-five per cent), affording high-earning opportunities compared to non-platform jobs³ (Raman, Ramachandran and Sindhu 2021, 34).

Table 4.2: Hours spent in platform work (per week)

Hours spent a week	Percentage
Between 26 and 40 hours	22%
Between 5 and 25 hours	38%
Less than 5 hours	12%
More than 40 hours	29%

Table 4.3: Monthly income from platform work

Monthly income from platform work	Percentage
INR 10,000 to 25,000	39%
INR 25,000 to 40,000	34%
INR 40,000 to 75,000	20%
Less than INR 10,000	5%
Over INR 75,000	2%

Overall, there is a stronger preference for platform work over other avenues, notably for the flexibility it offers, especially to married women, aside from

3 https://asiafoundation.org/wp-content/uploads/2020/07/Indias-Emerging-Gig-Economy_The-Future-of-Work-for-Women_update7.24.20.pdf, p. 32.

higher earning opportunities. Around seventy-three per cent of women interviewed chose platform work over other part-time and full-time opportunities. Women platform workers are also more likely to continue in this workforce given the earning opportunity and flexibility (Raman, Ramachandran and Sindhu 2021, 34–35).

Table 4.4: Motivation to continue in the platform economy

Motivation to continue in the platform economy	Percentage
Earning extra money	46%
Working for myself and being my own boss	28%
Working the hours I choose	14%
Choosing my own task	5%
Working in a place that I choose	4%
Doing what I enjoy	3%

This is further corroborated by an analysis of the reasons to join platforms as reported by thirty per cent of the women interviewed outside the platform economy.

Table 4.5: Reasons of non-platform women on willingness to participate in the platform economy

Reasons for willingness	Percentage
Want to be an entrepreneur/ my own boss/ flexibility of hours	20%
I'd like to apply the skills I've learnt in any way possible	16%
Assured income and the ability to have my own assets	14%
I've lost my job and I'd like to do platform work till I get a full-time job	12%
To earn money to pay for college or save for dependents	11%
To keep myself busy	10%
More personal time	8%
Less stress	5%
Friends/ relatives are with a platform	4%

The most significant subset of women willing to join the platform economy (twenty per cent) wanted to be entrepreneurs, their own boss, and have the flexibility to work when they wanted.⁴ This primarily indicates women's aspirations to be in independent leadership positions in the workplace.

4 This data has not been segregated by caste or other identity markers.

Consequently, these women desire to be autonomous workers who can take charge of their daily activities and lifestyle. Platform economy, as already mentioned, allows a worker the flexibility to set their own working hours, aside from what jobs they choose, when, and where. Among other reasons, around ten per cent specified the need to “keep themselves busy” and another eight per cent respondents wanted “more personal time.” These further speak to women’s inclination for autonomy over their schedules, and by extension, of their daily activities and lifestyle. Making their own choices when it comes to determining when to log in/off from the platform for work, rationing time for family work, education, hobbies, etc., can empower women. Additionally, the survey showed that fourteen per cent of respondents wanted to join the platform economy for assured income and the ability to own an asset (Raman, Ramachandran and Sindhu 2021, 62). Overall, these were the women who were seeking not only livelihood opportunities but also a chance to improve their quality of life, and in effect, become more independent, mobile, and active contributors to the economy.

However, it is imperative to also understand why seventy per cent of the women interviewed were unwilling to participate in the platform economy. About thirty per cent of the 437 respondents stated lack of permission or support from family or husbands, and presence of family responsibility as the reason for their unwillingness. The extent of unwillingness increased by age and was the highest among married and widowed women. Thirteen per cent of those unwilling to join the platform economy stated that they already had a job: employed (sixty-five per cent) and self-employed (thirty per cent) (Raman, Ramachandran and Sindhu 2021, 61).

