

MIGRANTS IN THE PLATFORM ECONOMY
THE EXPERIENCE OF YOUTH IN BENGALURU, INDIA

Master of Arts in Law and Diplomacy Capstone Project

Submitted by Niharika Betkerur, MALD 2019

29 July 2019

© 2019 Niharika Betkerur

<http://fletcher.tufts.edu>



THE FLETCHER SCHOOL

TUFTS UNIVERSITY

Acknowledgement

I would first like to thank my capstone advisor, Professor Elizabeth Stites of the Fletcher School of Law and Diplomacy at Tufts University, for her continuous support of my research. I thank her for her patience, enthusiasm, encouragement and quite often, steering me in the right direction.

I would also like to thank Anastasia Marshak, Researcher, Feinstein International Center, for sharing her immense knowledge with me and helping me navigate the difficulties of quantitative analyses.

I would also like to thank the funders of this research - Save the Children US, Feinstein International Center, Hitachi Center for Technology and International Affairs – for recognizing the need for this important and timely research and generously financing it. I also appreciate the opportunities I was given to present my research and receive helpful feedback.

I would like to acknowledge researchers at Indian Institute of Human Settlements, professors at Azim Premji University and staff at Cabdost for their insightful conversations and support while conducting the field research. Their ideas were valuable in the early days of shaping my research.

Most importantly, I wish to express profound gratitude to the study participants who took time out of their busy lives to share their hopes, ambitions and frustrations with me. Without their wholehearted and honest participation, the research could not have been conducted successfully.

Finally, I would like to thank my parents and my partner for providing me with unfailing support and cheering me on throughout the process of researching and writing this thesis. This accomplishment would not have been possible without them. Thank you.

Table of Contents

<i>I. Introduction</i>	4
<i>II. Internal Migration in India: A Literature Review</i>	5
<i>III. Platform Economy in India</i>	14
<i>IV. Research Methods</i>	17
<i>V. Description of the study sample</i>	17
<i>VI. Results and Discussion</i>	27
Section I: Change in Financial Status	27
Section II: Change in Social Status	40
Section III: Positive and Negative Aspects of Platform Driving.....	47
Section IV: Goals and Feelings of Success	57
<i>VII. Conclusion</i>	61
<i>Appendix</i>	64
<i>Bibliography</i>	72

I. Introduction

This paper investigates the financial and social impact of rural-urban migration on young migrants engaged in the platform economy in Bengaluru, India. Internal migration in India is largely under-regulated, leading to a lack of workers' rights, social and employment entitlements, ability to organize, protection against abuse from employers, and citizenship rights. However, migration is an important livelihood strategy for rural people. It is driven by the search for basic means of survival due to lack of opportunities in rural areas. It is also driven by aspiration to seek a better life and increase the standard of living either in their home area or destination. The growing platform economy is providing employment opportunities to a large number of migrant youths in urban areas. The platform economy is a type of economy that is distinguished by the prevalence of a digital marketplace where buyers and sellers are matched by intermediaries. For example, customers log on to the Uber app which matches them with available drivers. Workers are paid for each ride completed, as opposed to a regular salary.

While the platform economy is often praised for allowing workers greater flexibility and control over their labor, detractors question the lack of protections and potential for exploitation. This type of work is increasingly found in big cities in India, creating a new type of job in the urban informal sector. This case study is focused on workers in platform economy taxi services such as Uber and Ola. The objective of this research project is to answer the question of whether platform driving helps young migrants secure a better standard of living – socially and economically, compared to their status prior to migration. What are the livelihood strategies employed by them and what is the meaning of success for these migrants? How similar or dissimilar is their experience of work and life in the city compared to other migrants in the traditional urban informal sector?

This paper begins with a literature review of internal migration in India followed by a background to the platform economy and debates arising from its recent growth. After a brief discussion of methods, the paper will present the results and analysis of the mixed-methods field research. Section I deals with change in the financial status of migrants and the chief sources of financial stress. Section II deals with change in the social status of migrants in their home area, within their households back home and within the city. Section III will further investigate work conditions and positive and negative aspects of platform driving followed by Section IV, which deals with feelings

of success or failure experienced by migrants as a result of this work.

II. Internal Migration in India: A Literature Review

Growing regional inequalities in economic opportunities and a shift from agricultural to non-agricultural economy have contributed to the increase in internal migration in India. This is enhanced by improved information flows and declining costs of transport and communications (Srivastava 2012; Khandelwal et al 2011). According to the 2001 census, India had 314 million internal migrants, nearly 30% of the total population. This figure increased to 454 million in 2011, when the latest census was conducted (Census 2011; The Hindu 2016). However, these figures do not include seasonal or circular migrants, which make up for a bulk of labor migration. It is estimated that India has between 100-200 million short-term migrants (Deshingkar and Akter 2009; Nayyar and Kim 2018).

Patterns and trends in internal migration

Migration in India is predominantly short distance with 78 % of migrant households in rural areas and 72 % of the migrant households in urban areas having migrated from within the state (Srivastava 2012; NSSO 64th Round). State borders act as an impediment to migration because of social welfare and reservation policies implemented at the state level that people risk losing if they cross state borders¹. This is especially true for unskilled populations and Scheduled Caste (SC) and Scheduled Tribes (ST) households (Kone et al 2016)². However, over the past three decades, migration has become more long distance with inter-state migration increasing, especially within the rural-urban and urban-urban streams (Census 2001; NSSO). According to the India

¹ Reservation policies in India are policies geared towards increasing the representation of historically disadvantaged social groups called Scheduled Castes and Scheduled Tribes. They are Constitutional provisions, including but not limited to quotas in educational institutions and public offices. Generally, beneficiaries need to be a domicile of a state to avail the quota benefits at the state-level.

² Scheduled Castes and Scheduled Tribes, as explained above, are historically disadvantaged social groups in India which receive special protection from the Constitution of India to put an end to their economic, educational and social discrimination. Together, they make up 25.2% of the total population of India.

Human Development Survey (IHDS)³, a more recent source of data than the Census and NSSO household surveys, the share of interstate migration increased from 40 % in 2004-05 to 45 % in 2011-12, confirming the census data which showed an increase of inter-state migrants (as a share of total migrants) from 11.9 % in 1991 to 13.3 % in 2001.

Along with long distance migration, there has also been a steady rise in urban migration as a percentage of total migration, from 28.7 % in 1981 to 29.5 % in 1991 to 32.8 % in 2001 (Census 2001). The NSS results also show that rural-urban migration increased from 18.8 % of total migrants to 19.5 % of all migrants between 1999–2000 and 2007–2008, respectively. In the same period, urban-urban migration increased from 12.9 % to 13.1 %. This increase was more prominent for male migrants compared to female migrants. Between 1991 and 2001 the urban population grew by 30 %, of which 6.6 % was accounted for by rural-urban and urban-urban migration. In terms of the three largest urban agglomerations, Delhi had the largest proportion of in-migrants to total population with 16.4 %, followed by Greater Mumbai with 15 % and Bengaluru with 13.4 % (Census 2001).

Surveys focused on migration capture different reasons for migration, such as marriage, employment, education. Overall, labor mobility, i.e., mobility of people for employment reasons, has been increasing, with the annual growth rate of labor migrants doubling from 2.4 % in the 1991-2001 period to 4.5 % in the 2001-2011 period (Nayyar and Kim 2018). According to the IHDS, working-age male migrants (15 years or older) constituted 4.6 % of the surveyed population in 2011-12, up from 1.6 % in 2004-05 (Nayyar and Kim 2018). The census captures the reasons for which people migrate. Men mainly migrate for work/employment and women, for marriage. The percentage of migrants moving for economic motives is higher among long-distance migrants, with a majority of male inter-state migrants moving for economic reasons (Srivastava 2005; Srivastava and Bhattacharya 2002; Bhagat 2010). Therefore, excluding marriage-related migration, internal migration in India is more employment-driven, male oriented and long distance. When marriage-related migration is removed, men form 59.1 % of migrants of which 49.55 % migrate to seek employment (Srivastava 2012).

³ The IHDS is a nationally representative survey of 41,554 households conducted in 2004-05. A follow up was conducted in 2011 tracking the same households across both rounds. The second round reached 40,000 households surveyed in the first round.

Rural-urban migration streams are highly segmented according to gender, education levels, economic circumstances and social status. In terms of economic backgrounds, Srivastava (2012) finds that the migration rate was lowest among the bottom Monthly Per Capita Expenditure (MPCE) decile of rural dwellers, with the rate growing with increasing levels of economic strata. For urban males, the migration rate for the bottom decile class was 10 % which reached to 46 % in top decile class. The author also found that the migration rate increased with increasing levels of education for male migrants. For migrant populations overall there is a U-shaped relationship to education levels (Srivastava 2012). However, these patterns must be considered carefully. Official estimates tend to mainly cover permanent migration, which is high among socially and economically better-off groups, and often overlook short-term migration which is undertaken by poorer households (Deshingkar and Akter 2009).

Several micro-studies provide in-depth information on the diverse characteristics of internal migrants in India. Short-term rural migrants are more likely to have a higher labor supply within the sending household, lower education levels of members, and fewer assets like land and livestock (Connell et al. 1976; Rogaly et al. 2001; Haberfield et al 1999). Lower castes are over-represented in labor migration streams in Western India, as found by Breman (1996). In a study conducted in three states, Bihar, Kerala and Uttar Pradesh, it was found that there was an inconsistent relationship between land ownership and migration (Yadava et al 1996). For instance, in Bihar, the landless were more prone to migrate, while in Kerala, the middle peasantry migrated more and, in Uttar Pradesh, the migration rate was high among all landed groups except households with the greatest number of landholdings. In general, higher caste groups migrate to attain a better standard of living whereas lower caste groups migrate for survival (Dubey et al 2004). A similar clustering of migrants at high and low levels of wealth, land ownership and education was found by Connell et al (1976) and Mahapatro (2014), with the latter moving for survival and the former because they can afford to. Parida and Madheswaran (2011) find that the likelihood of migration increases with level of education, with completion of secondary education having a particularly strong effect. Nayyar and Kim (2018) find that age and household income is positively correlated with the decision to migrate. However, the effect of age on the decision to migrate as age increases.

In terms of work migrants are engaged in, the construction sector is the largest employer in urban areas. It is followed by domestic work, the textile industry, brick making, transportation, mines and quarries, and agriculture (Deshingker and Akter 2009; Nayyar and Kim 2018). Studies in Madhya Pradesh and Delhi show that migrants in the urban informal economy are overwhelmingly Scheduled Caste/Tribe and Muslim, due to the general lower levels of assets, skills and education associated with these groups (Mander and Sahgal 2010; Deshingkar et al 2008). Slightly better off classes, like Other Backward Classes, typically engage in small industrial units, security services, plumbing, carpentry, etc. (Deshingkar et al. 2008).

Understanding rural-urban migration in India

Rural-urban migration in India has traditionally been explained by two approaches – the economic approach and the Marxist approach. The economic (or neo-classical) model sees migrants as rational labor maximizing groups who move from low paid agricultural work to higher paid urban industrial work (Harris and Todaro 1970). Migrants rationally compare wage differences between source and destination areas and the probability of employment in the destination area before deciding to migrate. Shifting from the individual to household as a unit of analysis, migration can be understood as a collective decision by the family (Stark 1980). Migrants and their families enter into a contractual agreement where the family expects remittances in return for supporting or financing the migration and migrants send remittances in return for inheritance and increased household status. The economic approach generally focuses on the positive impacts of migration. In contrast, the Marxist model rejects individual agency and focuses on structural factors such as environmental degradation and declining agricultural production as push factors for migration. Both models have been critiqued, as the economic model does not analyze social and political contexts of migration, the Marxist models tend to over-emphasize it (de Haan 1999).

The main critique made by others of both these models is the assumption of a traditionally sedentary population. The models assume that populations used to be immobile but have been uprooted due to industrialization, economic and environmental factors. This critique-scholarship analyses migration as a central element of rural livelihood strategies, which through its focus on social and cultural factors, provides a more complex picture of migration (Mosse et al. 2002; de

Haan 1999). Migration studies in India also moved from a focus on permanent rural-urban migration to examining the circular nature of migration, emphasizing the links maintained by migrants with their homes (de Haan 1999; 2002). Circular migration came to be understood as central to rural development and livelihood improvement in the source area. It is a way of maintaining the family back home, supporting an agrarian lifestyle and keeping a foot in the rural area and, therefore, an opportunity to return (de Haan 2002; Oberai and Singh 1981). Studies show that rural-urban migration is not only a last resort for impoverished peasants, but also a livelihood diversification strategy used by rural households, both rich and poor (Mosse et al. 2002; Haberfeld et al. 1999; Rogaly et al. 2001; Kundu and Sarangi 2007). In his historical study of Saran district in Bihar, de Haan (2002) found that circular migration was not only a strategy of the poorest but also of landowners whose sons wanted to look for jobs elsewhere. However, workers may be caught in a debt-migration trap where income made at the place of migration is used to pay off debts which financed migration in the first place. Such migrants struggle to accrue savings or investments that would help to improve their standard of living in the home area.

Within the village, who migrates and why depends on the needs of the family and opportunities available (Deshingker et al 2008). Families with better livelihood security may opt to send younger male members for work to build assets and support agricultural income. Poorer households, on the other hand, may undertake migration involving the entire household. Rural-urban migration in India has many faces-- from distress and survival migration to voluntary migration to seek new opportunities. This type of migration is highly contextualized and complex, depending on local livelihood strategies, power structures within the village and destination area, and the socio-economic status of migrants.

Impact of Migration on Migrants

Migrant laborers in the informal, unorganized sectors of the urban labor market generally live under harsh conditions with poor access to basic services like water, electricity and healthcare, legal housing, and social protection mechanisms (Mander and Sahgal 2010; Deshingker and Akter 2009). Migrant workers have lower rates of ownership of ration cards and voter cards than non-migrants, affecting their food entitlements and disenfranchising them. Lack of identity documents

also limits their access to formal financial services (Rameez and Varma 2014; Bhagat 2012). They form the 'socially invisible and politically silent' population of a city (Mosse et al. 2002). Indeed, internal migrants, particularly those who migrate to other states, experience lesser citizenship status as result of their identity as migrants rather than because of their impoverishment (Rameez 2016).

The impact of migration is found to be deeply linked to social positions of workers in their home area which in turns determines the type of employment a worker can secure in the destination area. Poorer migrant workers face uncertainties in the urban job market as they have very little knowledge and incur high job search costs (Srivastava 2012). Better off migrants having superior social networks can utilize these connections to reduce the risks and costs faced in destination areas, especially during the job search period (Mosse et al 2002). In cases where migrants travel alone, these social linkages are very important as they can provide initial income, accommodation, information and recommendations to jobs (Gupta and Mitra 2002). However, these informal networks, based on kinship links from the village, also perpetuate caste and gender hierarchies and limit upward mobility, and may exclude unskilled workers from more secure informal or formal industries (Mosse et al 2002).

Migration improves economic well-being and helps migrants to escape poverty. The probability of being poor is lower among migrants compared to the local population in all types of urban centers in India, according to a study conducted by Kundu and Sarangi (2007). Migrants in both rural and urban areas are in higher Monthly Per Capita Expenditure (MPCE) quintiles than non-migrants, with an even sharper concentration of economic migrants in the top quintiles (Srivastava 2012; NSSO 64th Round). However, the opposite is true for short-term migrants, i.e., those who have migrated within the last six months, where most of them fall in the bottom two MPCE quintiles.

The impact of migration varies based on pre-migration characteristics as well as type of employment in the destination location. Characteristics such as coming from an urban area, being more educated and having regular employment in the destination area are associated with less poverty. The ability to secure better work and earn better returns such that household well-being

increases depends on skills and social networks. For these households, the nature of migration can change from 'survival to accumulative' (Deshingkar et al 2008). However, for unskilled and uneducated Scheduled Castes and Scheduled Tribes, positive effects on living standards were fewer.

