

# Conundrums of Capturing Informality

The Realities and Aspirations of Women Gig Workers in India

IT for Change

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# Conundrums of Capturing Informality: The Realities and Aspirations of Women Gig Workers in India

A report of key findings from the first baseline survey completed as a part of our Participatory Action Research (PAR) with 210 informal women workers in Bengaluru and Mumbai.

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## 1. Locating Women in India's Labor Force

Women's participation in the Indian labor force has been steadily declining since the late 1980s, currently at a historical low, exacerbated by the socio-economic impacts of the Covid-19 pandemic. While the female workforce participation in urban India has also fallen at a marginal rate from 26% to 24% between 1987 to 2017, workforce participation of women from rural and peri-urban India has fallen to 31% in 2017 from 54% in 1987.<sup>1</sup> This rapid fall of women's participation in the rural and peri-urban economy has been largely associated with the double whammy of supply and demand squeezes: rising household incomes and husband's education, often relegating women to care and domestic work, effectively removing them from labor force participation in tandem with the drop in demand for sectoral-specific labor - often performed by women. The contraction of the agricultural sector, for example, has reduced the number of jobs available to rural and agricultural families; additionally, the demand for women's labor in agriculture has significantly reduced due to the selective nature of technological innovation and automation.

Despite minimal changes to the absolute workforce participation of women in urban areas, only 24% of urban women participate in work that is categorized as productive economic activity; 77.2% of working women are also informal workers (2017-2018, PLFS), making India one of the few countries where the informal labor force comprises more women than men.<sup>2</sup> Despite economic growth taking place at an exponential level, employment diversification – particularly for women workers who migrate from rural India to peri-urban India, often belonging to farming families – in the formal sector has stagnated and is unable to absorb more workers. A large portion of this labor force is now reliant on self-employment and casual work, subjecting them to the precarities and vulnerabilities of India's informal economy.

Women workers are exposed to these precarious conditions at a heightened scale, facing unique, often-mutated gendered challenges; these act as both a barrier of entry as well as conditional factors that force women out of potential formal employment, increasing their reliance on the informal economy for income.<sup>3</sup> The low level of urban women in the labor market is dictated by various socio-economic factors: the unequal distribution of care and domestic work,<sup>4</sup> the gendered norms

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<sup>1</sup> Mahajan, K. (2022, August 22). *What is keeping Indian women out of the workforce?* Scroll.in. Retrieved December 26, 2022, from <https://scroll.in/article/1030172/what-is-keeping-indian-women-out-of-the-workforce>

<sup>2</sup> Chakraborty, S. (2021). *Women in the Indian Informal Economy*. Indiaspend. Retrieved December 26, 2022, from [https://www.indiaspend.com/uploads/2021/03/26/file\\_upload-446784.pdf](https://www.indiaspend.com/uploads/2021/03/26/file_upload-446784.pdf)

<sup>3</sup> Ibid.

<sup>4</sup> Samuel, V. J. (2019, January 31). *Unpaid work: Women and the burden of unpaid labour*. Down to Earth. Retrieved December 26, 2022, from <https://www.downtoearth.org.in/blog/economy/unpaid-work-women-and-the-burden-of-unpaid-labour-63035>

surrounding the nature of work women can engage in, and the constraints of gender relations that are shaped by the interconnectedness of patriarchal dynamics and capitalism, which imposes the burden of replenishing human labor power on women.<sup>5</sup>

## 2. Women in India's Platform Economy

The emergence of the digital platform as an intermediary agent is said to be a disruptive factor to the informal economy.<sup>6</sup> Despite long-standing beliefs and predictions of the sharing economy being a vector that brings about mechanisms of formalization into the informal economy, these effects are rarely observed in the Global South; existing precarities and gendered dynamics only continue to get replicated, and in several conditions, get magnified.

The work completed by the worker straddles the line between informality and formality; workers, now working full-time, being paid a wage set by the intermediary also fail to be recognized as employees, hence, excluded from the legal and social benefits of being full-time employees.

Beyond the lack of legal protections, women workers in the platform economy face gender-based discriminations, arising from both the design of the digital intermediary, as well as a result of poor regulatory and institutional mechanisms that safeguard women's worker rights. Women often onboard onto digital platforms with the hope of finding work that is flexible in nature, allowing them to juggle employment with care work responsibilities.<sup>7</sup> However, a critical reappraisal of 'flexibility and autonomy' highlights that the apparent 'new' model of work brought about by the gig economy only contributes to the continuation of the informal nature of work while codifying existing vulnerabilities and creating new forms of precarity for women workers.<sup>8</sup> Male platform workers, incidentally, do not often face many of these issues, enabling them to take on platform work full-time, resulting in higher pay and better skills to navigate and negotiate with their digital intermediaries of choice. Additionally, women platform workers – often in client-facing and interacting roles – experience gender discrimination from passengers and customers, as well as from fellow male workers. Women platform drivers are subject to significant safety risks at their job sites and are more likely to have health-related consequences due to the nature of remote, delivery-based work, highlighting the need for research to explore these intersectional vulnerabilities.

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<sup>5</sup> Ferguson, S. (n.d.). *Social Reproduction: What's the big idea?* Retrieved December 26, 2022, from <https://www.plutobooks.com/blog/social-reproduction-theory-ferguson/>

<sup>6</sup> Hiriyyur, S. M. (2022). Informal workers harnessing the power of digital platforms in India. *Sociology, Social Policy and Education*. <https://doi.org/10.4337/9781839108068.00015>

<sup>7</sup> Mehrotra, K. (2022, January 13). 'We're being pushed into poverty': Voices of women who took on the unicorn start-up Urban Company. Scroll.in. Retrieved December 26, 2022, from <https://scroll.in/magazine/1014700/were-being-pushed-into-poverty-voices-of-women-who-took-on-the-unicorn-start-up-urban-company>

<sup>8</sup> Ghosh et al. (2022). Locating women workers in the platform economy in India – old wine in a new bottle?. *Gender & Development*. <https://doi.org/10.1080/13552074.2022.2131258>

Platforms developed by social enterprises and platform cooperatives have been discussed as viable alternatives to the extractive, profit-oriented platforms owned by Big Tech, with the potential to support egalitarian and just working through gender-responsive platform design and democratic working conditions.<sup>9</sup> Within this context, IT for Change, as part of its project, '[Re-wiring India's Digitalising Economy for Women's Rights and Well-being](#)', entered into a knowledge partnership with LabourNet in 2020. Through this partnership, the project aims to critically appraise current paradigms and labor conditions of platform work and work towards building platforms that are co-designed by women platform workers, with the goal to bring into development a work platform that ultimately prioritizes decent work that offers women sustainable, well-paying livelihoods, while simultaneously formalizing avenues through which workers can contribute to platform design and development.

[LabourNet](#) is an Indian social enterprise that works through an 'education-employment-enterprise' approach to expand the livelihood prospects of women, men, and youth, reaching out to over 100,000 women in rural/urban informal sector employment, across 200 locations in India. LabourNet is keen to reboot its training and support strategies with women in the beauty and garments industry and other forms of informal work in urban areas by exploring an integrated digital support services strategy, with the goal to build a gender-responsive, non-extractive platform that can be a viable and scalable alternative to mainstream applications.

**The partnership aims to do the following:**

- Support LabourNet in developing, testing, and refining scalable platform models in service work to enable their women worker constituencies to participate in the platform economy on empowering terms.
- Distil techno-institutional design principles of platform models that can further the economic rights and well-being of informal sector women workers in the platform economy.
- Document inclusive platform models as a robust evidence base for concerted policy action – national and global – at the intersections of gender and the future of work.

As part of this partnership, IT for Change (ITfC) and LabourNet are working on a 4-year intervention that involves refining two of LabourNet's platforms, Shiksha and SAHI: the former, a training application for women informal workers, and the latter is LabourNet's own marketplace application, which aims to provide an equitable alternative to women platform workers.