Additionally, thirty-three per cent indicated that they were not interested in taking up work, which may be due to a variety of reasons, including household responsibilities, remuneration not matching their current or expected salary, or preferences for other job types. Of these, about sixty per cent formed home-makers, all married, which suggests they are not the breadwinners of the family. For these women, home-making was a full-time job and assimilating into the platform economy was not a priority. These sixty per cent home-makers, who were not interested in taking up platform work equally, constituted the age groups 31–35, 36–40, and 41–45 years at twenty-five per cent each. There were only fifteen per cent women in the age group of 26–30 years and two per cent in the age group of 18–25 years in this category, which suggests younger married women are more likely to change jobs or have mutable priorities over older married women (Ibid.).

Other reasons cited were safety (twelve per cent), lack of awareness (eight per cent), no time for platform work (seven per cent), studying (three

per cent), and age (two per cent). Those who stated age as the reason were over forty years old. Perhaps these women believed age to be a barrier and needed to be made aware of opportunities in the platform economy one could tap into (Ibid.).

Beyond socio-cultural constraints, economic factors like access to assets can make or break women's economic participation.

Women, Assets, and the Platform Economy

The concepts of asset ownership, control, and empowerment are intertwined. There is a positive correlation between women's empowerment and their access or exercise of control over economic assets such as land, savings or credit, vehicle, mobile phones, and even skills. Property ownership, for instance, enhances women's bargaining power (Menon et al. 2020, 47). Notably, access to finance is key to female entrepreneurship, which today constitutes a paltry thirteen per cent of small businesses in the country. This could most likely be due to the ubiquitous gender biases in financial accessibility. Unsurprisingly, seventy per cent of the total finance requirement of women entrepreneurs in the country remains unmet (Singh 2021).

While women's share in vehicle ownership and holding driving licences is improving, their representation in jobs with driving as an integral part remains low. In 2018, there were just 200 women auto-rickshaw drivers out of the total of nearly 200,000 drivers in Mumbai suburbs (Daniels 2018). It is not uncommon that even when women own permits for taxis, a male member of the family does the driving and earning (Ibid.). Even as prevailing gender stereotypes lead to low representation of women in these roles, their low ownership of vehicles exacerbates it further.

Beyond the glaring disparities in men and women owning assets, the perception of asset ownership itself varies between them. Women are more likely to share assets than have exclusive control over them. Limited ownership and control inhibit their ability to monetize the idle capacity of these assets. Similarly, impediments can be seen around women's mobile phone usage. Inequitable access to mobile phones inhibits communication and information flow, resulting in poorer access to education, healthcare, employment, and financial services. The digital divide and information asymmetry only augment the lack of awareness around the platform economy. Certainly, the wide gender gap in asset ownership for land, motor vehicles, and mobile phones is indicative of a huge missed opportunity for unlocking women's potential (Raman and Kulkarni 2021, 7).

However, when women do have access to assets, their willingness to participate in the economy, especially the platform economy, improves. This was reflected among the non-platform women interviewed by OMI. The desire to participate in the platform economy was higher among those who owned vehicles (sixty-six per cent) as opposed to those who did not (thirty-four per cent). A closer look at women platform workers revealed interesting insights on asset ownership and labour force participation. Among the individual women platform workers surveyed, around forty-seven per cent of respondents owned vehicles, with eighty-four per cent owning two-wheelers, thirteen per cent four-wheelers, and three per cent three-wheelers. Of these vehicle-owning respondents, fifty per cent women had bought their vehicular asset to work in the platform economy. This suggests that half the respondents saw lucrative value in their platform jobs and have invested in a vehicle to make themselves more mobile (Raman, Ramachandran and Sindhu 2021, 43).

Platforms Reframe Women's Role in Public and Private Life

Platforms generate an array of livelihood opportunities by unlocking the commercial value of assets, both tangible (phones, motor vehicles) and intangible (skills, permits, etc.). This is especially beneficial for women, as platforms can afford them flexibility to monetize assets—often shared with family members. Thus, platforms have the potential to delink female labour force participation from the limitations of conventional labour markets by providing participants the agency to choose what and when they monetize—again a feature predominantly absent from traditional employment.

Just as digital platforms attract students and professionals—young and old alike, by affording many advantages,⁵ platforms may just be the ideal workplaces for women—a worker category that is often constrained by many socio-cultural and economic factors. While platformization may not have dismantled power structures that impact women's lives, the visibility it affords them has, however, helped rupture the prevalent socio-cultural mechanisms of control that have conventionally moulded women's mobility and access to work (Anwar, Pal and Hui 2018, 111:1).