For casual and unskilled workers, mainly in construction or brick making, work conditions are dismal with exposure to occupational health hazards, poor entitlements from employers, long work hours and lack of facilities at worksites (Mander and Sahgal 2010).⁴ Piece rate payments have replaced daily wage in urban informal sectors which drives workers into self-exploitation in order to achieve a satisfactory wage (Deshinker and Akter 2009). Working long hours and the stress of manual labor shortens the economic lifespan of young migrant workers, who are often forced to return without savings and slide back into poverty (Khandelwal et al 2011). Net earnings of migrants are much less than their actual earnings because of debt repayments and travel and other expenses. The cost of living in cities is high and workers depend on credit for food, which adds to their debt burden. Security is a concern due to illegal dwellings, lack of identity, harassment from urban authorities and police (Mosse 2005). Female migrants are at risk of sexual exploitation and harassment from authorities or contractors. Lack of written contracts means migrants end up working in risky manual labor jobs with low or non-payment of wages, abysmal work conditions, verbal and physical abuse and sexual exploitation. Migrants are often geographically dispersed throughout cities and cannot organize, which weakens their potential bargaining power (Rameez and Varma 2014).

The psychological impact of migration is also varied. Migrant workers face social isolation and are stereotyped as ignorant and uncivilized in places of migration. Migration to urban areas often replicates and amplifies the strict social hierarchies found in the village. Migrants who have land lose their identity as cultivators - which is necessary to maintain social position in the village - in exchange for anonymity and low status in the city. Thus, they risk social exclusion both in the village as well as in the city (Mosse et al. 2002). However, this is not the same for all people. For example, for young male migrants, migration can help reverse age-based hierarchies within the

⁴ The majority of workers surveyed in this study worked beyond the 8 hours/day limit and only 15% were paid overtime.

household. Their ability to secure resources for the family gives them status similar to heads of households. It also gives them greater control over their own earnings which Mosse et al (2002) find can be a strong motivation for migrating. Migrants can also feel a sense of increased self-confidence bolstered by the ability to move around freely in a city, as reported in Mander and Sahgal (2010). Most significantly, for migrants from disadvantaged castes and religious communities, migration can offer liberation from social constraints imposed on them in villages (Deshingkar et al. 2008).

Impact of Migration on source area

Due to variation in socio-economic background of individual migrants, there is little consensus about the relationship between migration and impact on households in the source area (de Haan 1999). Migrants who are better off, more educated and have better access to information get higher returns from migration. Others, who because of their lack of education and low social and economic positions in the village are not likely to benefit as much. Nevertheless, migration is viewed by many poor households as a strategy for improving their well-being. Migration reduces borrowing for consumption, improves debt repayment capacity and gives migrants greater confidence and bargaining power. However, this can happen only through remittances sent by migrants back to the home area, which may not always happen.

Migrant remittances can contribute substantially to household incomes of families in the source area. They raise incomes and standards of living for rural households and reduce inequality in the source area (Oberai and Singh 1981). Along with poverty reduction, remittances can increase marginal spending on investment in human capital (education and health) and household durables (Parida et al 2015). One study showed that migration is the most important source of income for households, with migrant earnings accounting for higher proportion of income among SC/ST and backward class households (Deshingkar et al. 2008). A study in Rajasthan found that 60% of migrant sending households' income was from migrant labor, showing the importance of wages from migrants for disadvantaged households in that area (Haberfeld et al. 1999). However, Connell et al. [1976] suggest that in the villages they surveyed the share of income deriving from remittances was very low.

Remittances are largely used for household consumption expenditure, followed by debt repayment in rural areas and savings/investment. Agricultural households may use remittances for productive investments on the farm (Oberai and Singh 1981). Remittances may allow families in source areas to expand their asset base, acquire additional assets such as land, machinery and livestock, and lead to improvements in their economic status, productivity and bargaining strength (Mander and Sahgal 2010; Srivastava 2005; Rogaly et al., 2001). However, the full impact of remittances can be reduced because of debt repayments and village-to-town remittances, which are sent to support job searches or finance the migration (Lipton 1980 quoted in de Haan 1999). Apart from financial remittances, there are also ‘social remittances’ in the form of skills and knowledge that migrants take back to their homes and which may contribute to social changes (Bhagat 2012).

Therefore, migration often provides additional income to supplement agriculture and allows savings and investments. It allows investment in social networks through good marriages, increases social prestige and creditworthiness. But, for the poorest migrant sending households, migration is also linked to long term indebtedness and no net cash returns, which forces some migrants to return to subsistence livelihoods back home. Long absences can reduce status, erode social capital and exclude migrants from local networks (Mosse 2005). In his study of Bhil adivasis in Western India, Mosse (2005) finds that migration negatively impacts community institutions and intra-household relations, and disrupts agricultural relationships between the tribal groups, but paradoxically provides the only way to sustain agricultural livelihoods through remittances and ‘reproduce valued agrarian lifestyles’.

Migrants have been studied in various formal and informal sectors in the urban labor market in India. The rise of the platform driving economy in Indian cities provides an opportunity to study the condition of migrants within a sector that falls between formal and informal. The platform economy works on the premise of digitally matching demand and supply of taxi services. Taxi drivers invest in cars and attach themselves to the platform, which gives them access to customers and sets prices. The platform economy consists of various other types of services like food delivery, courier services, household repairs, etc., but here we focus on driving platforms. Uber and Ola are the two main platforms or taxi aggregators operating in Indian cities. Media narratives

and the few studies on Uber and Ola workers focus on drivers' rising (or falling) incomes and the informal work conditions under which they operate (Surie 2017). Workers in this sector are termed as 'partners' or independent contractors and are not full-time employees of the companies. In this way, they are similar to other urban informal workers who are self-employed or are own-account workers. They do not receive any employment benefits, social protection contributions for retirement, or guarantee of job security. The formal aspects of this work include regular payments, transparent payment mechanisms, and written contracts signed through the app. Therefore, platform workers fall into categories of both formal and informal workers.

III. Platform Economy in India

The platform economy is defined as a digital marketplace which matches buyers and sellers of goods and services. Intermediaries be they mobile apps or websites, which connect workers to customers are referred to as platforms. Customers search for service providers on the platform and are matched to available workers. These intermediaries are also called transaction platforms or digital matchmakers (Zysman and Kenney 2016; Chandler 2016). Digital technology has created new industries such as platform driving (Uber, Lyft, Ola in India and Estonia-based Taxify), homestays (AirBnB), food delivery (Zomato and Swiggy in India) and courier services (Postmates and Dunzo in India). Due to the rise of the platform economy, the nature of work is shifting from full-time salaried employment to short-term employment with "somewhat formal entities" (Ng'weno and Porteous 2018). Workers take up short-term 'gigs' where they are paid for every task completed. For example, an Uber driver is paid for every ride he/she completes.

The popular narrative surrounding platform economy jobs is that it allows workers to set their own hours and provides flexibility (Ernst and Young 2018; BCG 2018). Workers can choose when or whether they want to work on a platform on any given day. On the other side, there are narratives that focus on the lack of protections and benefits and the disruption of traditional employee-employer relations (White 2015; Hill 2015; The Guardian 2018). The recent debates surround the proper classification of such workers— whether employee or independent contractor or somewhere in between — and on how to protect their rights and ensure benefits such as health insurance and pensions (Weber 2015; Ng'weno and Porteous 2018). Platform workers are not self-employed as

they do not set their own prices, nor can they directly access their customers. Nor are they employees because they are not entitled to regular salary, minimum wage, regular hours, legal protections or employer contributions to social security. Another key concern is how to increase the share of profits for workers in this economy, where currently profits seem to be flowing to the platforms. The platform worker, for example an Uber driver, is one of many providing the same service in a highly competitive market. As more and more drivers join the platforms, they are likely to ‘compete away any profit’, while the platform companies reap rewards (Ng’weno and Porteous 2018). Possible solutions are to tax the platforms, place barriers to entry for drivers, or institute a minimum wage and price regulations (all of which are some of the demands made by drivers in this study). However, none of these solutions has translated into policy yet.

Experts suggest that policymakers should first acknowledge platform workers as a new type of worker. Kreuger and Harris (2015) propose a category called ‘independent worker’ defined as one who works with intermediaries that match workers to customers. These workers partly function as independent businesses but at the same time are under control of the intermediary which sets the price of the service and can prohibit workers from using their platform, making them partly employees. There have been proposals to make them qualify for many benefits and protections that employees receive (Kreuger and Harris 2015; Hill 2015).

Digital platforms have the potential to make the traditional informal sector more efficient and productive by using new technologies (Ng’weno and Porteous 2018). The informal sector has always been driver of economic activity in India, employing 81% of all workers in the country (ILO 2018). Within informal employment, a large majority (70.3%) are own-account workers or self-employed, which would be most similar to platform workers. A small minority are employees (13.7%) and contributing family workers (14.9%). Though it is low in productivity compared to the formal sector and lacks employee protections, the informal sector is crucial as it provides livelihoods to a large number of people. However, most studies of migrants in the informal sector, as shown in the previous section, are in construction, manufacturing or other types of casual labor. Do platform workers have similar experiences of work conditions, risk and vulnerability as other informal workers? One recent study on Uber and Ola drivers in Bengaluru has shown that they earn more compared to other informal workers and have been able to accumulate wealth over time

(Surie and Koduganti 2016). Gig work is seen as aspirational by workers because it provides independence, flexibility and a higher income. However, working conditions of these ‘independent workers’ are a cause for concern.

India has become a major, growing economy for transport-based platform economy companies, becoming Uber’s second largest market after the United States (Rai 2016). Ola, which began operations in 2010 (three years before Uber launched in India) is reportedly valued at \$5.7 billion (TechCrunch 2019) and is present in 125 cities compared to Uber’s 36. Both companies are in a race to capture the biggest piece of the \$10 billion ride-hailing market in India (Bhattacharya 2019). As of 2016, Bengaluru had between 40,000-45,000 drivers between the two platforms (Johari and Sharma 2016). The city serves as a good case study due to the long-term presence of Uber and Ola. It is also a regional hub which attracts a large number of migrant workers from surrounding rural areas and other states (Ahmad, 2018; Rao 2019). However, strikes and protests by drivers’ associations in the city and all over the country should give us pause before hailing platform driving as a success story. Protesting drivers demand higher fares, better incentives and that drivers with low customer ratings be reinstated (Livemint 2018).

Drivers are paid for every ride they complete after deducting the company’s commission which is 20-25% of the total fare. Additionally, they are paid incentives upon meeting weekly or daily targets set by the company. Drivers are essentially at the mercy of platforms as the latter set the fares and incentive schemes and can change them whenever they want, to boost their own profitability. Uber and Ola are engaged in price wars to keep fares low for customers, which come at the expenses of drivers. Uber has a minimum fare of 60 rupees (\$0.87) and Ola has a minimum fare of 100 rupees (\$1.45)⁵ (Sharma 2016). There is some debate on whether platform driving is good work or just another form of precarious informal work. This study hopes to add to this debate, from the perspective of migrant platform workers.

⁵ Prices are for the year 2016 in New Delhi. At that time, Uber charged between INR 6-8 per kilometer and Ola between INR 10-11 per kilometer.

IV. Research Methods

This study was conducted as part of a partnership between Save the Children and Feinstein International Center (FIC), Tufts University. This partnership aimed to study youth, migration and resilience in four different cities in the world. The findings are based on mixed-methods research using surveys and semi-structured interviews with Uber and Ola drivers in Bengaluru, India from July-August 2018. The research proposal was developed in March-May 2018, after a literature review and with input from FIC advisors and relevant staff from Save the Children. The quantitative and qualitative research tools were developed by the researcher with input from advisors from FIC. Institutional Review Board (IRB) approval was sought and received through Tufts University in July 2018, after which field work began. Respondents were sampled based on two inclusion criteria: the respondent

- i) must have migrated to Bengaluru within the last 10 years and
- ii) must be between 18-30 years of age at the time of interview.

A purposeful and convenience sampling was used to sample respondents. They were recruited into the study by approaching them in cabs, parking lots and near the Uber and Ola offices. The final sample size for quantitative surveys was 52 and for qualitative interviews was 36 with an overlap of 9 respondents between the two samples. Due to the difficulty in finding women drivers in Bengaluru, the entire sample consisted of male respondents.

V. Description of the study sample

A majority of the drivers in the sample had migrated from within Karnataka. Only seven out of 52 survey respondents were from outside the state. Out of these seven, five came from the same district, Ananthapura in Andhra Pradesh, a neighboring state (See *Appendix Table 1*). In terms of distance from Bengaluru, 65% were from districts which were more than 100 kms away and the rest from districts that were less than 100 kms away (See *Appendix Figure 1*). The average age of respondents in the survey sample was 25 years. Respondents had lived in the city for an average of 55 months or approximately 5 years (See *Table 1* below). Older and newer migrants were nearly evenly distributed with 51% having come to the city more than five years ago and the rest

less than five years ago (See *Appendix Table 2*). Seventy-seven percent of respondents migrated to city alone and the rest (23%) came with family members (See *Appendix Table 3*).

Variable	No. Of Observations	Mean	95% confidence interval	
Age (in years)	52	25.4	24.6	26.2
Length of stay in city (in months)	52	55.4	45.0	65.7
Months on job	52	30	24.9	35.2
Work hours	52	14.5	13.5	15.6
Loan amount (in INR)	35	503,428	421687.7	585169.4
Loan EMI (in INR)	32	15813	13622.4	18004.4
Remittance amount (in INR)	43	15209	11812.3	18606.3

Table 1: Reference Table for Descriptive Statistics

Socio-Economic Background

Sixty-seven percent of survey respondents came from households whose primary source of income was farming. Eight respondents (16%) said their families back home did not have a source of income and depended on the migrant's income. Nine respondents (17%) said their families were engaged in other occupations such as factory manager, flour mill, manual labor, masonry, politics, shop owner, etc (See *Table 2*). Qualitative interviews showed that most drivers had marginal (< 1 hectare) to small landholdings (1-2 hectares), typical of most rural landholders in India⁶. They grew a variety of crops such as rice, sugarcane, banana, peanuts, sericulture, coconut, and cashews.

⁶ The average size of landholding in India is 1.15 hectares. Marginal and small landholdings make up 85% of the total operational landholdings. Source: Agricultural Census 2011 <http://agcensus.nic.in>

Table 2: Family occupations

	Source of Income for HH back home	Frequency	Percent
Respondents supplemented farm incomes in various ways,	Farming	35	67%
	None	8	16%
	Other	9	17%
	Total	52	100

for example by running small retail shops in the village, raising livestock, running family-owned restaurants, doing carpentry, driving tractors on other farms, distributing milk, etc. Farm incomes covered their day to day living expenses but were becoming increasingly unpredictable.

Depletion of groundwater from tube wells, the largest source of irrigation in India, and volatility in rainfall impacted these respondents. This is consistent with the macro picture of agrarian distress in India and Karnataka more specifically due to low productivity, unstable yields and degradation of land and water resources (Purushothaman and Patil 2015; Chand et al 2015).

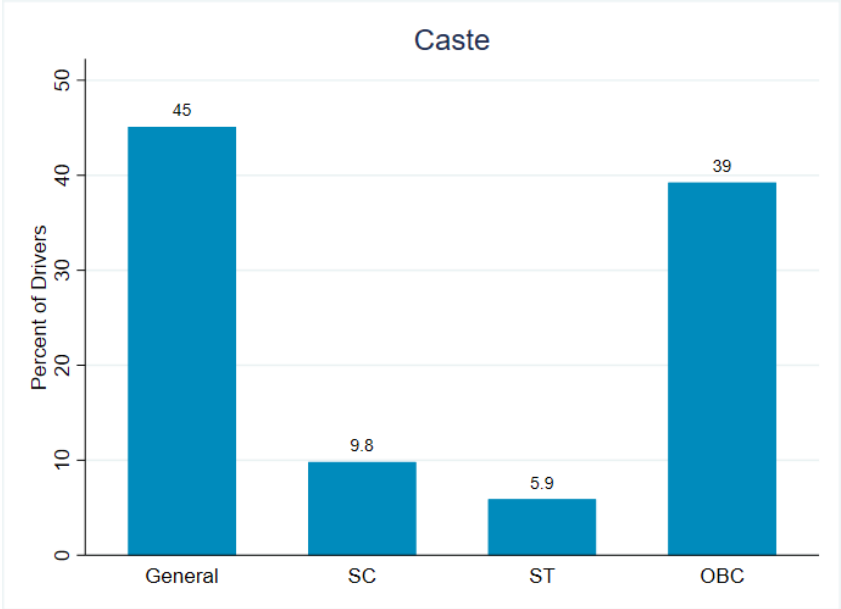
“Over there, if there is rain, there will be crops. Everything depends on the rain. When there are no rains, there is nothing to do there. So, I came here to earn and support my parents”, said one respondent. However, agriculture remained important to respondents even after they came to the city, as it was the major source of income for families back home. A typical farm family in India depends on agriculture for 67% of its income (NSSO 2014). It was also a livelihood option to return to if and when the migrants got tired of driving.