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<sup>9</sup> Kwan, H. (2022). Gendered precarious employment in China's gig economy: Exploring women gig drivers' intersectional vulnerabilities and resistances. *Gender & Development*.

The key milestones of this intervention include conducting a baseline survey of 500 women workers who are part of two sectors: (1) Beauty, and (2) Garments manufacturing for a needs analysis, refining the abovementioned platforms through participatory co-design exercises, conducting key informant interviews at each stage to inform technical and institutional design, development of monitoring and evaluation protocols to measure the success of interventions, and the subsequent roll-out of modified platforms, assessed through an endline survey.

### **3. Baseline Research: Objectives and Methodology**

In order to capture the experience of women workers who are part of LabourNet's training and marketplace applications, a two-part baseline research study was launched with the following objectives:

- Understand the context, needs, and goals of informal women workers from Karnataka and Maharashtra.
- Understand women's access to and use of digital technologies with respect to platform and gig work.
- Gain insights that could assist in the platform refining process and the co-design initiative.

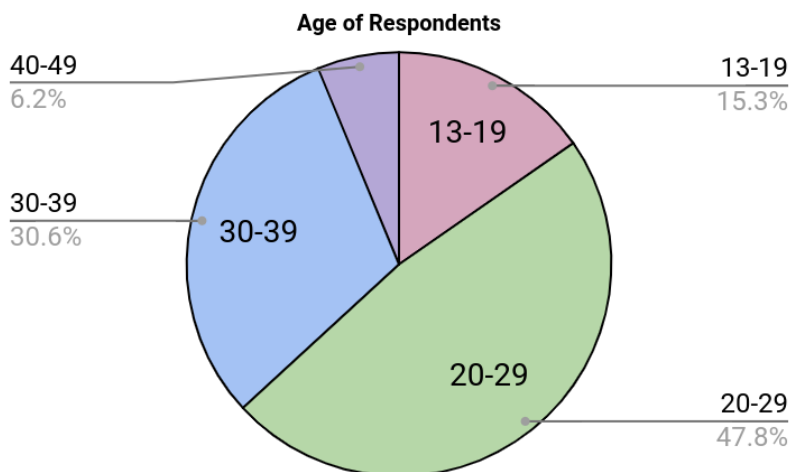
#### **The Participatory Action Research (PAR) has been initiated through the following steps:**

1. **1<sup>st</sup> Baseline Survey:** From June 2022 to September 2022, a quantitative survey was conducted with 209 urban informal women workers who have recently enrolled in Shiksha, LabourNet's training application. These women were from Bengaluru, Karnataka and Mumbai, Maharashtra. The survey questionnaire was prepared jointly by IT for Change and LabourNet-Sambhav teams keeping in mind the objectives of the PAR, further refined by a series of pilot studies conducted in Bengaluru, Karnataka. The data collected was entered onto an Excel sheet, and then cleaned and analyzed.
2. **Focus Group Discussions (FGDs):** Three FGDs with women trainees covering a total of 50 women in both survey locations were conducted. The FGDs covered qualitative explorations of the survey themes such as access to digital technologies, income and expenditure habits, financial inclusion, nature of care work responsibilities, etc.

## 4. Results and Key Thematic Insights

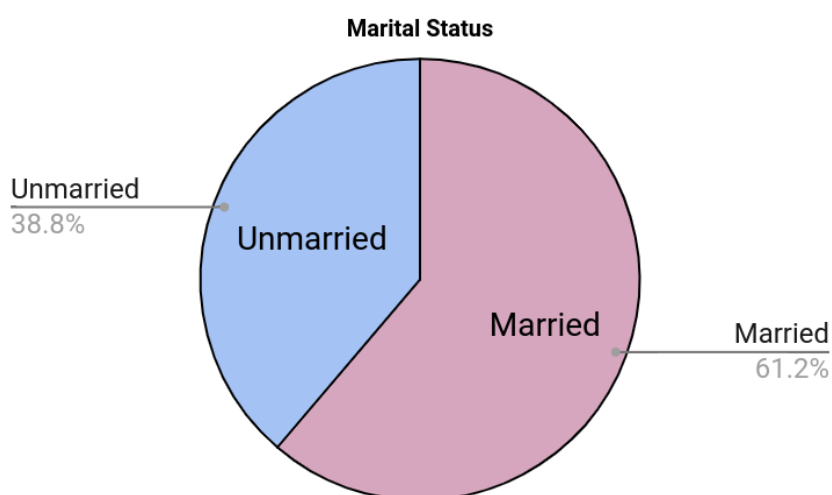
### 4.1 Demographic insights

I. Women surveyed were more likely to be below the age of 40 and married, with most of them aiming to enter the labor market for the first time.



**Figure 1. Age of Respondents**

About 50% of women who are enrolled in LabourNet’s training program, mentored through the Shiksha app are between the ages of 20 and 29, with more than 90% of the cohort below the age of 40. Only 5% of the women interviewed were older than the age of 40; a follow-up FGD across the two states revealed that older women joining the program are likely to be re-entering the job market after a significant break.



**Figure 2. Marital Status of Respondents**

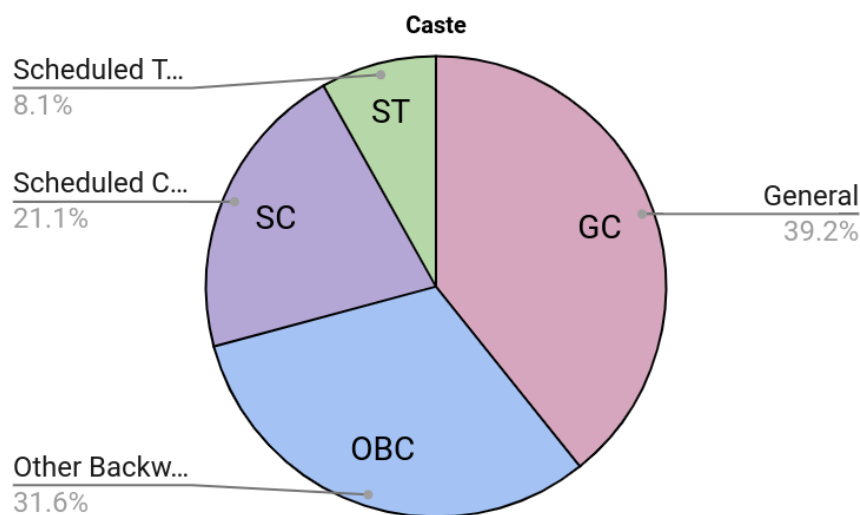


About 60% of women interviewed are currently married. The FGD conducted in Bengaluru revealed that women’s marital status behaves largely as a key mediating variable that determines their choice to engage in gig work over permanent employment options. Women expressed their desire to enter the job market for the first time, impeded by the prioritization of care work responsibilities that came to the fore after marriage or pregnancy. A handful of women who had worked before were either requested to resign from their existing jobs or take on part-time work by their families post marriage, or were simply in a position where working full-time became impossible due to the growing burden of care work.

The potential of working as a gig worker, particularly in the garments and tailoring industry, was advantageous to these women in multiple ways; they believe that they now have the opportunity to maintain flexible working hours while continuing to prioritize care work. Additionally, these women have also gained approval from their respective spouses and families to work in the tailoring industry, as work such as tailoring-based labor is seen as more gender-appropriate.

The choice to enroll in LabourNet program was also driven by the consequences of the Covid-19 pandemic. Almost all women (87%) spoke about their desire to contribute to their household income, with poor economic conditions at a household level exacerbated by the pandemic.