For women and men alike, the impact of digitalization of livelihoods, i.e., platformization, is immense. Platforms democratize access to livelihoods.

5 https://www3.weforum.org/docs/WEF_The_Promise_of_Platform_Work.pdf, p. 11.

Contrary to conventional enterprises, platforms do not have gatekeepers in the form of recruiters or hiring managers imposing the number and characteristics of the workforce (Kulkarni and Ramchandran, 2021). Furthermore, studies have indicated a clear trend among individuals from marginalized communities using platform work for economic opportunities that circumvent social discrimination in their work life (Prabhat et al. 2019). A qualitative investigation in 2021 found drivers from the largely traditional taxi and informal labour sectors transitioning to platform-based driving, motivated by flexibility of labour and opportunity to augment incomes, hitherto unavailable in their former employment (Sehrawat et al. 2021). The study also posits that platformization ushers employment and wage stability, despite the lack of employee status (Ibid.). Lastly, the study—employing a human-computer interface (HCI) approach, finds that ride-hailing platforms can be conceptualized as shaping and being shaped by the driver's agency in their everyday work (Ibid.).

Beyond earning augmentation, platforms strengthen the skills of the workers, too. In late 2019, 3,300 platform workers affiliated to digital mobility platforms, and 1,700 non-platform workers—totalling 5,000 workers—in the mobility economy were interviewed across twelve cities in India. The large-scale study on the mobility economy and case studies from professional home services-based platform economy—published in the report “Unlocking Jobs in the Platform Economy: Propelling India's Post-Covid Recovery”—found that platforms enhance the skills of their workers (Ramachandran and Raman 2021, 62).

Platforms not only recognize prior skills but also impart skills through in-person and virtual training programmes to their platform partners to hone soft-skills, communication, and financial literacy and proficiency. These skills are transferable to other personal, professional, and social contexts, enabling the horizontal mobility of workers (Ibid.). For instance, a platform worker driving a taxi may double up as a delivery executive for the same or different platform, thus improving their remunerative opportunities. This is a common worker reattribution phenomenon in the wake of the COVID-19 pandemic the world over (Raman and Ramachandran 2020, 9, 19).

Transferable skills thus gained through platform labour also allow for vertical mobility, thereby expanding the remunerative opportunities of workers and catering to the aspirations in the market. For instance, platform businesses have launched accelerator programmes, aiming to provide opportunities to those delivery partners who want to move to managerial roles. These “seasoned” delivery partners bring with them a nuanced understanding of the ground-level dynamics, which brings platform businesses immense

value in their day-to-day operations (Sarkar 2022). Here, vertical mobility marks the gradual upskilling of the worker through association with the platform and makes them more skilled at their job, setting off positive effects through the ecosystem. Similarly, fashion sellers associated with certain e-commerce websites receive training through their in-house entrepreneurship programme to turn their passion to a successful business, and are able to move up because of their enhanced skills (Balakrishnan, R. 2019).

It is also noteworthy that platforms induce digital proficiency among platform and non-platform workers alike. An interesting outcome of the app-based revolution in the mobility economy is the impact on the non-platform drivers, who also have access to smartphone technology. In the 5,000-worker study, over half of the drivers outside the platforms reported usage of navigating apps to help their movement in the city. Another forty-two per cent also accepted mobile wallets and other online payments using their smartphones. A bigger proportion, well over two-thirds, used their phones to access social media as well as news sites, apart from other entertainment options like games, movie portals, etc. (Ramachandran and Raman 2021, 61–62). Thus, platform-driving has potentially spurred mobile phone proficiency among non-platform drivers as well (Ibid., 62).

Overall, for women specifically, platforms can reframe their role in public and private life. Women no longer have to make the binary choice between managing the family and pursuing a livelihood opportunity. Women now have the choice to work at will. It is of course essential to situate this choice in the larger context of the disproportionate burden of social production and caregiving responsibilities that women carry. Women spend 9.8 times more time than men on unpaid domestic chores and 4.5 hours a day caring for children, elders, and the sick.⁶ The COVID-19 pandemic has also exacerbated women's predicament; the share of women's unpaid work grew by nearly thirty per cent in 2020–21 (Ibid.). Against this backdrop and notwithstanding the urgent need to make society more gender-equal and equitable, women have the flexibility and choice to work when and where they want, thanks to the platform economy.