Apart from rural and farming backgrounds, there were a few respondents from professional backgrounds, illustrating the economic range within the sample. Three out of the 36 interview respondents previously held jobs in banking, human resources and engineering. One of them had lost his corporate job in his home town and had moved to Bengaluru looking for work. Another respondent had returned from another country where he was working in a bank because he was dissatisfied with his low salary and wanted to reunite with his wife and child. Both these respondents were without jobs when they migrated to the city and chose to join the platform with the hopes of improving their financial situation. The third of these respondents, a former human

resource (HR) professional, was unique in that he decided to quit his corporate job to do platform driving.

Figure 1: Caste Background

An overwhelming majority of survey respondents belonged to the Hindu community (94%). In this sample, there were only two Muslims and one Christian (Appendix Table 1). There was more diversity in terms of caste. Forty-five percent were from the General



Category and 39% from the Other Backward Classes. Among the latter, the Vokkaliga/Gowda community was overwhelmingly represented. This community is mainly from South Karnataka in the districts surrounding Bengaluru and is a land-owning and farming caste. Thus, the majority of respondents came from historically socially forward and wealthier castes. Only five respondents (10%) were from the Scheduled Castes and three respondents (6%) from Scheduled Tribes.

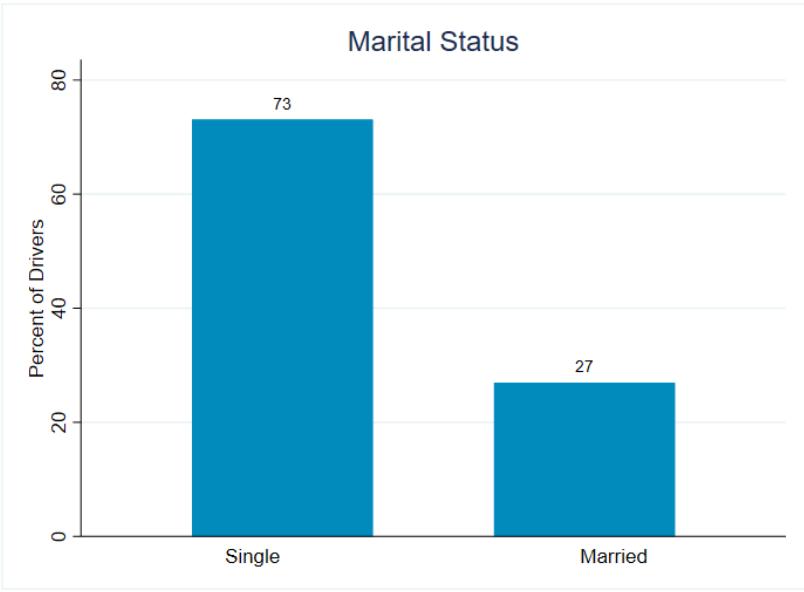


Figure 2: Marital Status

Seventy three percent of survey respondents were single (Figure 2) and 81% had at least one dependent that they were supporting financially (Table 3). Qualitative interviews showed that respondents had various levels of responsibilities towards caring for their families back home,

largely depending on the number of productive members in their household. Some were less burdened because members back home were engaged in agriculture or other productive activities and could sustain themselves. Others had more responsibility if they were the only earning member, if parents were too old, or household incomes in the place of origin were insufficient. Interestingly, all the respondents who had families living with them in the city said they were the only member providing for the family in the city. For example, if a respondent had a wife and children, or had brought his parents to live with him in the city, he was caring for all of them.

Dependents	Frequency	Percent
No dependents	10	19%
At least one dependent	42	81%
Total	52	100%

Table 3: Number of Dependents

Educational Background

In terms of schooling, 44% respondents had completed some secondary school, meaning they had completed Grade 10; 30% had completed secondary school, which meant they had finished Grade 12; and 25% had above secondary education, including some college education, complete college education or vocational training (Figure 3).

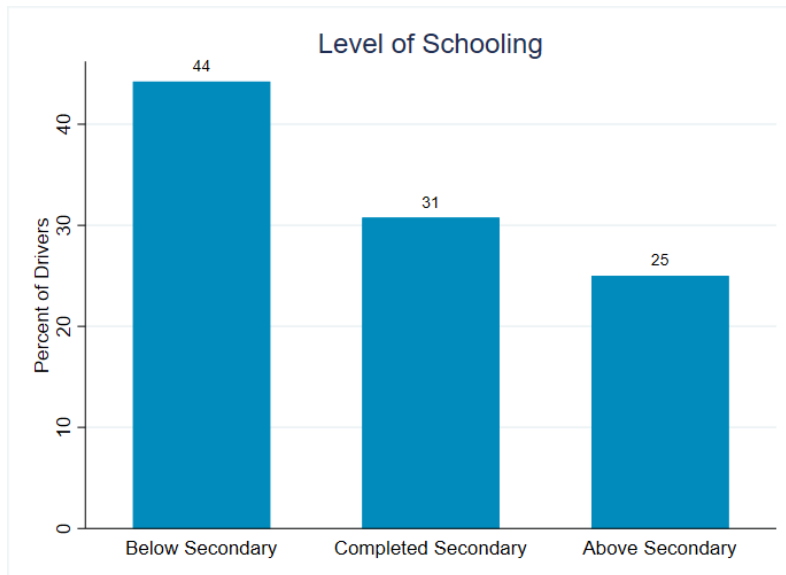


Figure 3: Level of Schooling

In the interviews, respondents gave various reasons for stopping their education. Most often, it was because the family was facing financial problems and could not afford to educate them further. Some respondents also expressed that there was nobody at home to guide them in the right

path and encourage them to continue their education. Others said they were not interested in studies and were more interested in earning money.

Some respondents expressed regret in not studying further because they thought it would have helped them get better jobs. “The situation in the village was bad. Even many educated persons don’t get jobs. So, I didn’t see the point in continuing my education. In addition, we faced financial problems at home and my parents could not afford my education. If everything was okay at home and I had been educated, I would not have taken up this kind of work.”

Occupational Background

The sample consisted of two types of migrants. There were those who had migrated specifically to join the platform. And there were those who had migrated in search of jobs and were already working in the city before switching to platform driving. The latter was the majority in the sample. However, both sets of drivers held a variety of jobs before joining the platform.

Respondents who had come specifically to do platform driving consisted of two business owners whose businesses had failed, a restaurant server and a driver for a private tour company.

Among those who switched from other jobs in the city, a common occupation was driving for private tour companies or goods transportation companies. Other types of jobs included garment factory worker, sales executive, security guard, newspaper delivery boy and cable guy. Of these low skill jobs, being a garment factory worker was the most common due to the fact that Bengaluru is a major manufacturing hub for ready-made garments⁷. A notable feature of garment jobs was that even though salaries were low (a garment worker is typically paid Rs 7,500, or \$108 a month), workers had government-mandated retirement savings which they used for the purchase of the car. Some respondents with vocational training worked in skilled jobs like data entry executive, electrician, factory supervisor and civil surveyor. A common occupational trajectory for respondents in both skilled and unskilled jobs would be to start with these jobs, then move into the driving line with travel companies and then enter platform driving.

A small minority of respondents were self-employed before entering the platform. One respondent ran a grocery store and transported goods to the village market. Another respondent had his own business running a distance education center in his hometown⁸. As mentioned in an earlier section, three respondents came from professional backgrounds.

Deciding to Migrate

A majority of respondents decided on their own to migrate. Out of 36 interviewees, only three (8%) said they migrated because their family members (elder brother or father) told them to. Of the respondents who made the decision themselves, some were influenced by the presence of friends or family already living in the city. Others were influenced by the migration of other people from their home town to the city, where there was a history of out migration from these places. One respondent explained, “Around us, Bengaluru is the most famous place. At that time, around 20-30 people came from my town to the city. That’s why I also came,” said one

⁷ Bengaluru’s garment industry employs more than five lakh workers in 1200 factories with a monthly pay of Rs 7,474 a month. (Mohan 2017)

⁸ Open and Distance Learning is a system wherein teachers and learners need not necessarily be present either at same place or same time. It is flexible in regard to modalities and timing of teaching and learning which can be done virtually or through materials sent by post. Source: www.mhrd.gov.in

respondent. For some, the appeal of an urban lifestyle and experience, heretofore conveyed to them by people who had migrated before them, was a major draw. They wanted to experience for themselves things they had only heard about.

In some cases, the decision to move to the city was taken against the family's wishes. "My uncle told me not to go anywhere and stay in the village to tend to the cattle. I rebelled against him," said one driver whose family did not support his decision to do this job and were unwilling to help him finance the car. However, he still maintained good relations with his family back home and even supported them financially. To do this, he ended up buying a car at the young age of 20 years. This is an example of young men, driven by the desire to earn more money in the city and experience city life, making their own decisions and taking on huge financial responsibilities.

In sharp contrast, one respondent's family fully supported his decision to migrate so he would get away from bad influences at home. He explained, "My parents were keen that I leave because I was not doing much there expect hanging around with other boys. They thought I would go down a wrong path if I stayed. So, the minute I said I want to go, they agreed." After moving to the city, he said he had stayed away from negative influences and concentrated on his work. Therefore, apart from economic reasons, there are also important social reasons for why families might encourage young members to migrate out.

Reasons for migration

The foremost reason respondents gave for deciding to migrate was the opportunity to make money through better paying jobs in the city. They wanted to accumulate wealth, which they felt was not possible with an agricultural income, as there were no savings. One explained:

It's tough in the village to earn money. Here you can at least save Rs 10,000 per month. This is not possible in the village. You can earn enough to eat but that's it. Eat, sleep and live an easy life. There's no scope for advancement.

Some talked about wanting to solve their families' financial problems and support them through repaying loans, building a new house and contributing to farm investments. Some wanted to support their families by providing more and better opportunities for the next generation. For example, one driver had migrated to offer a better education for his son. He said, "I didn't come here for money as such. I wanted to get my son a good education. I was not able to study. There was no scarcity of money back home. We only came for my son's education."

For others, there was not enough work back home in rural areas. They felt underemployed on the land as farming was a seasonal occupation. These young men did not like being idle and were anxious to do more with their lives. This feeling made them want to pursue more profitable economic activities in the city. Therefore, migration was not just about financial advancement but about being industrious. These young men were looking for experiences that would match their ambition and their idea of an active life. They wanted to escape the stagnation of rural life. One respondent said:

I could only farm when it rained. There was nothing to do during other times. There was work for only 3 months. Then no work in summer or winter. Working for 3 or 4 months a year is not enough. That's why I left and came to Bengaluru.

Another respondent felt he did not have much to do at home because his brother and father took care of their grocery store. He explained, "My brother and father are there to look after things. If everyone stays at home, it won't be good. I am married. I should also do something. I can't just sit there". Therefore, through migration, these men hoped to fulfil the need to be busy and feel more productive.

Bengaluru was the chosen destination because it was seen as the land of opportunity where a variety of jobs were available. One respondent described it as an ocean, where there was something for everyone. "In Bengaluru you'll get some work even if it is in a factory. You can do something or the other here, you can definitely get a job", he said. Migrants who came from elsewhere within the state felt that there was simply no other place to go. Bengaluru was the most obvious choice for them as it was the place to go to if you wanted to make money. For

some, it was the culture of Bengaluru. For example, the ex-HR professional said he wanted to live in a place where people had ‘class’. One respondent chose the city because it is far from his home. If he had migrated to some place closer to his home town, he would have felt like going back frequently and could not have focused on making money, his primary goal.

Joining Platform Driving

How did migrants hear about and join platform driving? This section discusses the experience of migrants who were already working in the city before switching to platforms. Most of them heard about the job from friends or relatives who were already driving with the platform. Information about huge incentives and potential to astronomically increase income spread through word of mouth. For example, one driver recalled, “My friend introduced me. He said you get good incentives. You can save 30,000 per month. Why do you struggle here with a low salary? You can try this out.” Friends even helped them through the process of applying to be driver partners including accompanying them to Uber and Ola offices and showing them how the app works. Thus, there was knowledge sharing between old drivers and new. TV and poster advertisements also helped get the word out. Respondents said platform company representatives spoke to them directly in order to get them to switch to Uber and Ola from private tour companies. The experience from previous driving jobs gave some the confidence to try out the platforms. Most of them had an informal training period under their friends to get familiar with the business, understand the routes and how the app works. One driver explained, “I met a friend who asked me to work for him as a driver. That’s how I came to know the business. After I gained some knowledge, I bought my own car. I worked under that friend for one year.”

Thus, for most drivers, the first experience of this work was as a hired driver for someone else with a car which was an opportunity to learn about the work and business model without making an investment. Drivers bought their own car after working this way for some time. This showed that joining platform driving was a calculated decision with the expectation of reaping high rewards.

Another way for some respondents to join the platform was to speak with drivers whom they met as customers on the app. For example, the respondent who lost his corporate job said he spent months looking for a job in Bengaluru before he started speaking to Uber drivers about their work. “I started speaking to Uber drivers to find out how much they were earning. Drivers were earning at least 1 lakh rupees (\$1458) [per month] and saving 80,000 (\$1166) after diesel expenses. So, I thought okay good, at least we can survive, and we’ll be able to save some money.” Similarly, the other two respondents from professional backgrounds said they took cabs, spoke to the driver and learnt about the work.

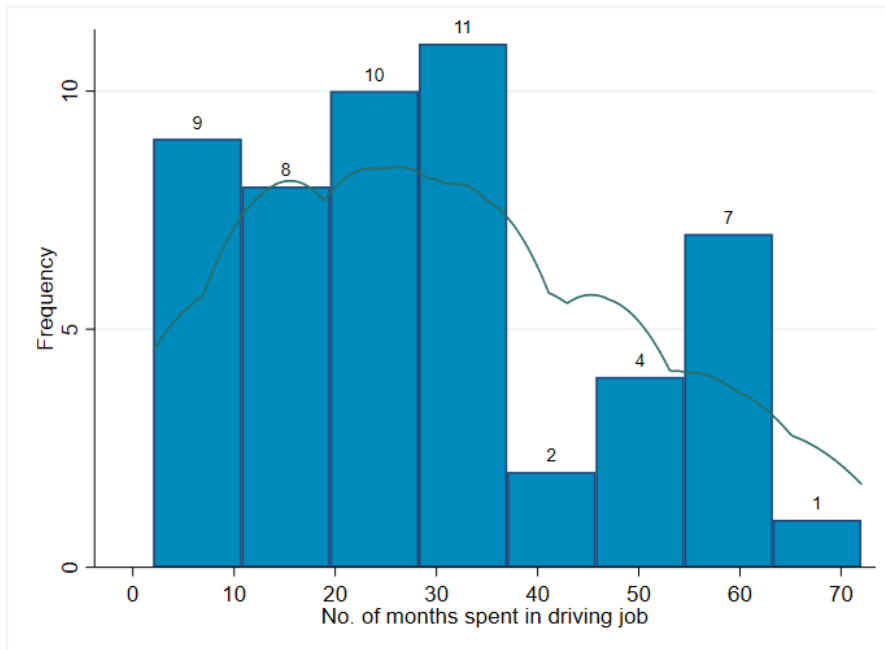


Figure 4: No. of Months on the job

A majority of respondents had migrated for work and were ready to take up whatever work was available. “I was ready to do any job, whatever job comes my way, I will do it. That was my target. Because I came to make

money, right?” said one respondent who then found out about this work through a friend and started by driving for someone else. Hence, this work was attractive to many types of people – those who were stuck in low-paying jobs, unemployed people looking for new jobs, and new and old migrants. On average, drivers in this sample had spent 30 months in the platform driving job with a majority having spent less than 40 months or approximately three years (See Figure 4).

VI. Results and Discussion

Section I: Change in Financial Status

The financial growth story for migrants in platform driving can be told in three parts: higher incomes, financial decision-making and remittances. However, migrants also faced significant

financial stress as well because of debt, high cost of living and a recent but drastic fall in incomes.