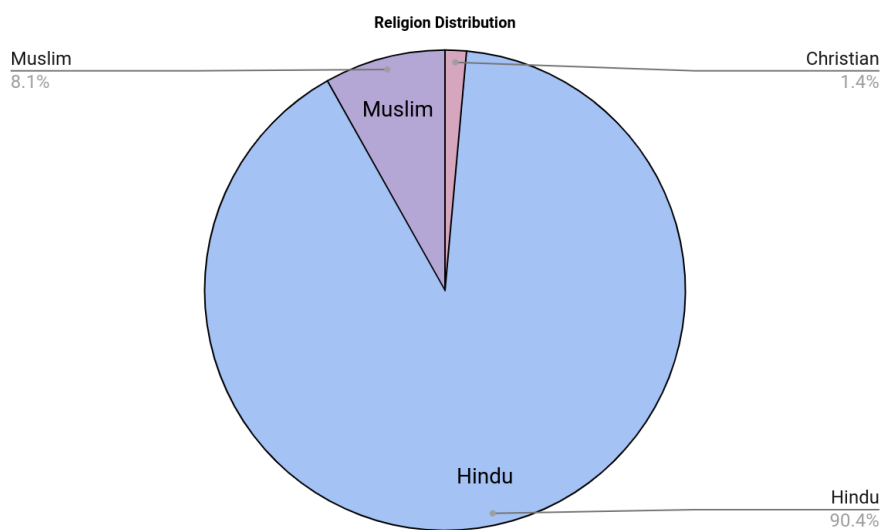
**II. Women workers enrolled in LabourNet’s training program face complex and intersecting forms of caste and religious marginalizations, often aggravating existing gender-based discrimination, and affecting their abilities to be gainfully employed.**



**Figure 3. Castes Respondents Identify with**

A caste composition analysis of the cohort indicates that 60% of the women surveyed belong to a marginalized caste group. The FGDs with some of the women in Bengaluru highlighted the complex challenges these women face while attempting to enter the job market. Some women, as a result of

their caste location, were often subject to violent and hostile environments in their previous workplace; additionally, the kind of work assigned to women – particularly in blue-collar jobs – seemed to be determined by their caste location. “Despite seeking work in several garment factories, I could only find work in a plastics processing unit because of my caste...however, due to health risks after my pregnancy, I couldn’t continue such a job,” an FGD participant revealed. Seeking financial stability through gig work – particularly through LabourNet – “has become an easier avenue to pursue” despite several of the women being aware of some of the significant challenges that come from relying on gig work versus a full-time, salaried position.

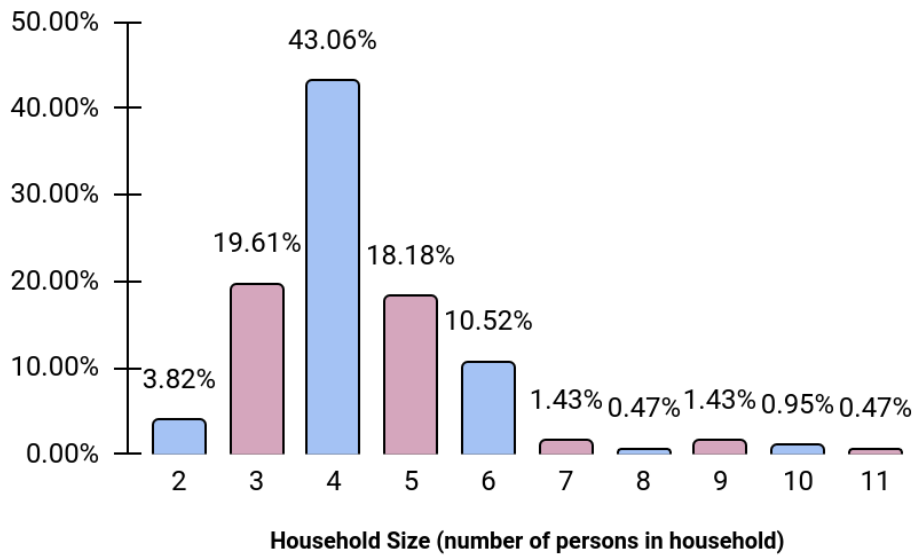


**Figure 4. Religion-wise Distribution of Respondents**

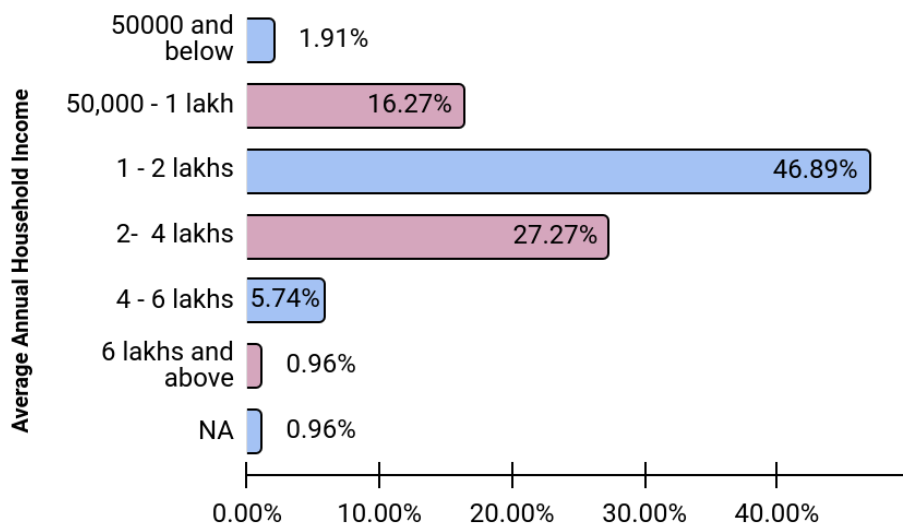
In addition to a cohort that is caste-diverse, the religious distribution also indicates that 10% of the women surveyed are either Muslim or Christian. Several women during the three FGDs reported that they experienced workplace discrimination in their previous jobs – particularly as domestic workers – where they were refused jobs on the basis of their religious identity.

Further inquiry into the manner in which women’s caste and religious locations affect their access to digitality, the gig economy and LabourNet’s own programs and applications are necessary in order to create platform modifications that result in a work platform that is truly gender-responsive. Interventions, both at the level of techno-design as well as improving technological accessibility at the level of users and their realities can effectively address these historical and overlapping drivers of inequity.

**III. Despite being part of households with multiple members and equipped with educational qualifications that allow them to work in the formal sector, women interviewed are likely to come from low-income households with only one male earning member.**

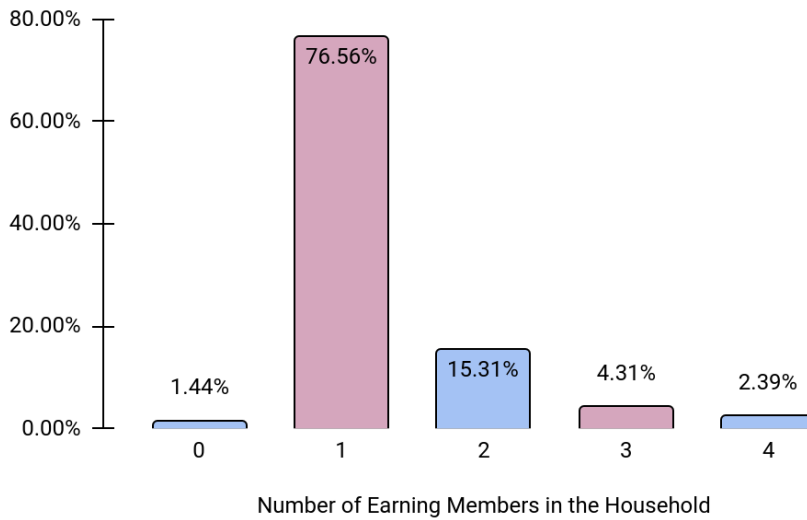


**Figure 5. Household Sizes of Respondents**



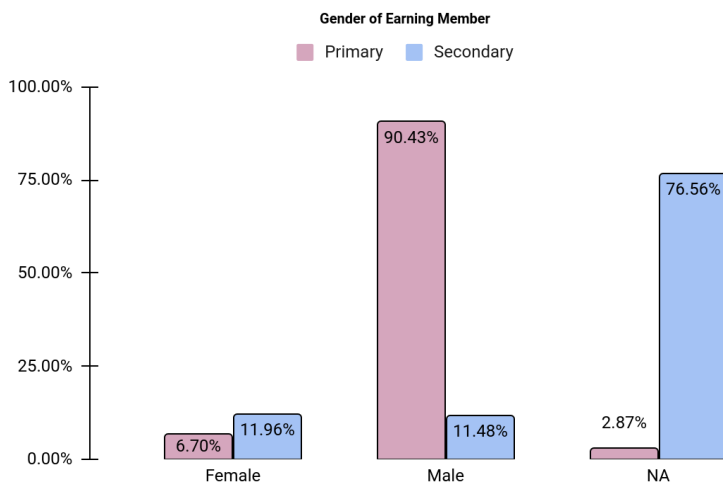
**Figure 6. Average Annual Household Income of Respondents**

Through self-reported measures, it was noted that more than 40% of women interviewed were living in households with four members. About 35% of women were from homes that had more than four household members. However, most women reported their annual household income to be below INR 2 lakhs, with only 25% of women coming from households that earn more than INR 2 lakhs.