Paving the Way for a Gender-Inclusive Economy

The platform economy holds the key to bring more women into the workforce. This is critical for a country like India where India's female labour

6 <https://www.unwomen.org/en/news/stories/2021/7/faq-women-and-covid-19-in-india>

force participation rate⁷ was at an all-time low at 20.8 per cent in 2019, almost five percentage points below its figure at the start of the decade.⁸ Since then, it has only shown marginal improvement, touching 22.8 per cent in 2020.⁹ Studies show that increasing women's labour force participation by even ten percentage points could add \$770 billion to India's GDP.¹⁰ With platforms democratizing access to livelihoods, there is an opportunity for emerging economic powerhouses like India to leverage digital platforms and mainstream women's economic participation.

This begins by easing women's access to platform jobs by enhancing access to assets. The foremost asset is finance, access to which empowers a woman to invest in her education, skill development, and purchase of smartphones, vehicles, etc., all of which can be monetized. In 2019–21, the proportion of women in India with bank accounts that they use rose to 78.6 per cent from fifty-three per cent in 2015–16.¹¹ While women's access to financial services is on the rise, they still have limited access to digital banking and institutional credit, the latter caused by the absence of a collateral or the ability to demonstrate creditworthiness, among other systemic barriers (Dasgupta 2021). Some of the ways in which the platform economy is solving these concerns have lessons for India and the rest of the world.

For instance, all women platform workers interviewed in 2020–21, have bank accounts largely used for family transactions (forty-two per cent), platform transactions (twenty-five per cent), accounts opened under government schemes (nineteen per cent), and savings accounts or fixed deposits (fourteen per cent). This is noteworthy since all platform businesses open bank accounts for women (and men) at the time of onboarding them as workers (Raman, Ramachandran and Sindhu 2021, 48). An innovative method to bridge the gender gap in digital banking can be integrating “Unified Payments Interface (UPI)-receive-only” accounts for women workers. While the women workers are able to carry out expenditure through non-digital means, this method would also enable them with a regular inflow of income, creating a financial profile, helping them access credit in the future.

7 <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=IN>

8 <https://www.ilo.org/global/lang-en/index.htm>

9 https://www.mospi.gov.in/documents/213904/301563/Annual_Report_PLFS_2019_20m1627036454797.pdf/18afb74a-3980-ab83-0431-1e84321f75af, p. 46.

10 <https://www.mckinsey.com/featured-insights/gender-equality/the-power-of-parity-advancing-womens-equality-in-asia-pacific>, p. 109.

11 <https://www.moneycontrol.com/news/india/more-indian-women-use-bank-accounts-participate-in-decision-making-survey-7764641.html>

Further, platforms today partner with FinTech companies to extend cash flow-based loans, as against collateral or asset-based credit, to their workers. A FinTech company headquartered in Bengaluru has provided cash flow-based loans at scale to women workers across the spectrum ranging from those engaged in platform labour (forty-five per cent), to those in warehousing or facility management (twenty-one per cent), other livelihood opportunities (twenty per cent), home services (twelve per cent), security services (one per cent), and e-commerce (one per cent) (Ibid., 49).

These solutions by FinTech and platform businesses build on the robust foundation laid by the self-help group (SHG) and microfinance movements in India. Three decades ago, India's National Bank for Agriculture and Rural Development (NABARD) started the programme of linking SHGs to banks to serve the unbanked and under-banked, and nurture a savings habit among the members of the SHGs. Institutional credit is thus made available to women in their hour of need. Women, even the poorest, are seen to save more, and as their income increases, their savings also rise.¹² Today,

[m]embership of SHGs has enabled economic empowerment of women through control of resources, political empowerment through participation in decision-making, social empowerment through better social standing obtained by better economic status. Thus, the SHGs have become the most powerful conduits for incubating and empowering women to move from subsistence to sustainability (Ibid.).