Higher incomes

Forty percent of survey respondents reported earning more than 40,000 rupees (\$583) a month (See Table 4). On average, drivers felt that this work made them financially better off compared to what they were earning, both before coming to the city as well as in previously held jobs in the city. They were able to meet their ‘commitments’ in terms of loans, savings in chit funds⁹, household expenses in the city and back home. They were confident that the job would provide a good income if they were ready to put in the hard work. This highlighted one of the key features of ‘gig’ work where workers are compensated on piecework basis, with payment made according to number of pieces a worker completes rather than time spent on the job. For a driver, his income depended on the number of trips he completed in a day. For a higher income, a driver would simply have to drive more. “If you neglect the work, you will fall behind. Especially in this line of work. If you put in hard work, you will move ahead. You won’t fall behind”, said one driver who had grown his business by buying two more cars and hiring his brother and cousin to drive them.

Monthly income	Frequency	Percent
<20,000 INR	8	16%
20-30,000 INR	10	19%
30-40,000 INR	13	25%
>40,000 INR	21	40%
Total	52	100%

Table 4: Monthly Income

Some drivers were able to invest in assets back home, like buying land or

building a house, and saving money in savings groups. Migrants with large families felt that they were able to ease the burden on their families and uplift them financially by migrating and doing this work. For example, one of them said, “We are six people in the family. My younger sister

⁹ Chit funds are a form of rotating savings and credit association where a group of people contribute to a common pot each month. Members then take turns receiving the entire pot, either through auction or picking a winner through a lottery. The system acts as both a borrowing and savings scheme.

and brother are studying. First only my father was earning, so it was a little difficult. Now that I have started earning things are a little better.”

Drivers used incomes to diversify their livelihoods as well. Some drivers grew their business by buying another car and hiring drivers or employing male relatives from their hometown. One driver was able to buy a goods vehicle and hire someone from his village to drive the vehicle in the city. Such cases of diversification were rare, however, and were only possible if drivers did not shoulder too many family responsibilities, freeing up their incomes to invest in other ventures. Diversifying was also the smart thing to do, according to one driver. He had started a handicrafts business as a backup so that he has a steady source of income in case the driving business went down.

Financial Decision Making

Nine interviewees (25% of qualitative sample) said their decision-making powers in the household had not changed since migration. Financial decisions were still made by their parents, usually the father, or by their elder brother. This is in line with the tradition in Indian households of elder males having the most control over household's finances.

Twenty-two respondents said they make more financial decisions now than they did before migration. Decision making increased because of increased earning capacity as well as shifts in household demographics. For example, if respondents were next in the family hierarchy with fathers having passed away or aging/ailing, they found themselves with more responsibilities. Some respondents felt that their opinion matters more whereas before migration, all decisions were made by the male head of household. For example, one driver said of his new position in the house, “When I was home, my parents used to decide everything, what is good and what is bad. After coming here, whenever there is a function at home, they ask me for my opinion.”

Financial decisions in the city were made by the migrants themselves since everything they earn in the city is their ‘own’. Their family did not interfere in their financial affairs. They did not have to justify their spending to their family back home. The migrants were more involved in

matters of money, when it came to their personal expenses. “Before I didn’t bother much. I came here with the target of making money, to earn. So, I’m more involved now,” said one driver. Having to pay for all their expenses in the city like car loans, rent and food made them more responsible. Those drivers who had their own families, wife and children, in the city made decisions for their households as they were primary breadwinners.

Remittances

Eighty-three percent of survey respondents said they send remittances back home (See Appendix Table 10). The average remittance sent per month was 15,409 rupees (\$224) (See Table 1). However, a majority of drivers sent (34 out of 43) sent remittances less than 20,000 rupees (See Appendix Figure 2). Remittances sent from drivers to households back home were primarily used for food consumption, farming (equipment, inputs and livestock), and repaying family loans. Other uses included medical care, clothing and saving money in chit funds.

OLS Regression: Remittance Amount (n=43)				
Monthly Income Categories (reference <20,000 INR)	Coefficients	P value	95% Confidence Interval	
20-30,000 INR	4142.9	0.448	-6780.3	15065.9
30-40,000 INR	8610.4	0.086	-1269.9	18490.7
>40,000 INR	13761.9	0.004	4659.3	22864.5
Constant	6571.4	0.093	-1152.4	14295.2

Table 5: Relationship between monthly income and remittance amounts

Migrants either decided to send money themselves or were asked to send money by their families back home. In the survey, 21 out of the 43 respondents who sent remittances said they make remittance decisions themselves. Eighteen respondents said they let their parents decide (See Appendix Table 11). Once remittances were sent, there was variation in the extent to which migrants were involved in how they were used. In families where they were the primary breadwinner, migrants made the decisions. In others, families consulted with them and made decisions collectively, or the decision was entirely made by the family back home, generally the father. As monthly income increased, the amount of remittances also significantly increased (see

Table 5). This relationship was significant at 30-40,000 rupees income category (p-value=0.08) and at the above 40,000 rupees income category (p-value<0.01). Interestingly, there is a significant and negative relationship between remittance amount and months spent on the job. With a one month increase in time spent on the job, the remittance amount decreased by 217 INR, significant at p value=0.01 (See Table 6).

Regression: Remittance Amount (n=43)				
Independent Variable	Coefficient	P value	95% Confidence Interval	
Months spent on job	-217.3	0.01	-386.0	-48.6
Constant	22097.9	0.00	15871.7	28324.2

Table 6: Relationship between months on the job and remittance amounts

However, there was no significant relationship between the monthly income levels and the likelihood of making remittance decisions on their own. This negates the initial hypothesis that as financial status in city grows, power to make financial decisions in the household back home increases. However, the relationship between monthly income and decision making is positive (though insignificant) and could merit further investigation with a larger sample size (See Appendix Table 12).

However, there was no significant relationship between the monthly income levels and the likelihood of making

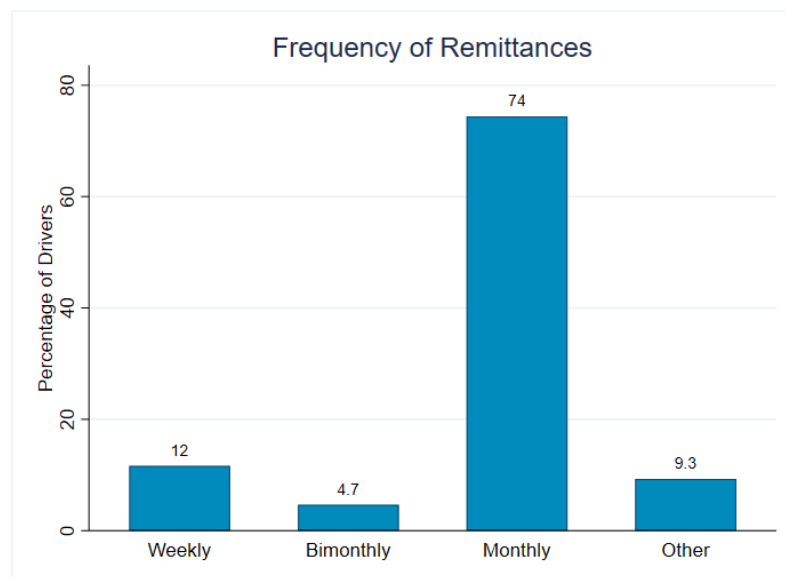


Figure 5: Frequency of Remittances

The mode and frequency of remitting money also varied. Some drivers sent money regularly, whether weekly, biweekly or monthly. Seventy-four percent of survey respondents said they send money home on a monthly basis, while 12% sent it weekly (See Figure

5). Others (9.3%) sent remittances as and when needed by the family back home. One driver explained, “I send money back home depending on how much they need. There is no fixed

amount. Whatever is needed to solve the problem back home, I send that much. I send it monthly or I go back myself with the money,”

Families back home would call and ask for money to be sent back. Drivers used bank accounts to send the money or, if they lived close by, physically take back money. The latter was easy as they had their own cars to use as transport and were able to visit their families often. The job gave them flexibility to go home whenever they need to as they did not need official leave from work.

Sources of Financial Stress

Even though migrants were enjoying a higher income than before, they had to face financial burdens, related to high debt, urban living expenses and lower incomes than what they had expected.

Debt

Another feature of the gig economy is that workers have to invest in their own capital, which is a car in this case. There were multiple ways of securing a car. Some drivers leased the car directly from the company; others drove as a hired driver for a car owner and received a monthly salary in return. However, the majority of drivers owned their car, which could be either a used or new car. Thirty eight out of 52 (73%) survey respondents had bought their own car while the rest had either leased or were hired as drivers (See Appendix Table 9). Those who had bought a car had on average taken out loans of 5,03,428 rupees (\$7341) (See *Table 1*). Loan amounts varied between 50,000 rupees to 900,000 rupees (\$729-\$13,124), depending on whether drivers were buying new or used cars. (See *Figure 6 below*). From the quantitative analysis, we did not see any significant relationships between loan amounts and work hours, monthly income or remittance amounts (See Appendix Table 13).

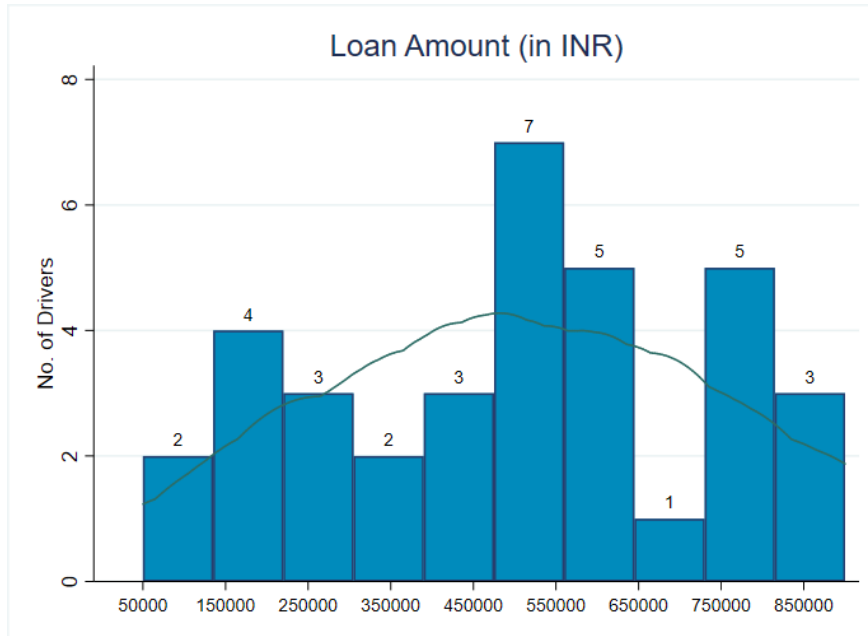


Figure 6: Loan Amounts

Loans for new cars were financed through combination of different sources. Eighteen out of the 33 respondents reported taking out loans from formal financial services companies such as Mahindra, Muthoot Finance, Sriram Finance, Tata and Toyota. Ten

respondents said they took loans from a bank. These loans typically had a down payment of 200,000 rupees (\$2916). Eight respondents reported borrowing from family and five from friends. For example, one driver received support from his father who was a government employee, and another used his family's income from farming.

Two respondents reported borrowing from private money lenders and one from a savings group. Those drivers who previously held salaried jobs, such as in a garment factory, used their retirement savings to pay the down payment. One driver had pawned his wife's jewelry to buy his car. Some drivers sold off their old cars to partly finance the purchase of new cars.

Formal loans were preferred to private loans. As one driver explained:

Private loans are not ideal because interest rates are high. In banks, interest is low and they calculate the interest accurately. It's reliable. We get all the details. In private, if you don't pay for one month, you don't know how much they will add to the loan amount. We don't get details.

However, a driver's migrant status can be an impediment to receiving a formal loan since banks require proof of a local address. This led one driver to borrow money from a private

moneylender. He said, “I tried to get it through a showroom, but my application was rejected. They needed a local address to give a loan, but I didn’t have one. They didn’t accept my home town address.”

Owning a car was preferred to leasing from the platform. In order to lease a car, the driver has to pay a one-time fee of 35,000-40,000 rupees (\$510-\$583) and then pay the company a fixed daily rent of around 1000 rupees (\$14) per day. The daily rent had to be paid even if the driver was not driving on a particular day, which meant paying out of pocket if he wanted to take a day off. A lower monthly EMI was preferable. But that was not an option for everybody. Drivers had to have some financial support or savings to afford the down payment. As one lease driver said:

If I was earning more, I could have afforded to buy [a car]. But my income is barely keeping me afloat. And for a loan you require to keep something as surety. I don’t have my own house or any assets to keep as collateral. And I can’t afford the 2 lakhs down payment for the loan. If I had saved some money, it would have been possible.

Car loans use up a significant share of the monthly income. Drivers have to pay EMIs to the finance companies or banks. Drivers in the survey were paying an average EMI of 15,813 rupees (\$230) (See *Table 1*). Paying the EMIs is a major priority for drivers since they cannot afford to miss the installments. If for some reason a driver misses paying the installments, his car (and only source of income) can be seized by the finance company. The driver will then have to take another loan to get the car back, adding to his debt burden. Said one driver:

I was not able to pay my EMI for 3 months and my car got seized for 2 months. I had to pay EMI of 5 months together to get my car back. I borrowed money for that...I have yet to pay back that loan. I’m paying 10,000 per month to [the lender] also along with the EMI.

To make the monthly payments, it is important that the business runs smoothly and drivers are able to earn the amount required to pay EMIs. However, this may not happen in the platform economy as there are no fixed salaries.

Drivers often had more than one loan. Other loans included education loans, wedding loans, home loans, gold loans, mobile phone loans, agricultural loans taken to improve the land, dig wells, business loans and other vehicle loans. Some drivers were repaying money borrowed from family members. When talking about loans, drivers also mentioned their contribution to savings groups, or chit funds, as a ‘commitment’.

High cost of living

There was a big change in expenses after coming to the city and after starting this work. Although incomes had increased, work related expenses in terms of diesel, car maintenance, loans and insurance had also increased. In villages, before migration, drivers had practically no expenses since they lived and ate at home. Compared to previous jobs in the city where they did not have to make any investments, this work demanded up-front investment as well as re-investment of profits.

Respondents also faced high costs of living in an urban area. They spent most of the day on the road, eating at roadside stalls which added to their daily expenses. Rent, food and EMI were the major expenses. Car repairs were another major expense. Repairs required the car to be left idle at the mechanic which led to a loss in income. One driver spoke about missing his EMI payment as a result and having to pay double EMI the next month to prevent his car from being seized by the loan company. One driver gave a detailed breakdown of his expenses, which serves as an illustrative example for drivers with loans. He said:

I have to pay EMI of 14,500, plus a 2-lakh loan from someone back home. For that the loan repayment is Rs 6000 per month. Then vehicle maintenance is 8000 every month. So, there are absolutely no savings. I do Rs 60,000 business monthly. Out of that, these people [the platform] eat up 25% commission. Then I’m left with some 40,000. Within that, all the expenses above plus house rent which is some Rs 4000. After all these deductions, what’s left is zero.

He went on to say that life was more 'peaceful' before this job. He used to work for a company for a salary of 12,000 rupees per month (\$174)

Another driver had a similar pattern of expenses. "I may earn something around Rs 30-35,000 if I work properly, after deducting expenses like diesel. Only if you do it correctly. And by doing it correctly I mean not taking a holiday. You have to work all 30 days of the month. Because some days the earnings are more, some days it's less. It averages out to a good income only if you work all days of the month."

For some migrants who were used to a simple life in the village, living in the city was a big change. As incomes increased so did the expenses. To manage this, they had to change the way they worked. Life was not relaxed anymore. They had to push themselves to meet monthly targets or risk falling behind. One driver explained:

Back home...even if you don't have money, you can somehow live. Not here. We have to keep a target and keep working towards that. If I want to earn 30,000 rupees a month, then I need to work according to that. You can earn here, but you need to work hard. Back home, life is easier. [There was] no need to work hard.