**Figure 7. Number of Earning Members in the Households of Respondents**

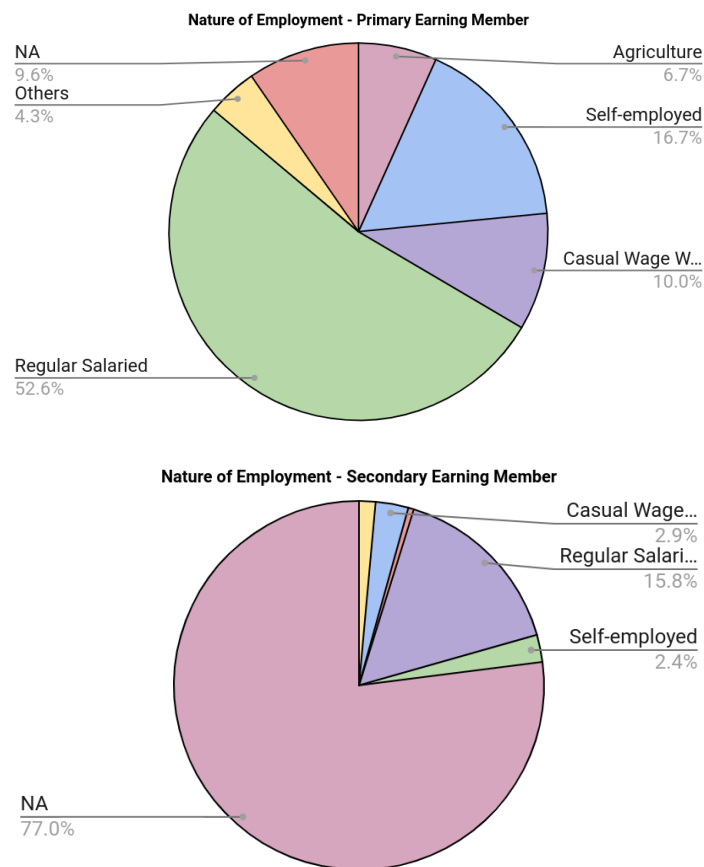
Over 75% of households only had one earning member, and the survey revealed that only 20% of women come from households that have two earning members or more. The FGDs indicated that there has been a recent drop in household incomes and exacerbated experiences of economic adversity, spurred by the effects of the pandemic. Incidentally, more than 50% of women interviewed denoted that someone in their household faced a loss of employment and income during the pandemic; for several women, this translated to a loss of total household income over the period of several months.



**Figure 8. Gender Distribution of Earning Members**

Across most households, the primary earning member has almost always been the male member, only 6% of households have a female primary earning member. Additionally, as we already saw, most households do not seem to have a secondary earning member; however, in households where there are two earning members, women are equally likely to be an earning member, along with other male

members in the house. In a handful of houses (3%) there was no primary earning member, where families were living off their savings or were actively seeking work.



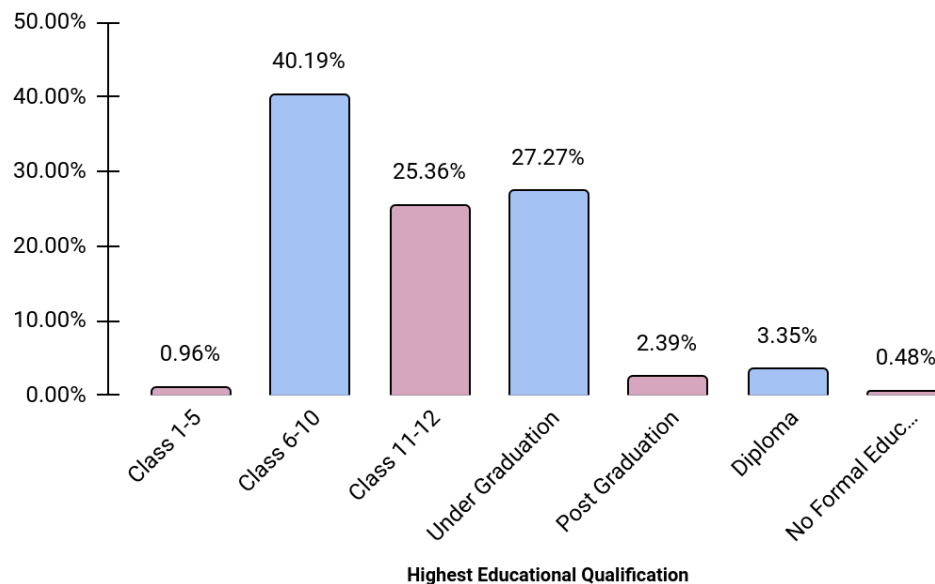
**Figure 9. Nature of Employment in Respondents' Households**

It is important to note that job security across earning members is not the same. About 50% of primary earning members work in a full-time salaried job, and 16% of them are self-employed. However, 10% of primary earning members work as casual wage workers, with irregular and often inadequate sources of income. In households with a second earning member, 15% of women reported that the earning member engaged in a regular salaried job.

FGDs with the trainees in Bengaluru revealed that a handful of women took on part-time jobs, or informal work opportunities as a means to make ends meet during the pandemic. Many women worked in the capacity of domestic workers or as other care work providers; due to the circumstances of the pandemic, many women were expected to contribute to the household income in addition to juggling domestic responsibilities.

## 4.2 Economic realities and aspirations

**I. Most women enrolled in LabourNet’s program are not currently employed and have not been employed in the last six months, despite possessing the qualification for formal employment.**



**Figure 10. Educational Qualifications of Respondents**

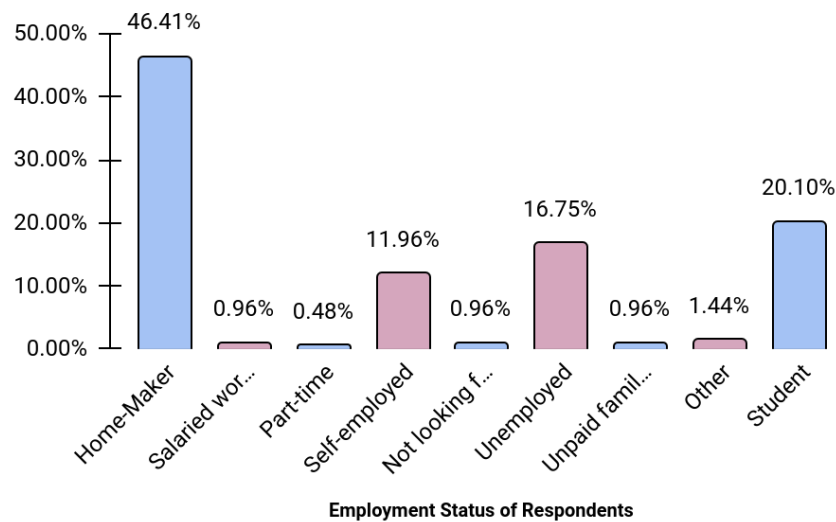
The education profile of the women surveyed indicates that over 50% of women have completed high school, with 30% of them holding an undergraduate degree. Almost all women have completed several years of formal education; despite being well-qualified to enter the job market, most of them have not worked before, or have had to quit employment due to care work responsibilities.