FinTechs leverage technology to strengthen the existing microfinance solutions in India. Using technology, FinTech companies offer micro-credit to all, for a host of purposes ranging from purchase of monetizable assets to fulfilling a personal need. Like offline micro-credit solutions, FinTechs too offer cash flow-based credit. Public and private sectors alike recognize that FinTech services should leverage client-level transaction data for product development, betterment of services, and improving the overall system (Ibid.). Thus, FinTechs leverage Artificial Intelligence, and new kinds of data being generated by workers' transactions on digital platforms to profile the borrower, extend credit to them, and even nudge them to repay in time, thereby improving both access to credit and the creditworthiness of platform workers. The day is not far when based on the success of group credit and savings models adopted in the analogue world, FinTechs too offer group lending solutions through apps for India's masses.

12 <https://www.nabard.org/auth/writereaddata/tender/SoMFI-2020-21.pdf>, p. 14, 90.

In the wake of the pandemic, many platform businesses have leveraged FinTech solutions to offer credit and insurance at zero-to-nil interest to all their workers (Ibid., 21, 50). The new-age financial institutions and FinTechs can play an important role in bridging the gender gap for financial services. Even as these digital-first solutions are scaled, platforms, governments, and civil society can come together to enhance the digital and financial proficiency of girls and women across the country.

Then comes the access to monetizable assets such as vehicles. Here, vehicle ownership is not the prerequisite as much as the access to said asset. In this context, the emergence of the sharing economy gains significance. Today, there are asset-sharing services allowing an individual to lease a vehicle—two-, three- or four-wheeler on a daily basis—and earn a livelihood. In fact, bike-sharing companies in India are actively partnering with e-commerce companies to fulfil last-mile deliveries (Ahmad 2020; Balakrishnan, P. 2022). Such an arrangement not only maximizes the utilization of vehicles but also benefits workers who may not be readily able to finance expensive vehicles (Philip 2021). These types of rental or leasing models too should be prioritized in India.

Another area of intervention is promoting outcomes-based skilling. Skill development agencies should partner with platform businesses to enable women to earn while they learn. A start has been made wherein platforms have collaborated with India's National Skill Development Corporation and the Ministry of Housing and Urban Affairs, among others, to upskill workers including street vendors as they are onboarded to digital platforms (Ramachandran and Raman 2020, 56–64, 71). Such models of skilling, upskilling, and reskilling, in a fast-evolving world of work, is necessary.

Gender inclusion should be mainstreamed in both industry practices and public services across India. To attract and retain more women in the workforce, it is imperative that platforms have gender-inclusive communication, training programmes, and grievance redressal systems. Likewise, public spaces and services too should become gender-inclusive. Large-scale and iterative gender sensitization of traffic police, toll booth operators, men who provide mobility services from driving buses to delivering packages, is the need of the hour. Civic amenities should become gender-inclusive, too. Cities should have well-functioning street lighting, public washrooms, and feeding and lounge areas for women.

Lastly, it is important to recognize that systemic barriers continue to prevent women from engaging in economic activities, especially in the mobility domain, beginning with safety concerns and branching out into occupational stereotypes, family concerns, and the role of women

as caretakers. Further, patriarchal norms, enforced through family and community, restrict women's access to work and social and physical mobility. In the 2020–21 study, thirty per cent of the women interviewed outside the platform economy ($n=437$) stated lack of permission or support from their family or husbands, and presence of family responsibility as the reason for not joining the platform economy (Raman, Ramachandran and Sindhu 2021, 61). Thus, there are numerous opportunities for the government, civil society, and platforms to work together to help communities overcome their gender biases.

Jayalaxmi's experience also demonstrates how efforts by NGOs and social enterprises can create awareness about the platform economy among low-income families to improve women's economic participation significantly. These efforts must be amplified and supported through volunteering and funds from larger businesses.

The road to inclusive development is a long one and efforts made today may take years to reap results. This, however, spells the need for multitudinous measures and strategic interventions to derive a holistic outcome. Multi-stakeholder efforts are the need of the hour.

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