Their new lifestyle forced these young men to be more fiscally responsible. They had to keep track of where they spent money and learnt to prioritize job-related expenses over more frivolous ones. One young driver said, "Earlier, I used to be lazy and spend a lot. Now, I know better not to spend my hard-earned money. I used to spend on food, going to the cinema, roaming around. Now it's only food and car maintenance". Another driver said he started 'thinking' about money only after coming to the city. He said, "I didn't know the lifestyle and expenses in Bengaluru when I first came. Now I have understood what the lifestyle is like and am trying to control my expenses. In the beginning it was difficult...Money was slipping from my hand. Now I have tighter control over it."

Earnings lower than expected

Most drivers had huge expectations before entering the platforms. Based on promotions from the companies and word of mouth, they expected to earn 70,000-100,000 rupees (\$1020-\$1458) per month. Drivers did report earning these amounts when they first joined in the early days of the platform. But these returns were short-lived. Incomes dropped as incentives from the companies reduced, a major cause for concern and disappointment for drivers. With a flood of drivers on the platforms, the number of trips one driver could get per day also reduced. Daily earnings fell to half or one-third of what drivers were earning before. To illustrate falling income and its impact, one respondent mentioned, “Earlier I used to make 1-1.5 lakh [rupees]. Now it’s hardly 50-60,000. Diesel cost is very high around 30,000 [per month]. 17,000 goes towards loan. I’m left with around 10,000. I’m not able to save anything”.

Ordered Logit Regression: Monthly Income Categories (n=52)					<i>Table 7: Relationship b/w Monthly Income and Months spent in the city</i>
Independent Variable	Coefficient	P value	95% Confidence Interval		
Length in city (in months)	-.012	0.068	-0.03	0.001	An analysis of the effect of different variables on monthly

income showed that there was a significant and negative relationship between length of stay in the city and monthly income, meaning the longer a respondent reported living in the city, the lower their income (See *Table 7*). However, there was no relationship between monthly income and months spent on the job. This shows that there is no upward growth in income the longer a driver stays on the job, as one would expect in other industries or types of jobs. There was also no relationship between monthly income and number of hours a driver reported working, showing that longer work hours did not have the expected financial returns (See *Appendix Table 14*). However, there was a significant and strongly positive relationship between car ownership and the likelihood of being in a higher income category (See *Table 8 below*). The obvious reason for this could simply be that owning a car is more profitable than other options like leasing as the driver is able to keep a greater share of his income for himself. Another reason could be that owning a car pushes a driver to earn more because he has more debt payments to make.

Ordered Logit Regression: Monthly Income Categories (n=52)				
Independent Variable	Coefficient	P value	95% Confidence Interval	
Assets bought (yes or no)	1.9	0.001	0.8	3.2

Table 8: Relationship between Monthly Income and Car Ownership

Changing incentive structures were behind the drop in earnings. Incentives are different for each platform. At the time of this study, Uber gave incentives based on number of trips completed. A driver is given a target of around 60 trips to be completed in four days. If he reaches this target, he is rewarded with a bonus, over and above the earnings from the trips. In Ola, the incentive structure changes daily and can be based on number of trips completed, number of kilometers driven or amount of earnings.

When the two platforms started operations in early 2010s, they provided attractive incentives to lure drivers. They started with a flat incentive structure. If drivers earned 500 rupees (\$7), the company would also pay them 500 rupees, thus doubling the driver’s income. However, this lucrative incentive structure did not last forever. As number of drivers increased, companies cut back on incentives to boost their own profits. Companies were under pressure from investors to start showing a sustainable business model.

In 2016, Uber and Ola started experimenting with incentive structures. First, drivers were paid a percentage of their earnings depending on demand for rides during certain busy hours of the day, called surge pricing. Then companies changed the structure again to give incentives based on number of trips completed. For example, 1200 rupees (\$17) for 22 trips, 2400 rupees (\$34) for 40 trips (examples given by drivers). Uber also moved from giving daily incentives to weekly incentives. So, earlier drivers used to earn double the trip earnings whereas now they earn only a fraction above the trip earnings. The importance of incentives cannot be understated as they are the main source of income for the driver. The trip earnings break even the cost of inputs like diesel and car loans whereas the incentives are taken home as profits.

“I used to make 7000-8000 a day. But earnings have gone down. I don’t know what they have done. There weren’t too many cars back then. They used to give a lot of incentives like 7000 for

20 bookings. Now even if I work 24 hours, I am not able to make 4000.” Another driver who worked for 14 hours a day said he is earning less now because his incentives depended on the number of kilometers he drove, which in turn depends on traffic. “The money I'm earning now is just enough to cover expenses, car loan and savings. There's no extra left over. The income I get after logging in for 10-15 hours now is less than before. I work a lot, but the earnings are not reflecting that,” he said.

Another reason that drivers identified for falling earnings was the increase in the supply of cars in the platform. More people were entering the platform through word of mouth and competing with each other for the same pool of consumers. Some blamed options like share or pool, which are geared towards making rides cheaper for consumers, for their reduced earnings. One respondent explained:

When I started, they used to say you will earn lakhs of rupees. But we have actually become beggars. Nowadays, a customer can ride from here [interview location] to Silk Board in 35 rupees by using the share option. We don't know if we will get other rides on the way. But from here to Silk Board is [a] one and half hour drive. We may earn 70 rupees. The same distance auto drivers will charge 150 rupees. That is our condition now. We are even lower than auto [rickshaw] drivers.

Traffic also impacted earnings. In Ola, fares differ based on peak versus non-peak hours. Drivers were not able to fully take advantage of the higher rates during peak hours because of heavy traffic during these times. One driver went so far as to say that the platform purposefully makes it difficult for them to reach their targets. “They make it tough to meet targets. If I have to complete 36 rides, the first 30 will come easily and the last 6 I will not get so easily. So, I don't meet my targets. I have to suffer a lot to do those last 6 rides,” said one driver. This showed the growing distrust of drivers towards the companies, compounded by the sudden changes in incentives after the promise of a good income. Speaking about how difficult it is to meet targets, another driver said, “I'm not able to meet the incentive targets at all. They say for 3000 Rs earnings, they will give 5400 Rs. But by the time I finish making 3000 and by the time they give me the incentive, I will have been admitted to the hospital.”

However, not all drivers felt disappointed with their earnings. If a driver was able to meet incentive targets set by the platform, he could save 10,000 rupees (\$145) weekly after deducting all expenses. But this comes with punishing hours. One driver explained how he was able to meet targets. “I don’t go back home every day. I go home every alternate day. And sleep in the car on the days I don’t go home. I don’t have a family, I eat outside. So, I’m able to do this. I just stay out.” Drivers who did not have large loans because they had bought second hand cars, had leased their cars, or were driving for an owner felt they were earning as much as they expected (around 2000 rupees or \$29 per day). If driving for an owner, then their income did not depend on number of trips because they got a fixed salary. Men who came from lower paying jobs were satisfied with their earnings. For example, a 19-year-old from a low-income family was driving for an owner and said that he was earning twice as much as he was in his previous job as a server in a hotel. He was also able to contribute to the repayment of his brother’s wedding loan with his earnings. However, he added that the work was better in his previous job and that he would not have left if he was paid better.

Reduced incentives led some drivers to change their livelihood strategies with respect to driving. Drivers who were initially only on one platform started driving on both. One driver who had hired someone to drive his car could no longer afford to pay his employee’s salary and had to drive the car himself. Similarly, one driver who had two cars was forced to sell one of them since he could not afford to pay EMIs on both cars. Another driver decided to stop driving Uber full time when incentive targets became too high. He realized that to meet targets, he would have to sacrifice sleep and drive day and night which he identified as a ‘risk’ to himself. He drove for a private tour company during the week and on the platform on weekends. Another driver built his own base of customers that he met through the platforms. Though he drove on both platforms, most of his income came through this customer network he created on his own. Thus, drivers used different tactics to mitigate the risk of platform driving.

Section II: Change in Social Status

Status among peers

Respondents were largely viewed positively by their peers and community back home. They reported feeling more respected due to the fact that they had progressed in their lives. Migration had brought about a visible change that people could observe, for example solving their family's financial problems or getting siblings married. Working in the city meant that drivers were viewed by the community as 'good', productive sons who were looking after their family. For example, one driver said he did not have much work to do before migration and would roam around with his friends, which was considered 'bad' but now he received praise.

Because respondents' earnings improved the financial situation of the family back home, people gave them more respect. For example, one driver's family was able to stop working in other people's fields which he said drew respect for him and his family in the community.

Other ways that financial improvement was visible to the community and led to more respect was car ownership. Said one driver, "When I visit, people say 'look he's got a new car.' I drive my car when I visit, so they think I am traveling in a fancy way. There is more respect than before because I go to my village in my own car."

Because they lived in a big city, some drivers said they were considered to have become wiser and were held in high regard. Peers viewed them as leaders within their circle and asked for their opinion. "They treat me as a leader. My friends when we get together, they leave the leadership to me. They say, 'Dude you take care of this. You know better, you've been to many places, you know how much to pay.' If there is function in the village, they give me responsibility. I maintain it," said one driver. Another respondent spoke about getting phone calls regularly from his acquaintances asking about his well-being, whereas these same people had never bothered to speak to him in his hometown. Now that these drivers were living a good life in the city (or this was the perception back home), their peers' attitude changed towards them.

Some respondents spoke about being viewed positively for trying to be independent and creating their own path without using their family's status to their advantage. This was the case with one driver whose father was a local politician. "If I had stayed there, they would have said 'oh, he

will join politics like his father'. If I am here, they say, 'okay he's on his own, he is independent.' Not under my father," he said. Another driver thought that getting out of the shadow of his elder brother improved his position. He said, "Before only my brother was earning, so people used to look at me in a way. I wasn't earning. So people used to say, 'Brother is earning, I am only eating what he is earning.' Now it's not like that."

However, a few drivers mentioned a negative impact on their social status and friendships. Driving was not considered a respected or dignified profession, especially if someone was earlier doing a salaried job. It was seen as a menial job that is done by a servant. Drivers felt that these were the perceptions held by relatives and society as a whole. For one driver, it affected his marriage prospects. "When I was working as a surveyor, one of my relatives had looked for a match for me. But now, they are not interested. That is the difference between driving and other professions. It doesn't matter even if I make more money in this profession," he explained. Another driver said he has made 'enemies' in his peer group back home because they were jealous of his growth and didn't like seeing him moved ahead in life. Another mentioned that because he has moved away and doesn't have the time to keep in touch with his friends, they think he has become arrogant.

For one respondent, it did not matter much what people think back home because the reality of his life in Bengaluru was different to their perception. He said, "They don't know how we live here. They believe that I've gone to a big city so I must be very comfortable. But they don't know how much I struggle here. They think I'm fine. But only those who live here know the reality".

To measure some subjective feelings quantitatively, survey respondents were asked a series of 'ladder' questions. Respondents identified their position on a five-step ladder, before and after migration, on aspects such as power in the household, respect from community back home, feelings of freedom and success. In terms of respect from the community, there is a significant and positive change from pre-migration levels (See Appendix Table 15). Current levels of respect i.e., after migration were significantly and positively correlated with the level of respect they felt prior to migration, their age and having above secondary education (See Table 9 below).

However, their status in the city such as how much they earned, whether they sent remittances, or whether they owned a car did not affect how respected they felt (See Appendix Tables 16 & 17). Therefore, the act of migrating made migrants feel more respected, but not their actual condition in the city or the outcome of their work.

Table 9: Ologit Regression: Respect after migration (n=51)

Independent Variable	Coefficient	P value	Confidence Interval	
Monthly Income (reference category: <20,000 INR)				
20-30,000 INR	-0.8	0.470	-3.0	1.4
30-40,000 INR	1.3	0.302	-1.2	3.9
>40,000 INR	-0.1	0.911	-2.2	2.0
Respect Before	0.5	0.061	-0.02	0.9
Age	0.2	0.072	-0.02	0.4
Caste (reference category: General)				
SC	-0.4	0.801	-3.4	2.6
ST	0.3	0.861	-2.7	3.2
OBC	-0.6	0.365	-1.9	0.7
Education (reference category: Below Secondary)				
Completed Secondary	0.7	0.341	-0.8	2.3
Above Secondary	1.9	0.052	-0.02	3.9

Status at home

Status at home had changed for some drivers. They felt more respected at home since moving to the city because their family viewed them as being responsible enough to live and work on their own. An increased contribution to the household meant an increased status for the respondent within the home. Said one driver of his new position in the house:

First, they never used to listen to me. I was just a son. Now there is responsibility. Before doing something, they ask me if they can do it. They take my opinion. Suppose there is a function at home, before they used to tell me this is the date of the function. I was expected to attend. Now they consult me before fixing the date.

One driver felt his parents valued him more, but only because he was sending them money. “First, my parents did not care about me. Now, indirectly they care for me. Before they never asked how I was. Why? Because I never gave them money. In any family, if a person has money, they have value. If you make money, anyone will give you respect,” he said.

Along with helping to improve family finances, migration reduced the migrant’s financial dependence on the family, changing his status from being a dependent to a contributing member. One explained the change saying, “Earlier whenever I needed to purchase something, I had to ask my father. Now that I am earning, I can help out when my family needs money, and I can also spend independently for myself,” said one driver.

Analysing the ‘ladder’ questions about power within the household, it was found that there is significant and positive change in levels before and after migration (Appendix Table 18). There was a positive and significant relationship between current levels of power and the highest income category (>40,000 INR), while keeping prior levels of power, age, caste and education constant. Power after migration was strongly correlated with power before migration, keeping other variables constant (See Table 10 below). There was no relationship between power and sending remittances (Appendix Table 19). Therefore, power within the household was felt as a result of making more money but not necessarily related to how much a migrant was supporting his family.

Table 10: Ologit Regression: Power within household after migration (n=51)

Independent Variable	Coefficient	P value	Confidence Interval	
Monthly Income (reference category: <20,000 INR)				
20-30,000 INR	1.1	0.226	-0.7	2.9
30-40,000 INR	1.6	0.147	-0.6	3.7
>40,000 INR	1.4	0.091	-0.2	3.0
Power Before	1.0	0.000	0.5	1.5
Controls (Age, sex, education)				

Status in the city

Most drivers felt that their social status in the city had not improved since coming to Bengaluru or since switching to platform driving jobs. One driver said this was because the driving profession was not a respected one in society, even if they were earning more money. “In the city, it is simple...If someone is working in a company, they earn Rs 40-50,000 a month. If a driver earns the same amount, they don’t give him the same respect. It hurts a bit.” said one driver. A few others felt that it was not possible to improve their status with this job. They needed to make more money, which in turn required them to start their own business or change their line of work. With this work, they felt they had hit a ceiling. Platform driving gave them a source of income but did not lead to upward social mobility. Many drivers reported wanting to quit after repaying their loans. They wanted to go back home or into some other line of work, another indication that they did not see prospects for growth in this profession. Owning property in the city was also considered a way to increase their status, but this was a distant dream for most drivers as real estate prices were beyond their means.

Some respondents felt they cannot and should not aim for social status in the city for fear of hostility they might face as outsiders “Here there’s nothing like that. Only if you are a local in this city, you can have some status. We are from outside; we shouldn’t try to make a place. If we try to reach some level, we will face problems. ‘Who is this guy, they’ll ask?’ We’ve come here to make a living; we should just do that,” said one driver. Another driver had similar thoughts. “I don’t want to get involved in local activities because it might annoy people. They might cast an evil eye on me. They might say I’m an outsider and I have no business getting involved in local issues. I don’t want the trouble. I’d rather go back to my village and do something for the people there. I just concentrate on making money in the city.” Therefore, their migrant status interfered with the possibility of integrating into society in any meaningful way. They could not move beyond their identity as ‘outsiders’.

Some drivers did not even bother about social status in the city. For one driver, the city provided a sense of anonymity with no one to remind him of his social status. “There’s actually no one here to make you think about status. There’s no one here to say anything about you – good or bad. We don’t get to know who’s saying what here. Back home, you get to know. There’s

nobody to ask about you here,” adding that he liked the fact nobody interferes with his life in the city. Another driver also said status or respect does not matter because in the city, once you step out of your own home, everyone is the same, rich or poor. The city created a level playing field for everybody.

A few drivers reported being happy with their position in the city but, at the same time, felt they could do more to improve it. This could be done, for example, by making more money, expanding their current business by adding more cars, buying land and building a house.