“I used to work as a teacher before, for several years,” a trainee from the garments and tailoring program noted, while asked about her work experience. “I was highly trained with a postgraduate degree. However, after marriage, my husband and my in-laws asked me to quit my job, as it was on me to handle the household. I tried to manage my work and my household responsibilities, but it proved to be difficult, especially after I became pregnant.”

The demographic analysis of the survey cohort reveals complex and overlapping challenges women face while entering the workforce. Barriers to entry into the labor market are not limited to educational qualifications: in fact, most women surveyed have completed significant years in the formal education system, making them capable to perform well in the formal sector. Women, often confined by intersecting gender-caste-religion marginalizations are placed in positions where they have been asked to prioritize care work, with no avenue to enter the labor market prior to marriage. Working in highly feminized sectors of beauty and garments manufacturing – particularly in the format of gig work –

emerges as an alternative option for many women who have previously worked and women who are keen to work, as it allows them to balance the burden of care work, in addition to being perceived as gender-appropriate by their respective families.

Out of the cohort interviewed, 75% of women are not currently employed. Additionally, only 12% of the cohort have been gainfully employed in the last six months, and only 27% of women indicated that they have worked before.



**Figure 11. Employment Status of Respondents**

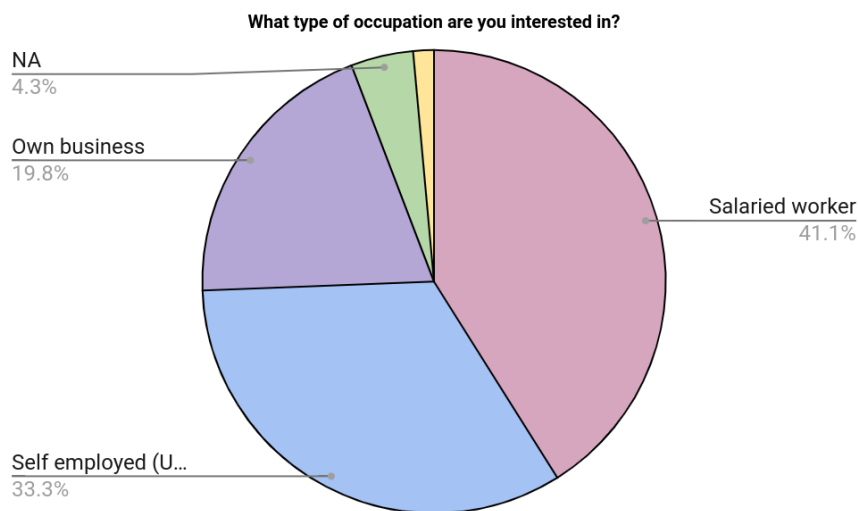
The survey revealed that 45% of the women surveyed were homemakers. Out of the 209 women, 17% of them were actively unemployed, i.e., they were seeking work and were available to work, but could not find viable jobs. About 13% of women were self-employed, with a handful of women noting that they work in unpaid positions in their respective family businesses. Almost 20% of women indicated that they were full-time students; the nature of support these women need may need to be assessed thoroughly, in order to ensure the intervention is beneficial to women from all economic and social positions.

Capturing employment among informal women workers has historically been a challenge in India<sup>10</sup> as conventional, time-based inquiries of work history have failed in capturing the intricacies of women's labor. Beyond the inability to capture the domestic labor, almost always performed by women within capitalism,<sup>11</sup> work that is performed part-time, often unscheduled – particularly due to the prioritization of care work responsibilities – cannot be surveyed using a major time criterion, a popular means of measuring an individual's participation in a country's labor force.

<sup>10</sup> Abraham et al. (2023, February 21). *What Do We Miss on Women's Employment in Survey Data?*. India Forum. <https://www.theindiaforum.in/public-policy/what-do-we-miss-womens-employment-survey-data>

<sup>11</sup> Weiss, H. (2021). Social reproduction. *The Open Encyclopedia of Anthropology*. <http://doi.org/10.29164/21socialrepro>.

**II. Over 40% of the cohort aimed to be employed as full-time, salaried workers, viewing gig work as a stepping stone into the labor market, with 33% indicating that they preferred to be self-employed through gig work platforms. The cohort’s choice to engage with LabourNet’s training program and subsequent entry into the platform economy are mediated by several complex and overlapping social and economic restrictions, with several women choosing to work as gig workers despite seeking the protections of long-term engagements**

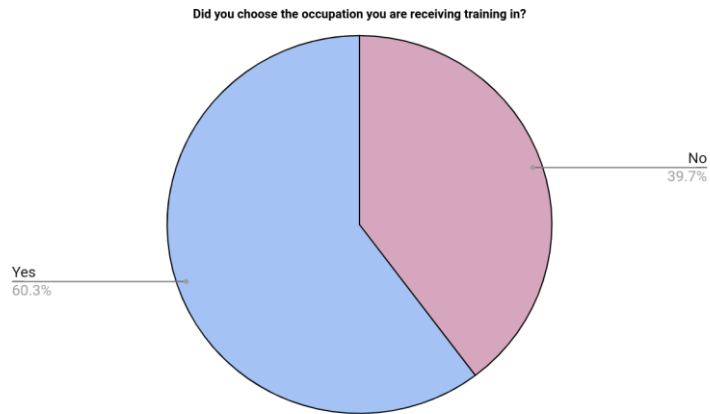


**Figure 12. Occupational Interests of Respondents**

Around 40% out of the 209 women indicated that they have a preference for pursuing full-time employment. During the FGDs, women indicated that they have been limited by various social and economic factors, such as caste, religious and class-based barriers, and gendered impediments that manifest in the form of a lack of freedom to make choices about their professional lives.

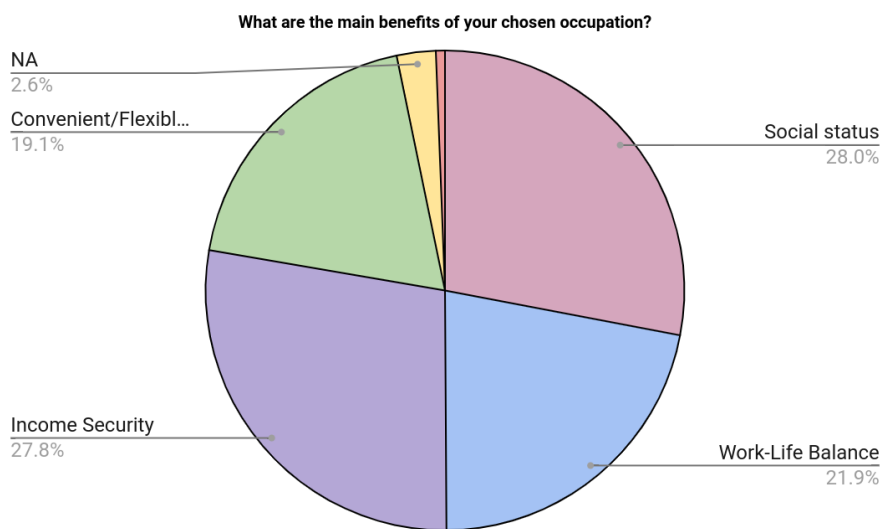
Women aim to use the employment that they might gain after the LabourNet program – even if this includes employment in the gig economy – as a stepping stone to something more aligned with their interests – starting their own business, or as a way to re-enter the job market and diversify into full-time roles, a common theme emerging from both the survey and FGD. There is potential to explore design modifications of the training program, as well as its analogous platform (Shiksha) in order to provide an enabling environment for women to learn professional skills vital for the job market outside of gig work, expanding the program’s ability to equip women to continue working sustainably as workers.