Analyzing ladder questions about how much freedom drivers experienced in their lives compared to before migration, there was a significant improvement (See Appendix Table 20). Freedom in the city had a significant and negative relationship at the second income category (20-30,000 INR). However, we cannot say anything conclusive about this as the signs on the coefficients are inconsistent. Freedom in the city was positively correlated with age, *ceterus paribus*. No correlation was found between pre-and post-levels of freedom, as in the case of power within the household (See Table 11 below). Other variables such as how long a migrant stayed in the city, work hours per day, or loan amounts had no effect on current levels of freedom, as initially hypothesized (See Appendix Tables 21, 22 & 23).

Table 11: Ologit Regression: Freedom after migration (n=51)

Independent Variable	Coefficient	P value	Confidence Interval	
Monthly Income (reference category: <20,000 INR)				
20-30,000 INR	-3.1	0.043	-6.1	-0.1
30-40,000 INR	0.6	0.706	-2.4	3.5
>40,000 INR	-0.3	0.844	-2.9	2.3
Freedom Before	0.05	0.816	-0.4	0.6
Age	0.3	0.060	-0.1	0.6
Controls (caste and education)				

Section III: Positive and Negative Aspects of Platform Driving

Feelings about the job

The most common positive aspect of the job mentioned by respondents was the ability to determine their own work hours. Drivers were not answerable to the platform and did not have to ask anybody's permission to take a break. If they were too tired to work or had other responsibilities, they could simply switch off the app. They also did not have to apply for official leave, as they did in their previous salaried jobs, giving them the freedom to go back to their hometown as and when needed. One explained:

This work is my own. If I have some other work, I can switch off the app and tend to that work. In other places, if I am working under someone, to take leave from work I had to ask permission. Now if I want leave, I can plan ahead. There someone else took a decision, here it's my own decision.

Having control over their time was important to many. For example, the respondent who quit his corporate job said, "The main thing is I can give time to my family. I might get less income than I was getting in [my] corporate [job]. But I am having time in my hand. The clock is in my hand. So, no one is running my life, I am running my life."

For some drivers, their feelings towards the job depended on whether business was good on that day. If they got enough trips in a day, they were happy. On days that they did not, it affected their outlook towards the job. "When I get duty, I am happy. When I don't, I feel a little bad," said one respondent. The unpredictability associated with this work shifted their attitudes on a daily basis. Everything depended on the number of trips they achieved in a day.

While the job was unpredictable, some drivers liked the fact that they got paid according to the amount of work they put in. It was a much more transparent transaction compared to some of their previous jobs where they worked through contractors. If the driver was willing to face difficulties and harsh conditions of the job, he would be suitably rewarded. One driver took pride in his work because of the hardships he faced. "Actually, being a driver is a matter of pride for me. I know

how difficult it is, how much we work. It's not everyone's cup of tea," he said.

Some drivers took pride in the fact that they are providing a much-needed service to the people of Bengaluru. They felt they were helping people by transporting them from one place to another. "What I like is when a customer comes, he will have some important work. He needs to be at some place at a particular time. So, it's like we are helping them," one of them said. Meeting a customer's needs and doing it well gave these drivers a sense of satisfaction.

The most common frustration expressed by respondents was that it was becoming harder to get financial incentives. Platforms had raised the targets required to unlock incentives, which many drivers were struggling to meet. There was anger and disappointment at not getting enough trips in a day to meet these targets. Moreover, the targets were not consistent. They could differ between weeks for the same driver and between drivers. Drivers said they received their targets on the app but did not know how this was calculated. One of them accused the platform of deliberately making it difficult for drivers to meet targets. "They choose the type of incentive they want to give. And suppose one day I meet the target and get the incentive; they will change the target the next day. That's how the system works." This was echoed by at least two other drivers.

Some drivers felt that the incentive structures had become more complicated and were geared towards making profits for the company but not for the driver partner. For example, in Ola, only trips completed at peak hours counted towards incentives, but drivers could do very few trips during peak hours because of traffic and ended up losing out on the incentives. "We can't manage with these rules. If there were no rules and you could work anytime you want [for the incentive] then it would be fine. In the current system, no driver can reach his target for incentives," one driver said. Uber came with its own set of rules and risks with respect to incentives. Incentive targets were set weekly. If a driver fell short of meeting his target, even by one trip, he lost the incentive for the whole week. In Ola, since there were daily incentives targets, if a driver missed the target on one day, he could try the next day.

Respondents also highlighted long work hours as a negative aspect of the work. Drivers forced themselves to drive long hours to meet targets, somewhat diminishing the positive aspect of having

control over their time. Said one respondent, “I get angry sometimes when ‘he’ [the company] doesn’t give duty. I called the Uber app the other day to find out why. I switched on the app at 8 AM, and I got only three trips till 4:30 PM. I asked if there was some problem with me.” That night he drove until 5:30 AM to meet his target of 21 trips. Drivers also mentioned experiencing exhaustion and sleep deprivation due to the long hours. One driver said there were incidents where sleep-deprived drivers met with accidents injuring themselves as well as their passengers. Long work hours impacted some drivers’ family lives as they could not spend much time at home. Said one respondent, “I have a 2-year-old child but I’m not able to spend time with him. I feel so bad. When I go home, he will be sleeping. When I leave home, he will be sleeping. When he sees me, he says, ‘papa, no duty, no duty’. Because he also wants to spend time with me.”

In order to make the work profitable, some drivers put themselves through tough situations. “Life has become mechanical. I feel like a robot going from duty to home. Sometimes, I can’t even go home at the end of the day. During the night, I get long trips which are far from my home. I can’t go back empty for 30-40 kilometers because that will increase my diesel expenses,” This seemed to be a common tactic as other drivers in the sample said they chose not to go home at night if they were far away and instead sleep in their parked cars. When they wake up in the morning, they switch on the app and continue their work. Some drivers said that traffic was an annoying part of the job. They ended up being stuck in slow-moving traffic during busy hours. They also complained about the dust and pollution in the city. But even when identifying these as negative aspects, they did not dwell on them much. They were much more concerned with incentives.

Another driver mentioned that repaying the loan was a significant source of stress for him. He drove long hours so he could keep up with his repayment schedule. “I need to be on the road for 18-19 hours. Because of my commitments. Not just me, everyone has them. My kid is right now two years old. Later on, he will be going to school, I will have to work harder,” he said. While talking more generally about other drivers, he explained the toll the loan repayment is having on some of them. “I think the way farmers are committing suicide, drivers will also start committing suicide now,” he said referring to farmer distress in the country which has led to high rates of suicide.

The inability to meet targets and falling incentives had a negative impact on people's incomes. According to one driver, who was also a member of Namma Chalakara Sangha, an auto rickshaw and cab driver association, there were no positive aspects of the work anymore. He said he was surviving hand to mouth providing for his family even though he was one of the few who did not have a car loan. Others who had loans were worse off than him. Despite all the difficulties, drivers continued to work because of car loans and to meet urban living expenses. This respondent also explained why it was difficult for them to do anything about their frustrations with the company. In February 2018, a driver's associations in Bengaluru tried to organize collective action by calling for a strike. But it was unsuccessful as some drivers were still driving on the platform, particularly those who had EMI payments to make and, therefore, could not afford to let their car sit idle. The strike failed and drivers had to accept the incentives without an alternate choice.

When asked whether they would recommend this work to others, respondents gave mixed answers. Some drivers felt that because the business has gone down, it is not financially viable any more. One explained:

I would just say to people to not do this job. It is very difficult. People think they can earn a lot and take loans to buy a car. But there are a lot of conditions from the company. Since I have already bought a car, I don't have an option. I have to work and repay the loan. But for those who are buying now, I would say don't do it.

But many others said they have recommended this line of work to others, including friends and male relatives back home. Some had brought their friends and younger male relatives to Bengaluru, taught them how to drive and helped them join the platform. The main reason given for recommending the job was that it gave people without jobs or with low paying jobs an opportunity to earn more. Some drivers identified the prospect of owning a business as an attractive feature of the work. As one driver explained, "There is scope to solve any problem you might have. If you are struggling financially, this job could help. A friend of mine is coming from the village to work in Ola. I will help him get attached, then he will help someone else get attached. That's how it works." Even though the job was tough and making money was becoming difficult, drivers in the study were willing to recommend the work to others. The only caveat was that people should

be ready to work hard and commit to it. One driver emphasized the need for grit and determination to do this work. “I would [recommend] but again you need to have a strong heart. It’s not for everyone. There are many people driving, but I don’t think they are capable of it. You should have passion for this.”

One driver was very positive about the work. He had held various jobs in the city as a security guard, car cleaner and lorry driver before being introduced to Uber. He explained:

Without knowing about Uber, I wasted three or four years [in the city]. If I had known about it earlier, I would have been settled much earlier. If I had known that this would be the income, and I can maintain everything, there's no risk, I don't have to ask for people's help or depend on others. I would have done this sooner. Now that I know about it, I'm telling others also. Couple of them have come after me telling them about this work. I feel it's best.

However, his income expectations from this work were lower than what drivers normally reported. His low-income background and expectations from driving can possibly explain his positive outlook towards this work.

Work hours

Drivers in the survey sample worked for an average of 14 hours per day. The minimum work hours reported was 10 hours per day and maximum was 24 hours meaning these respondents kept the app on all day (See *Table 1 and Figure 7*). The majority of drivers (46%) said they worked at least 12 hours a day.

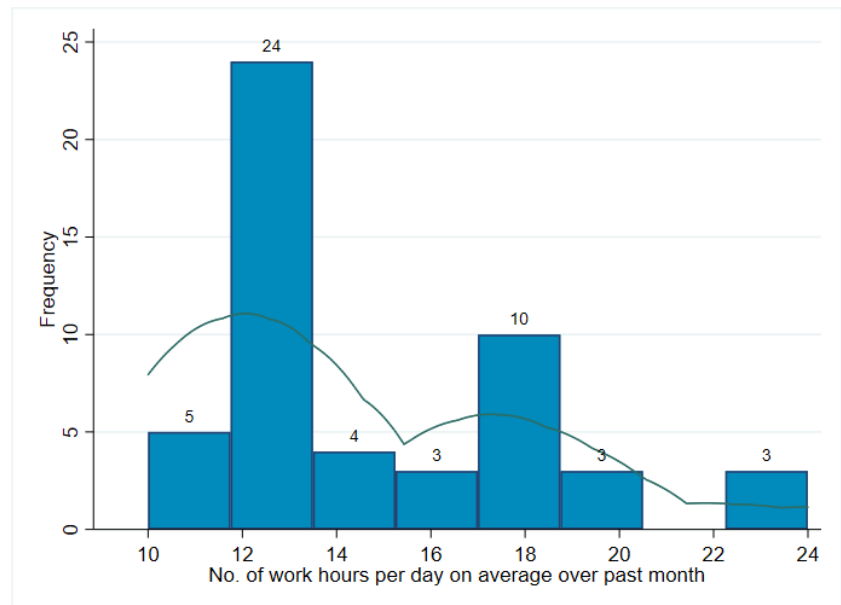


Figure 7: Work hours per day

Work hours were determined by drivers according to their trip targets. One driver in the sample said reaching his daily target of Rs 3000 could take him 22 hours on some days and 10 hours on others. Another driver said he has to work for at least 10-12 hours a day if he was to meet targets set by Uber. He felt that being a bachelor was advantageous. “I don’t go back home every day. I go home every alternate day. And sleep in the car on the days I don’t go home. I don’t have a family, I eat outside. So, I’m able to do this. I just stay out,” he said. He preferred not going home because he lived in the outskirts and coming in to the city for work in the morning took up too much time. If he slept overnight in the car, he could wake up and immediately start driving, thus saving himself some time. However, respondents who were married also reported doing the same. One of them said he went home at night only twice a week while sleeping in his car on other nights. On the nights that he does go home, he goes for a couple of hours to eat and shower and is back on the road at midnight to get a few extra trips. When asked when he finds time to rest or take a break from work, he said, “12-3 PM in the afternoon is when we get some free time. I don’t log off; I keep the app on, but I don’t get bookings. Then I put the seat back and take rest.”

Three drivers in the survey sample did not have any housing in the city and lived in their cars. All three drivers were single which is probably why they were able to do this. All three also had dependents in the home area whom they were supporting through their income. They were in the higher income brackets with two of them earning more than 40,000 rupees a month and one earning between 30,000-40,000 rupees. Two of them were paying off loans through monthly EMIs and all three were sending remittances back home. (See Appendix Tables 6 and 7). When asked why he did this, one driver said that is the only way he can save money. “I don’t have a house or room here. I sleep in the car. And work 24x7. I keep the app on all the time. Whenever I get duty, I work. The pressure is necessary to make money here. If I don’t work like this – all day without rest – I won’t be earning even this much. If you keep strict timings, there’s no income.”

The concept of free time or leisure time did not even exist for some drivers. In fact, a few drivers laughed at the absurdity of the question, saying there is no such thing. One of them said he doesn’t feel good about taking time off. He said, “I need to work seven days a week only then I can meet the target. If I take leave, I can’t reach it. My mind will be occupied, thinking I should have worked. I can’t be free...can’t have a free mind.”

Many drivers felt they had no choice but to keep the app switched on at all times. Making as many trips as possible took precedence over free time. Some said they have to skip meals because their timings are erratic, and they often cannot stop at the roadside and have a meal. “I have not eaten breakfast today. Sometimes I don’t eat dinner. Main problem is that I don’t get parking to park my car and eat. I have these problems which I don’t share with anyone, not even my parents. They ask me if I have eaten, I say yes. Because they are concerned. I lie to them to keep them happy.”

Working late at night and sleeping in cars also raised concerns among some drivers about their safety. “They send us to remote places at night. The customer who is booking the ride could be anybody. A thief or anything. We don’t know that. We think only about the duty. So, we go. And we can’t say what will happen.” He mentioned incidents where some of his friends had their phones stolen. In the event of an argument with a customer or someone else on the road, the respondent felt it could lead to a potentially dangerous situation. “I can’t do anything because I will be alone out there... Even in the city, I’m cautious about going to some areas because they are known as trouble spots. I don’t want to stereotype but, in some areas, people deliberately come to harass you.” Another driver mentioned he does not drive after 11 PM because of safety concerns.

Comparison with previous job

When asked to compare this work with their previous job, a majority of drivers said they prefer this work because this was like having their own ‘business’ and they had the freedom to make decisions. By having control over the capital, labor and time, for most drivers, it felt as if they were self-employed. This was a big change for these young men who were previously working under someone else, for a much smaller salary. As one driver mentioned, “Self-employment is the best employment”. In previous jobs, drivers received a fixed salary, no matter how much they worked. There was no scope of earning more. In this work, drivers received payment according to the amount of work they put in. If they wanted to earn more, they had the choice to drive more and make extra money.

This was especially true for those who came from other driving jobs like with tour companies.

Driving for these companies is seasonal work. So, there were lean periods during which they had reduced incomes. Moreover, these travel companies paid their drivers only once every 45 days. But in the platform, there was work all year around and they got paid every day or every week, depending on the platform. One driver said:

[My] previous job was monthly payment or sometimes even 45 days. Here, whatever I earn today will be in bank account tomorrow. Payment is immediate. That's why I prefer this. It helps with my daily food expenses. I can keep track of the money since it comes to my account the next day. It helps me pay the EMI easily.

He added that receiving the money directly into his account saves time since he does not have to go to the bank to deposit a check. Therefore, work and earnings were steadier in this job.

Another point of comparison for one driver was that this job made him more familiar with the city than his previous job. "I didn't know the world back then. I didn't know what Bengaluru was. I only knew one bus route, and which bus to take home. Now I know what's what. There is a lot of difference." he said. Another driver said he met more people through this job, but it was not necessarily a good thing. Earlier, when he was an electrician, he was more relaxed because he interacted with fewer people. In this work, he had to interact with auto-drivers who drove rashly on the roads and with police who often interfered with his work and stopped his car to ask for license. "In electricals, money was less but peace of mind was more. Here money is more, peace of mind is less." He also expressed a desire to go back to his previous job. He felt that he had learnt a valuable skill in his previous job and regretted giving that up for a job with so many hassles.