**Figure 13. Occupational preferences of Respondents**

Subsequently, 40% of the 209 women interviewed indicated that they did not choose the occupation they're currently training for and pursuing – gig work in the beauty and garments manufacturing industry, as well as existing sources of informal labor, such as domestic work, part-time piece work, and agricultural work. Testimonies from the FGDs point to the fact that the choice to train and work in the garments manufacturing and beauty industries are often driven by various social factors – particularly restrictions on the ability to work from husbands and other family members – almost always gendered in their impact. Women interviewed suggested that due to the highly feminized nature of the above two industries, they seem to receive approval from their families when seeking avenues of employment, in addition to the perception of gig work as part-time and flexible, allowing women to prioritize care work.



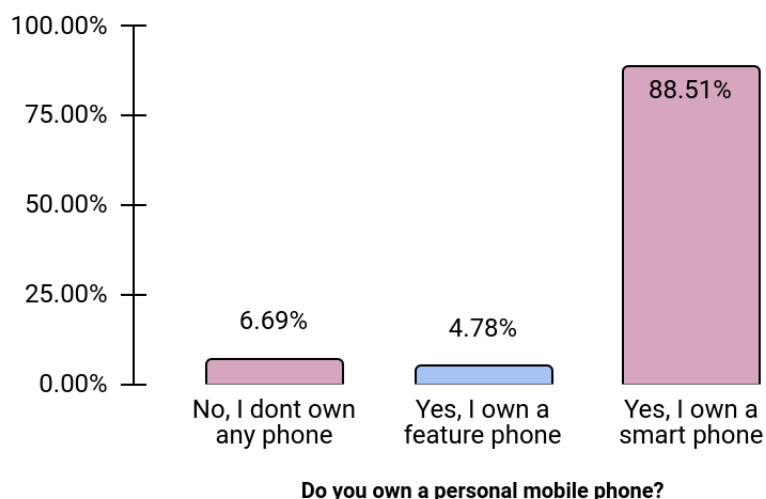
**Figure 14. Occupational Benefits Identified by Respondents**

Elevation of social and economic status and income security emerged as the two main motivators for women to pursue gig work. Additionally, many women also indicated that gig work, particularly with support from LabourNet, offers them the ability to balance domestic work with their occupations – providing greater flexibility and is perceived as an opportunity to maintain work-life balance.

Recording women’s economic aspirations and realities shows that the choice to participate in the gig economy versus the desire to be employed in a full-time salaried job is not necessarily dichotomous. Though almost half the cohort interviewed indicated that their eventual goal is to enter full-time, salaried jobs, many of them are well aware of the precarities and risks of being a gig worker, they engage with LabourNet’s training program and subsequent work opportunities in the beauty and garments industry due to a variety of socio-economic constraints: 1) the continued prioritization of care work responsibilities due to the historically-present dynamics of patriarchy within capitalism, which only allows women to work part-time and at hours outside of a 9-5 and, 2) the need to remain in feminized industries in order to gain approval from their family, often the only avenue through which they can gain work and remain sustainably employed. Within this context, gig work emerges as an ideal starting point, or a stepping stone for those seeking to enter the job market – either with the goal to continue on as gig workers, or to transition into a different work paradigm.

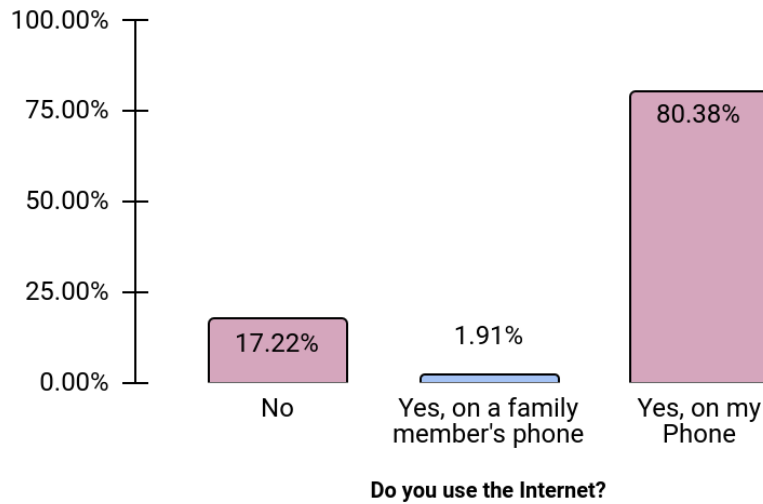
### 4.3 Digital and financial inclusion

**I. Most of the women of the cohort own a personal smartphone and have an active internet connection. Additionally, these women are experienced in using various facets and functionalities of the internet, well-embedded in digitality.**



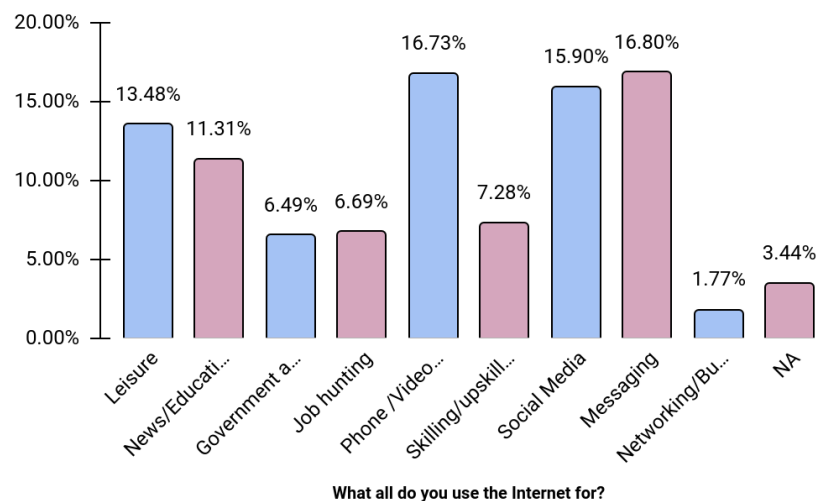
**Figure 15. Percentage of Respondents Owning a Personal Mobile**

Out of the 209 women surveyed, almost 89% of them indicated that they own a smartphone. Additionally, 5% of the remaining cohort has access to a feature phone, with only a handful of women indicating that they do not have a personal communication device.



**Figure 16. Internet Use Among Respondents**

Almost 80% of the women interviewed also indicated that they have access to a stable internet connection on their phones. Some women (2%) revealed that they have limited access to the internet through another smartphone used by a family member; only 17% of the cohort does not access the internet over the phone.



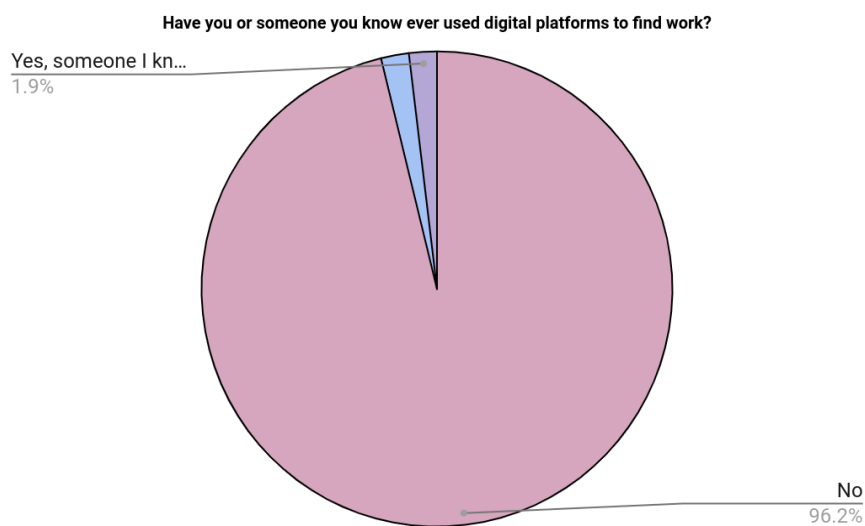
**Figure 17. Internet Services Availed by Respondents**

The FGD with the trainees across the two programs revealed that a majority of women use the internet for course-related communications and self-learning. Several women also reported that they learn about additional tailoring patterns or grooming techniques through YouTube, and have a robust

community over WhatsApp with their fellow trainees. “We do most of the work through WhatsApp,” a participant noted when asked about her internet usage. “We’re all familiar with messaging apps, we also try to find jobs for ourselves, as a form of extra income.”