Compared to previous jobs, there was a high level of risk involved in platform driving. Previous jobs had lower risk as they did not entail investment of any capital. In platform driving, on the other hand, the entire onus to earn was on the driver with no employer to offload the risk of failure. One driver felt he had made a huge investment in the car but was not able to earn good returns out of it. He explained:

I used to make money without investing anything. Here, after investing in the car and taking

a loan, I'm not able to earn anything... I was earning the same amount, around 10-15k in my previous job. And now, after all the loans, I am earning that much only. There's no difference in income... I was freer then. Now I'm stuck in a tough situation because of the loan.

Drivers felt there was a lack of respect compared to their previous jobs. One respondent, who previously worked for a low salary at a garments factory, said, "Honestly there is no value or respect for a driver. In the garments job, even though I was earning only 7000 rupees there was peace of mind. Some 'neatness' to the job. In this job, I myself feel disgusted with it and with myself for doing this job. There's no respect. I don't talk about it to anyone. Sometimes I feel who would want such a life. I am living only for my family." Contrary to some of the other respondents, who preferred the flexible timings, this driver preferred his previous 8-hour workday, after which he could go back home.

Relations with customers and company

Drivers in the sample reported having both good and bad experiences with customers but most of them were largely unperturbed by these experiences. In this work, as in any customer service job or business, drivers interacted with different kinds of people. "In a business you can't tell. Some people are comfortable with us, some others are not. Some are positive, some are negative. We can't help it," said one driver. Drivers were more concerned with protecting their earnings. Their ratings depended on keeping customers happy and that meant tolerating rude and angry customers. If the platform receives complaints against a driver, they get 'offloaded' and are unable to drive for a few days. This obviously affects their income. As one driver said, "Some people get drunk and complain about me to Uber. Because of their complaint, I don't get duty. The rating goes down. Because of this, sometimes my mind gets disturbed. The very first customer you pick up, if there is some problem, you feel like going home right after that."

Dealing with drunk customers was an unpleasant experience for some drivers, and they are not able to show their displeasure to the customers. One driver recalled an incident where he asked a drunk customer to compensate him for vomiting in his car. The customer, instead of acquiescing

to his request, lodged a complaint with the company. “The next day, the company called me and asked me to explain. They didn’t believe what I told them and blocked me.” Other respondents confirmed that when it comes to their word against a customer’s, the company almost always sides with the customer. Drivers said they were tired of having trivial arguments with customers and listening to their whims and fancies. One driver humorously recalled one such frivolous argument with a customer about changing the radio channel: “See we listen to the radio all day long. I get bored of it. So, if someone forces me to hear it again, of course I will get annoyed. They play English or Bhojpuri or their language songs on high volume inside the car. I feel like I’m being tortured. I think whether this is my car or their car.”

Some felt there was lack of respect from both customers and the company. Said one driver who used to work in a foreign embassy, “[In the embassy] they respect you whether you are maid, driver, cook or washing toilets. They respect you. Here, I may be having a 10-lakh rupee car, when people are sitting in your car, they treat you as a driver. Driving is my profession. We are giving a service, but they don’t understand that. They speak rudely. They treat us like slaves.” He said that he feels angry when customers speak rudely but is not able to retort. “Sometimes I feel very angry, I feel like giving them a slap. But I can’t do that because he will complain, and I will be off loaded. Then who will take care of my family. The things I face in the car, I never tell my family also. It remains in my heart only,” he continued.

Some drivers mentioned that the company does not treat them with respect. They said that the company has a callous attitude towards drivers when they came to the office with any problem. Drivers felt that their concerns are not taken seriously and not addressed properly. One driver felt that the platform had taken advantage of drivers to grow its business and is now escaping its responsibilities towards them. He said, “I feel that when Ola wants to make a name, they use us as a pillar. Now that he’s made a name, he will say, ‘quit if you have a problem.’ Because it’s an established company. Now if we say anything, he will throw us [out].” One driver said:

“They call us driver partners. But if we want to go inside the company’s building, we have to ask the bouncer’s permission. A partner should have some rights in the company. We should be able to come and go as we please. But see how it has become now. We have to

take tickets to enter the office. There will be 4 bouncers. This is how they treat their partners.”

He also said that the company does not care for their safety despite many instances of theft and intimidation by customers.

While many drivers had complaints against the company, a few were happy with the company and felt they could not expect much from it. One driver said, “The company provides work. You have to use it well, not misuse it. Everybody has some demands or the other. The company can’t say yes to all of them. It’s up to their company policy. If they listen to all our demands the company will shut down.”

Section IV: Goals and Feelings of Success

Drivers were trying to meet a variety of goals. The most common goal was to make more money. Other more specific goals included marriage of siblings, education of siblings or children, improving their farms or starting new ventures in the home area. Building a house was also a common goal. Some drivers who did not have their own car wanted to buy one.

Some drivers spoke about non-material goals like relieving stress for their family caused by financial problems. “At one time, we had nothing. We also wanted to reach some level, that was my wish. We shouldn’t be criticized or looked down upon by anyone”, said one respondent who went on to say that this job helped him reach that level. He was able to save money monthly which helped him construct a house in his home town. Another driver wanted to help his brother who was facing financial problems in return for his brother’s help. His brother had taught him how to drive. He said, “Because of him I grew and learnt a skill. I have to repay him, help him now.”

Independent Variable	Coefficient	P value	Confidence Interval	
Remittance	1.5	0.067	-0.1	3.1
Success Before	0.2	0.354	-0.2	0.6
Controls (age, caste, education)				

Table 12: Ologit Regression: Success after migration (n=51)

Many in the sample felt that migrating to the city and doing this work helped them meet the goal of earning more money. They measured success in terms of better income. “My aim was to earn money. I’m doing that. This job is helping me do that. I haven’t reached my goal, but I’ll only do it through this job,” said a 19-year old driver who dreamt of buying his own car someday. They felt successful because they were able to improve their family’s financial situation. One driver said, “I wanted to avoid a situation where we would have to beg others for help. I feel I have reached that goal. I don’t have to ask anyone for money.” Respondents felt successful because they had bought land or built a house or got their siblings married. Thus, the most commonly mentioned metric of success was the ability to earn money on their own and give back to their family. This was supported by quantitative analysis of ‘ladder’ questions related to feelings of success before and after migration. Feelings of success improved significantly after migration (See Appendix Table 24). Feelings of success was significantly and positively correlated with sending remittances back home, meaning that those who reported sending remittances home were more likely to report higher levels of success (See Table 12 above). The relationship with income was inconsistent and merits further investigation (See Appendix Table 25).

Success also meant being recognized by other people as having achieved a better status. “I should have some status. People should recognize me and see me as a role model. That was my expectation. I have achieved that.” said one driver. Those coming from poor households in rural areas felt successful because they had a better life than their relatives back home. They were no longer looked down upon by others in the home community because of their financial status. As another driver put it, “I had two goals. One was to become a pro-kabaddi¹⁰ player. I couldn’t achieve that. The second was to never make my parents work. I have achieved this second goal”.

¹⁰ Local sport played in India

Some drivers defined success as personal development brought about by moving away from home and becoming independent. One of them said:

In my hometown, in the morning, I used to play cricket, then go to school, come back home. I didn't have knowledge about running the house. My father took care of everything. [After migration] there was some improvement, and now I know everything.

Many of these young men were seeing big sums of money for the first time in their lives. This in turn made them more responsible and mature. Another driver mentioned many positive changes in his life after migration. "I became smarter. I became fat! (*laughs*) I hadn't earned money till now but after coming here I started earning and seeing money in my life for the first time. I got more respect and felt more valued. Earlier I was acting irresponsible," he said.

Some drivers felt successful because they could make decisions about money by themselves, without depending on their parents. Platform driving involved having to learn quickly about how to navigate the app, how to read maps, and how to interact with scores of people every day. This was different from their quiet village life or work in garment factories. Because of this, drivers felt they had become wiser. One of them said:

After coming here, I have realized how I need to change, how I need to be to survive. I've learnt a lot and become wiser. In the village, I didn't even know how to turn on the light in a mobile. Now I use all models of mobiles and have become expert at it. I would not have progressed so much if I had stayed at home.

He felt he was better off than his friends who remained back home, who were lazy and not motivated to work every day.

Navigating the city-- not just geographically but also culturally-- and with ease made some drivers feel proud and successful. "In the starting, I have faced lot of difficulty in the city. People speak Hindi, Tamil and all languages I don't know. I have shed tears for one month, before I started this work. Now I go around everywhere in the city, without any problem," said one driver. In

Bengaluru, drivers interacted with people from all walks of life and from different parts of the country, owing to the multicultural and cosmopolitan nature of a big city. This meant they had to adjust to a new lifestyle quickly and share the city with people from different backgrounds. This work gave them the opportunity to do this. As one driver said, “My general knowledge has improved. I have seen more things here, exposed to the world more. If I had stayed in the village, perhaps I would not have understood many things. My attitudes, my personality has all changed. I’ve seen more of life now.”

Car ownership was considered by some as a measure of success. Men as young as 20 or 22 had bought a car on their own and taken on the responsibility of paying off the loan. As one driver said, “Because of this work, I am 90% better than before. I am doing very well. I’ve built a house. Bought my own car. I am standing on my own two feet.” But owning a car was a double-edged sword and could also lead to people feeling unsuccessful. As discussed earlier, investing in a car led to significant financial stress and dampened the positive effects of a higher income. It led to people feeling stuck working for the platform because they had to finish repaying loans.

The work helped in meeting short term goals, especially for those who leased cars. These drivers faced low barriers of entry since there was not much investment from their side. For example, one driver had recently closed his restaurant because he could no longer run it on his own after his mother’s death. However, he had a small amount of unrepaid business loans. He took up platform driving as a quick way to make money and repay these loans. Since he had met his goal, he was planning to return to his home area and start another business. Therefore, short-term gigs where drivers did not have to make huge investments in capital helped meet immediate financial needs.

Some felt their job was not sufficient to fulfill any goals and they would need to do something else. “For that [achieving a goal], I can’t do this job. I will need to do something else. I want to make crazy amounts of money.” Others were narrowly focused on just providing for their families and repaying car loans. They felt that having goals beyond this was unrealistic, largely because of decreasing profits and inability to save money for the future, particularly if they owned a car. For example, one driver said, “You can’t work towards a goal with this job. You just need to keep working and face whatever comes your way. You can’t fix a goal in mind and reach it.” This

pragmatism led some drivers to give up on whatever goals they initially had. They had to give up on dreams like buying land or settling down in Bengaluru. As one driver said, “There are many [goals] but they are not possible to meet. I don’t desire for anything now. I try to stay within my means. That’s why I’ve given up on these targets.” So instead, these drivers focused on improving circumstances back home. They planned to do this work for two to three years and use the money to build a house or invest in land in the home area. Living in the city was no longer a long-term goal for these drivers. Another driver explained:

As a driver, you should not have any dreams or wishes. You should be ready to die as a driver only. You may be able to do something if these fraud companies are removed from business and the government does something for our benefit. If there is pension or provident fund. These companies will do nothing to improve our lives.

Thus, feelings of success depended on the type of goals drivers had set for themselves. If these were short-term, drivers felt good about what they had been able to achieve. But long-term goals, particularly those they had set regarding their future lives in the city, were considered out of reach. Feelings of success or failure were driven by expectations they had from this work. Grit and determination also played a part. Young drivers, particularly those who came from low paying jobs and had the energy to drive for a long time, were not yet worn down by the work and still felt hopeful. This was also perhaps because they did not have good alternatives, unlike those who owned farms back home. So, they were determined to make platform driving work for them no matter the cost. Slightly older migrants who had spent more time in the city were more aware of the reality of this work and did not see a bright future in platform driving.

VII. Conclusion

For migrants in Bengaluru, platform driving has provided a financially lucrative livelihood, at least in the short term. But their high dependence on the platform policies which decide their wages and incentives means they cannot fully enjoy their financial growth and prosperity is short-lived. As companies engage in price wars to capture a larger share of the market and boost their own profitability, drivers tend to lose out. This has led to a sense of disappointment. Migrants face all

kinds of financial stress including repayment of large car loans, high cost of living and sending remittances home. The gains from migration for these migrants can only be seen as temporary. This is because income is not correlated to months spent doing this job or hours worked per day, showing that their hard work is not resulting in good returns. Time spent in the city is actually negatively correlated to income, showing that this work is not leading to upward social mobility. This livelihood is likely to become unsustainable in the long run.

Looking back at the original research questions, the act of migration made migrants feel significantly more respected in their community back home and experience more freedom in their personal lives. But neither respect nor freedom was connected to the migrants' actual conditions in the city or his income. Power within the household, on the other hand, was related to income in the city. However, the fact that a migrant was sending remittances home did not impact his level of power. Interviews showed that change in status at home was mixed, depending on their position in the family hierarchy and pre-migration levels of power within the household. Social status within the city did not change, even though drivers were earning a good income. Feelings of success were significantly higher than before migration and positively correlated to sending remittances home. Helping their family with financial commitments gave migrants the satisfaction of having fulfilled their duty towards the home such as increasing household incomes, repaying debts, investing in agriculture or assets like a new house, and getting siblings married. Still, there was a lack of upward social mobility in the city because incomes were still not sufficient to achieve milestones such as buying a house in the city. Drivers felt that they would have to change jobs or start their own business to make more money, which would translate to a higher social status.

Investigations into the work conditions for platform drivers showed that they are deteriorating. These conditions affect drivers' feelings about this work as well as their health and personal lives. They faced long work hours, more than 10 hours a day being the norm. Often, drivers pushed themselves beyond this to reach targets and make a livable income. Sleeping overnight in their cars was a common tactic used to save diesel expenses and time. This also led to some concerns over their personal safety. Apart from huge financial risk of taking loans, drivers are sacrificing sleep, risking their health and safety to make platform driving profitable. There was little trust towards and sense of support from the platforms, leaving drivers to figure out coping mechanisms

on their own.

Platform driving, as all other platform work, is both formal (regular payments, transparent hiring process, contracts) and informal (irregular work hours, piece-work payment, lack of benefits and protections). Driver associations as well as drivers in this sample want higher prices for their services so they could earn a more sustainable income. However, government policy on platform work has so far not dealt with issues of workers. Debates around increasing casualization of work and ensuring some, if not all, benefits of formal employment to platform workers have not matured enough to result in government policy. This is not just a developing world problem as governments and policy experts even in the West have struggled to form policies in these areas. The first step would be to formally recognize that these workers are both formal and informal and ensure that they have some safety net to cope with the informal aspects of their work.

More studies should be undertaken to unpack and compare the platform experience between migrants and non-migrant workers to understand whether migrants face any additional challenges because of their status. This study makes a small attempt to understand the effects of platform work on migrants. However, it faces limitations as the sample is made up of migrants who came specifically to do platform work and, to a larger extent, migrants who were already living in the city before switching jobs. Further studies could disaggregate these two populations to better understand whether platform work is acting as a pull factor for migration. Other possible areas of study could be the experiences of women in the platform economy and experience of other types of platform workers like food delivery, bike taxis and courier services. As the platform economy diversifies into different types of services and the number of workers increase, more research can help us better comprehend and make policies regarding the future of this growing form of work.