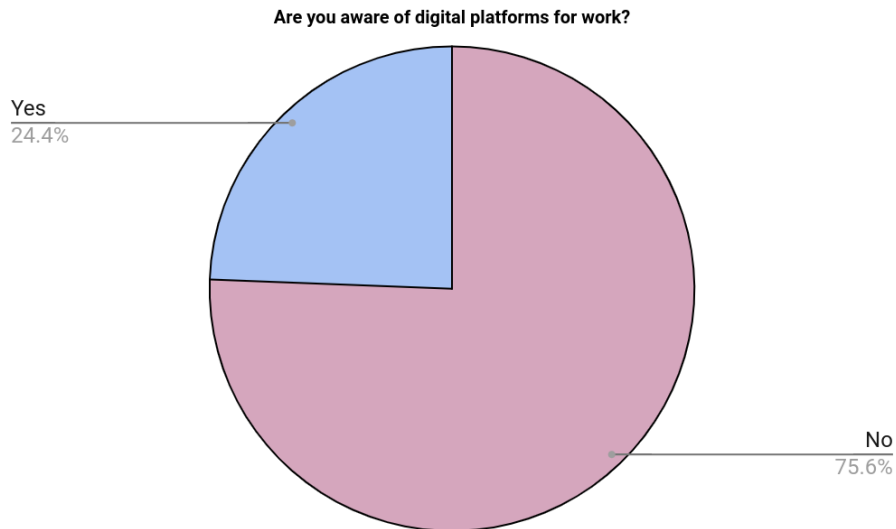
At the time of the baseline survey, trainees were in the process of being enrolled in Shiksha, LabourNet’s training application. Access to the internet, hence, is pivotal to completing their training; further investigation into the kind of internet-support services that LabourNet offers their women trainees is crucial to determine before designing an intervention. Women trainees exhibit comfort and experience with using the internet – tech-based and techno-design interventions can be effectively leveraged to reach a large number of women associated with LabourNet.

**II. Though most women are well-embedded in digitality, they are yet to explore gig work through mainstream platforms, partly due to being unfamiliar with the processes involved in working in the gig economy.**



**Figure 18. Use of Digital Platforms to Find Work**

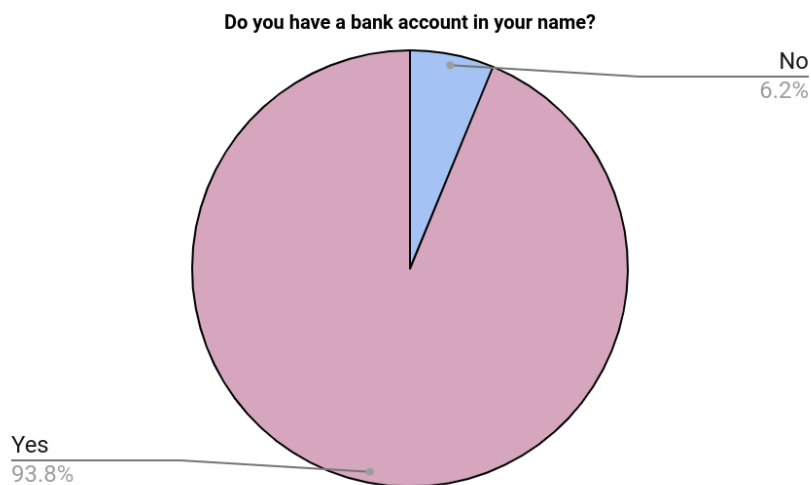
Most women stated that they do not know anyone who uses digital platforms to find work, with no personal exposure to the nature, challenges, and advantages of these applications.



**Figure 19. Awareness Among Respondents of Digital Platforms for Work**

Only 25% of women interviewed were aware of digital work platforms. Owing to the fact that these women are at the early stages of their training program, they were also unaware of how to navigate a digital work platform when asked during their FGDs.

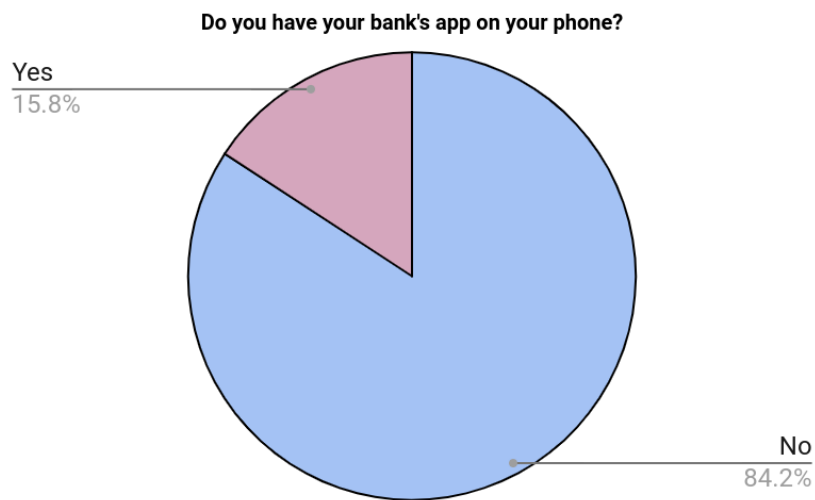
**III. Despite enrollment into formal banking systems, most women do not feel comfortable using internet banking. Transactions through the Unified Payments Interface (UPI) emerged as a more accessible option, being perceived as transparent and appropriate for smaller transactions.**



**Figure 20. Percentage of Respondents Owning Bank Accounts**

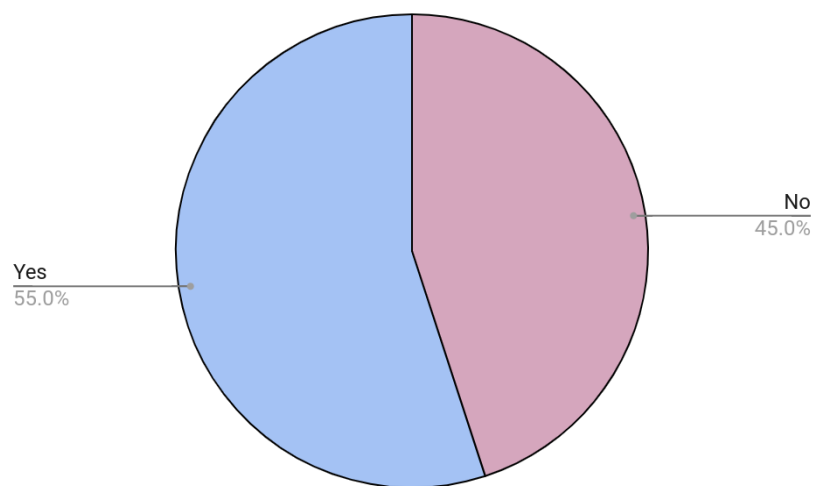
Almost all women surveyed have a personal bank account, with only 13 women indicating that they do not have access to one. However, the survey did not capture patterns of banking usage; further inquiry

will need to establish whether these numbers are a result of LabourNet’s mediation, in addition to assessing whether women have independent access to these accounts.



**Figure 21. Use of Mobile Banking Among Respondents**

It was interesting to note that despite such high enrollment in formal financial services, most women do not use internet banking on their phones. Only 18% of women have a banking app on their phones. The theme of mistrust towards online banking services also emerged during the FGDs: some women spoke about the complex nature of online transactions as an impediment to using the service more often. Additionally, they felt that banking apps were unfriendly for smaller transactions, and lacked the transparency of other means of banking, such as UPI.



**Figure 22. Use of UPI Among Respondents**

About 55% of the women interviewed regularly use UPI for the purchase of goods and services, as well as for the transfer of money between family members. Interviewed trainees revealed that usage of UPI was far more straightforward than other online banking services, with the ability to support transactions of a smaller amount. Additionally, they perceive UPI as a more transparent medium of transaction – there’s immediate confirmation of the transaction, as well as extensive adoption as a payment method across markets, hence seen as more reliable.

‘Trust’, hence, emerges as a pivotal factor in the adoption of digital financial services, particularly among women who are well-versed with the internet. Interventions aimed at bringing more women into the fold of formal and digital banking must be able to demonstrate their trustworthiness at both a design and access level. Additionally, a systemic assessment of the realities of family-mediated access to the internet and financial services is central to devising an effective intervention.

## **5. Summary and Recommendations**

In the first leg of the survey with LabourNet, approximately 209 women trainees part of the Shiksha application were interviewed, seeking to become gig workers in the following industries: 1) Beauty and Grooming services and, 2) Tailoring and Garments services.

The survey aimed to provide a macro-perspective on the demographic and economic realities of the women interviewed, along with capturing high-level data on access to digital and financial services, and measuring digital embeddedness, with the goal to inform future interventions devised as a part of the PAR.

### **5.1 Demographic insights**

- Women workers who are currently receiving training through LabourNet’s Shiksha app are likely to be below the age of 40, and will be entering the job market for the first time.
- Women who have worked before left their previous jobs post marriage, due to care work and domestic responsibilities that they were expected to take on post-marriage and pregnancy.
- Women workers enrolled in LabourNet’s app often face various intersectional forms of marginalization; and gender-based discrimination, coupled with their caste and religious identity has resulted in unique barriers to gainful, free, and fair employment. Further inquiry into the manner in which women’s caste and religious locations affect their access to digitality and experiences as gig workers are necessary to create platform modifications that are truly gender-responsive.

## 5.2 Economic realities and aspirations

- Most women enrolled in LabourNet’s program are not currently employed and have not been employed in the last six months. Women overwhelmingly indicated that they aim to become earning members through this program.
- Many women view their engagement with LabourNet as a means to (re)join the job market, with aspirations to be either employed full-time, or run their own business. Additionally, several women do not wish to work long-term in the gig economy.
- Income security emerged as one of the top motivations for wanting to work. This could also be necessitated by the finding that in approximately 50% of the households, the primary earning member of the household was not in a salaried job. It is therefore important that the platform is able to support the income needs of the workers through an effective work allocation and earnings tracking process.
- Owing to the fact that they’ve only recently begun their training with LabourNet, almost all women are unaware of the gig economy, and the intricacies of platform work, but perceive gig work as more flexible, with the ability to allow them to prioritize domestic work. Though flexibility is seen as an inherent advantage of gig work, an empirical analysis shows that gig work is oftentimes more time-consuming, accompanied by heightened precarity and lack of legal recourse. LabourNet’s platform design and training program can mitigate many of these risks through a process of ethical intermediation, which also takes into account the role of gendered household structures in mediating women’s access to paid work. This could include, but is not limited to, ensuring fair pay rates, minimizing travel time, vetting of clients who post work, and opportunities for resolving grievances.

## 5.3 Digital and financial inclusion

- Most of the women of the cohort own a personal smartphone and have an active internet connection; they use the internet for a variety of services such as personal communication, finding information to supplement their coursework, and seeking employment opportunities.
- Additionally, these women are experienced in using various facets and functionalities of the internet (applications, browsers, email, etc.), well-embedded in digitality.
- Despite high digital embeddedness and enrollment in formal banking systems, most women do not feel comfortable using internet banking.
- Transactions through UPI emerged as a more accessible option, being perceived as transparent and appropriate for smaller transactions. Additionally, as UPI becomes more



embedded and pervasive within financial and monetary realities, women seem to exhibit an openness to adopt these services more permanently.

## **5.4 Recommendation and next steps**

### **R1. Re-calibration of the Shiksha app through a co-design process**

Post-pandemic, the purpose and usage of Shiksha has to be re-visited, with significant design changes to reflect the needs of the women being trained over the app. A co-design process involving the appropriate cohort (garment and beauty workers) will ensure a participatory, worker-centric process of design.

- **Development of a co-design proposal**
  1. A gap analysis of the app's functionalities to be performed using midline results.
  2. Interviews with women workers, center managers, and other coordinators to understand the rationale of the app design and functionality, and to capture past and existing challenges of Shiksha – factors that could not be captured through a quantitative baseline survey.
- **Conducting co-design workshops**
  1. Post approval of the proposal, a series of co-design workshops will be held with women users of the app and the respective design and managerial teams from LabourNet.
  2. Gender-responsive app design: The co-design workshops will aim to capture ways in which Shiksha can be re-designed to account for gender, caste, and class-based mediated usage.
  3. Explore the potential to implement design modifications of the training program, as well as its analogous platform (Shiksha) in order to provide an enabling environment for women to learn professional skills vital for the job market outside of gig work, expanding the program's ability to equip women to continue working sustainably as workers.
  4. Enabling a gender-sensitive training environment: Beyond modifying the application design, the co-design workshops will aim to capture ways in which training spaces and interactions with LabourNet can navigate intersectional marginalizations of gender, caste, and class.
  5. Post co-design workshops, recommendations of application and training modifications will be presented to the LabourNet team.

## **R2. Systematic inquiry on the SAHI marketplace**

The quantitative midline assessment did not adequately capture the experiences of women who have been onboarded onto the SAHI marketplace. A systematic qualitative inquiry with women workers on SAHI and the relevant LabourNet team has been proposed to bridge this gap.

- **Developing research proposal to study the SAHI marketplace**
  1. Interviews with women workers, center managers, and other coordinators to understand the rationale of the app design and functionality, and to capture past and existing challenges of SAHI.
  2. Research proposal to be written by the ITfC team – inputs on research questions, methods and methodology, and development of a calendar of events in collaboration with the LabourNet team.
- **Qualitative inquiry into the SAHI marketplace**
  1. Interviews with women workers, center managers, and other coordinators to understand the rationale of SAHI's design and functionality.
  2. Executing a detailed qualitative inquiry (based on the developed proposal) on the experiences of long-term SAHI users (specifically from the cohort of women garments and beauty workers).
  3. Explore ways in which program design, app onboarding, and app design should be designed for women who may not be able to dedicate several productive hours in a day and are often constrained by gendered expectations from families; in effect, providing women flexibility while also ensuring decent income.
  4. Outputs from the research study may include recommendations for a systematic co-design process in the subsequent quarter, or re-design recommendations.

## **R3. Longitudinal research on women workers' experiences of Shiksha, and their transition to SAHI**

1. Identification of an appropriate cohort of women, at least 25-50 in number, who have recently joined Shiksha.
2. Conducting a time-series analysis that captures the experiences of women across the life-cycle of both applications in order to generate design recommendations that can improve synergies across apps.

3. Development of monitoring and evaluation metrics that can be used to systematically track women's experiences within each application, as well as transitional challenges.

#### **R4. Modifications to midline survey design**

The following survey design modifications have been proposed after the first midline data analysis and discussion of results.

1. **Modifications to sampling frame:** The second midline assessment will capture information from women workers who have been onboarded into SAHI at various stages. Quantitative and demographic information of these women workers will supplement inquiry into the SAHI marketplace.
2. **Modifications to survey tool techniques:** The second baseline must expand on ways to capture the unique nature of women's informal work, borrowing and innovating from upcoming statistical techniques that go beyond household-level self-reportage.
3. **Modifications to survey questions:** Survey questions to be modified to capture more accurate information (such as triangulating income data). Additionally, questions to be modified to capture non-categorical variables in order to expand on the scope of data analysis.
4. **Establishment of survey timelines:** ITfC in collaboration with LabourNet.