Appendix

Figures

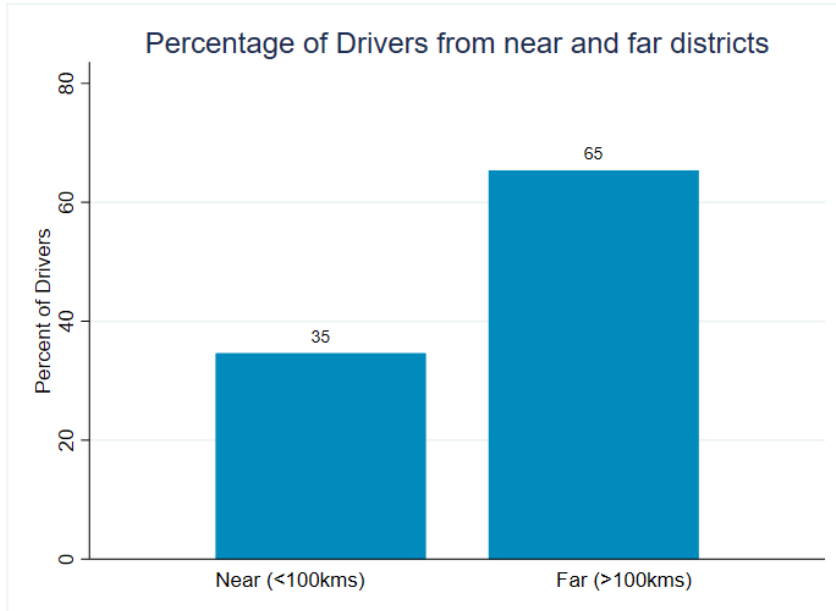


Figure 1: Short and Long-Distance Migration

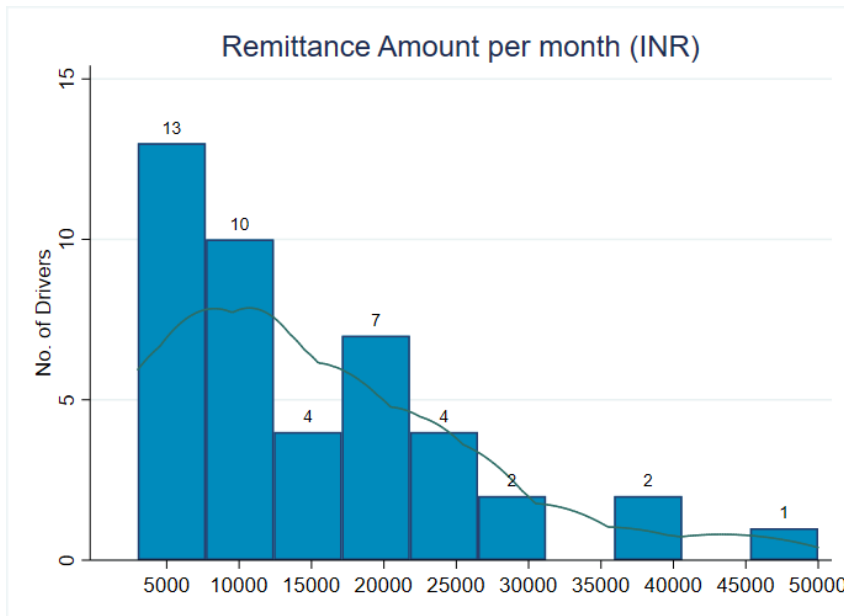


Figure 2: Remittance Amounts per month

Tables

District of Origin	Frequency	Percent
Anantpura (Andhra Pradesh)	5	9.62
Bagalkote	1	1.92
Bangalore Rural	2	3.85
Bidar	1	1.92
Bijapur	3	5.77
Chikballapur	6	11.54
Chikkamagalur	1	1.92
Chikmagalur	1	1.92
Chitradurga	1	1.92
Gadag	1	1.92
Gulbarga	1	1.92
Haasan	11	21.15
Hingoli (Maharashtra)	1	1.92
Hosur	1	1.92
Mandya	6	11.54
Mysore	3	5.77
Shimoga	3	5.77
Tirupati (Tamil Nadu)	1	1.92
Tumkur	3	5.77
Total	52	100

Table 1: Place of Origin

Length of Stay in City	Frequency	Percent
> Five years	27	51.92
< Five years	25	48.08
Total	52	100

Table 2: Length of Stay in the city

Single or Family Migration	Frequency	Percent
With Family	12	23.08
Alone	40	76.92
Total	52	100

Table 3: Migrated alone or with family

Religion	Frequency	Percent
Hindu	49	94.23
Muslim	2	3.85
Christian	1	1.92
Total	52	100

Table 4: Religious Background of Survey Respondents

Caste	Frequency	Percent
General	23	45.1
Scheduled Caste	5	9.80
Scheduled Tribe	3	5.88
Other Backward Class	20	39.22
Total	51	100

Table 5: Caste of Survey Respondents

Type of accommodation	Frequency	Percent
Rented room	45	86.54
Lives with relatives	3	5.77
Lives in car	3	5.77
Own house	1	1.92
Total	52	100

Table 6: Type of housing in the city

Respondent	Education	Marital Status	No. of dependents	Months spent in city	Months on job	Work hours	Monthly Income (INR)	Loan amount	Loan EMI	Remittance amount
1	Vocational Degree	Single	3	48	48	18	>40,000	510000	17600	20,000
2	Some Secondary	Single	1	60	48	12	>40,000	400000	14000	10,000
3	Some Secondary	Single	2	120	12	24	30-40,000	50,000	0	15,000

Table 7: Profile of Respondents living in their car

Average work hours/day	Frequency	Percent
10	4	7.69
11	1	1.92
12	24	46.15
14	1	1.92
15	3	5.77
16	3	5.77
17	1	1.92
18	9	17.31
19	1	1.92
20	2	3.85
24	3	5.77
Total	52	100

Table 8: Work hours

Assets purchased?	Frequency	Percent
Yes	38	73.08
No	14	26.92
Total	52	100

Table 9: Car ownership

Send Remittances Home?	Frequency	Percent
Yes	43	82.69
No	9	17.31
Total	52	100

Table 10: Remittances

Remittance decisions	Frequency	Percent
Self	21	48.84
Parents	18	41.86
Grandparents	1	2.33
Other relatives	3	6.98
Total	43	100

Table 11: Remittance decisions

Logit Regression of Likelihood of Remittance Decision (n=43)				
Monthly Income Categories (reference category: <20,000 INR)	Coefficient	P value	95% Confidence Interval	
20-30,000 INR	0.6	0.579	-1.6	2.8
30-40,000 INR	0.7	0.477	-1.3	2.8
>40,000 INR	1.4	0.157	-0.5	3.2
Constant	-0.9	0.273	-2.6	0.7

Table 12: Logit Regression of Monthly Income on Likelihood of Making Remittance Decisions by Self

Regression of Work Hours (n=35)				
Independent Variable	Coefficient	P value	95% Confidence Interval	
Loan Amt (log)	-1.1	0.326	-3.2	1.1
Constant	28.7	0.046	0.6	56.9

Table 13 (a)

Ologit Regression of Monthly Income (n=35)				
Independent Variable	Coefficient	P value	95% Confidence Interval	
Loan Amt (log)	0.4	0.381	-0.5	1.3

Table 13 (b)

Regression of Remittance Amount (n=31)				
Independent Variable	Coefficient	P value	95% Confidence Interval	
Loan Amt (log)	-0.005	0.465	-0.02	0.009
Constant	17945	0.000	9354	26535

Table 13 (c)

Tables 13 (a,b,c): Relationships between work hours, monthly income and remittance amounts, and loan amounts

Ologit Regression of Monthly Income Categories (n=52)				
Independent Variable	Coefficient	P value	95% Confidence Interval	
Length on job (in months)	0.003	0.841	-0.025	0.03
Work hours	0.102	0.150	-0.037	0.242
Num of Dependents	-0.241	0.131	-0.554	0.072

Table 14: Ologit Regressions of Monthly Income

Outcome	Group						95% CI for Mean Difference	t	df
	Before			After					
	M	SD	n	M	SD	n			
Respect	3.2	1.6	52	4.3	1.1	52	0.6, 1.6	4.3***	51

Table 15: Ttest for Change in respect from community, by time
Pvalue<0.01

Ologit Regression of Respect After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Bought assets (binary)	-0.8	0.301	-2.3	0.7
Respect before	0.5	0.043	0.0	0.9
Education (reference category: Below Secondary)				
Completed Secondary	0.9	0.279	-0.8	2.8
Above Secondary	1.8	0.099	-0.3	3.9
Controls (Age, caste, source of home income)				

Table 16: Relationship between respect after migration and car ownership

Ologit Regression of Respect After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Send remittances (binary)	-0.9	0.458	-3.3	1.5
Respect before	0.4	0.059	-0.0	0.9
Controls (Age, education, caste, source of home income)				

Table 17: Relationship between respect after migration and sending remittances (binary)

Outcome	Group						95% CI for Mean Difference	t	df
	Before			After					
	M	SD	n	M	SD	n			
Power	2.3	1.7	52	3.5	1.6	52	0.8, 1.6	5.7***	51

Table 18: Ttest for Change in power within the household back home
Pvalue<0.01

Ologit Regression of Power After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Send remittances (binary)	1.1	0.271	-0.8	3.0
Power before	0.9	0.000	0.5	1.4
Controls (Age, education, caste)				

Table 19: Relationship between power after migration and remittance sent (binary)

Outcome	Group						95% CI for Mean Difference	t	df
	Before			After					
	M	SD	n	M	SD	n			
Freedom	3.2	1.7	52	4.4	1.1	52	0.7, 1.8	4.6***	51

Table 20: Ttest for Change in Freedom before and after migration
Pvalue<0.01

Ologit Regression of Freedom After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Length of stay in city	-0.007	0.477	-0.03	0.01
Freedom before	-0.08	0.751	-0.5	0.4
Controls (Age, education, caste)				

Table 21: Relationship between freedom after migration and length of stay in city

Ologit Regression of Freedom After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Work hours	0.1	0.368	-0.1	0.3
Freedom before	-0.1	0.749	-0.5	0.4
Controls (Age, education, caste)				

Table 22: Relationship between freedom after migration and work hours

Ologit Regression of Freedom After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Loan Amount	-4.2	0.982	-3.8	3.7
Freedom before	-0.1	0.756	-0.8	0.6
Controls (Age, education, caste)				

Table 23: Relationship between freedom after migration and loan amount

Outcome	Group						95% CI for Mean Difference	t	df
	Before			After					
	M	SD	n	M	SD	n			
Success	2.2	1.4	52	3.7	1.2	52	1.0, 1.9	6.4***	51

Table 24: Change in success after migration

Ologit Regression of Success After Migration (n=51)				
Independent Variable	Coefficient	P value	95% CI	
Monthly Income (reference category: <20,000 INR)				
20-30,000 INR	-2.4	0.015	-4.3	-0.5
30-40,000 INR	0.5	0.604	-1.4	2.4
>40,000 INR	-1.2	0.133	-2.8	0.4
Success before	0.2	0.371	-0.2	0.6
Controls (Age, education, caste)				

Table 25: Relationship between success after migration and monthly income, showing a negative relationship at the 20-30,000 INR level

Bibliography

Ahmad, Salik. "Go South, Young Man." <https://www.outlookindia.com/>. Accessed July 28, 2019. <https://www.outlookindia.com/magazine/story/drawn-by-development-north-indians-continue-to-migrate-to-south/300407>.

Bandeira, Luiza. "The Gig Economy Is a Double-Edged Sword for Migrant Workers." Accessed July 3, 2019. <http://www.bbc.com/capital/story/20190701-the-gig-economy-is-a-double-edged-sword-for-migrant-workers>.

Bansal, Samarth. "45.36 Crore Indians Are Internal Migrants." *The Hindu*. December 2, 2016, sec. Data. <https://www.thehindu.com/data/45.36-crore-Indians-are-internal-migrants/article16748716.ece>.

Bhagat, R. B. "Migrants (Denied) Right to the City". December 2011. *In national workshop on Internal Migration and Human Development*. Workshop Compendium 2, UNESCO and UNICEF, New Delhi. https://www.researchgate.net/publication/234169322_Migrants'_Denied_Right_to_the_City

Bhagat, R. B. "Internal Migration in India: Are the Underprivileged Migrating More?". June 2010. *Asia-Pacific Population Journal*, 25(1): 31-49. https://www.researchgate.net/publication/234169525_Internal_Migration_in_India_Are_the_Underprivileged_Migrating_More

"Census of India: Migration." Accessed July 3, 2019. http://censusindia.gov.in/Census_And_You/migrations.aspx.

Chand, Ramesh, S. S. Raju, and Sanjeev Garg. "Instability and Regional Variation in Indian Agriculture." May 2015 Working Papers. eSocialSciences. <https://ideas.repec.org/p/ess/wpaper/id6799.html>.

Chandler, Adam. "What Should the 'Sharing Economy' Really Be Called?" *The Atlantic*, May 27, 2016. <https://www.theatlantic.com/business/archive/2016/05/sharing-economy-airbnb-uber-yada/484505/>.

Chitra, Rachel. "Bengaluru Has 3rd Most Startups Globally." *The Times of India*, October 26, 2018. <https://timesofindia.indiatimes.com/city/bengaluru/bengaluru-has-3rd-most-startups-globally/articleshow/66371521.cms>.

Connell, J., B. Dasgupta, R. Laishley, and M. Lipton. *Migration from Rural Areas: The Evidence from Village Studies*, Delhi: Oxford University Press. 1976

Deshingkar, Priya, and Shaheen Akter. 2009. "Migration and Human Development in India." HDRP-2009-13. *Human Development Research Papers (2009 to Present)*. Human Development

Report Office (HDRO), United Nations Development Programme (UNDP).
<https://ideas.repec.org/p/hdr/papers/hdrp-2009-13.html>.

Deshingkar, Priya, Pramod Sharma, Sushil Kumar, Shaheen Akter, and John Farrington. 2008. "Circular Migration in Madhya Pradesh: Changing Patterns and Social Protection Needs." *The European Journal of Development Research* 20 (4): 612–28.
<https://doi.org/10.1080/09578810802464920>.

Dhillon, Amrit. "‘My Life Is Spent in This Car’: Uber Drives Its Indian Workers to Despair." *The Guardian*. Accessed July 3, 2019. <https://www.theguardian.com/global-development/2018/dec/04/my-life-is-spent-in-this-car-uber-drives-indian-workers-to-despair>.

Dubey, A., R.P. Jone and K. Sen (2004). Surplus Labour, Social Structure and Rural to Urban Migration: Evidence from Indian Data. Paper presented at the Conference on the 50th anniversary of the Lewis Model, July 6-7.

Ernst and Young. "How the Gig Economy Is Changing the Workforce," November 2018.
https://www.ey.com/en_gl/tax/how-the-gig-economy-is-changing-the-workforce.

Gawade, Shatakshi. "Falling Incentives, Rising Costs Push Ola, Uber Drivers on a One-Way Road to Debt." *Firstpost*. Accessed April 15, 2019. <https://www.firstpost.com/business/falling-incentives-rising-costs-push-ola-uber-drivers-on-a-one-way-road-to-debt-4459945.html>.

Ghosh, Anirvan. "Flush With Funding And Talent, Bangalore Is Among Fastest Growing Startup Ecosystems In the World." *HuffPost India*, 2015.
https://www.huffingtonpost.in/2015/07/29/bangalore-global-startup-_n_7893924.html.

Gupta, Indrani, and Arup Mitra, 2002, 'Rural Migrants and Labour Segmentation, Micro-level Evidence from Delhi Slums', *Economic and Political Weekly*, vol.37, no. 2, 12 January, pp.163–168.

Haan, Arjan de. 1999. "Livelihoods and Poverty: The Role of Migration - a Critical Review of the Migration Literature." *The Journal of Development Studies* 36 (2): 1–47.
<https://doi.org/10.1080/00220389908422619>.

Haberfeld, Y., R. K. Menaria, B. B. Sahoo, and R. N. Vyas. 1999. "Seasonal Migration of Rural Labor in India." *Population Research and Policy Review* 18 (5): 471–87.
<https://doi.org/10.1023/A:1006363628308>.

Hall, Rachel. "Bengaluru: What's next for India's Tech Capital?" *The Guardian*, July 3, 2018, sec. Business to business. <https://www.theguardian.com/business-to-business/2018/jul/03/bengaluru-whats-next-for-indias-tech-capital>.

Harris, Seth, and Alan Krueger. "A Proposal for Modernizing Labor Laws for Twenty-First Century Work: The 'Independent Worker.'" *Brookings*, December 2015.
<https://www.brookings.edu/wp->

[content/uploads/2016/07/modernizing_labor_laws_for_twenty_first_century_work_policy_brief.pdf](#).

Hill, Steven. "The Future of Work in the Uber Economy." Text. Boston Review, July 21, 2015. <https://bostonreview.net/us/steven-hill-uber-economy-individual-security-accounts>.

Implementation (MOSPI), Ministry of Statistics and Prog. "Key Indicators of Situation of Agricultural Households in India." Working Papers. eSocialSciences, May 2015. <https://ideas.repec.org/p/ess/wpaper/id6822.html>.

Kenney, Martin, and John Zysman. "The Rise of the Platform Economy." *Issues in Science and Technology* 32 (March 1, 2016): 61–69.

Khandelwal, Rajiv, Amrita Sharma, and Divya Varma. 2011. *Creative Practices and Policies for Better Inclusion of Migrant Workers*. New Delhi: UNICEF India in collaboration with Indian Council of Social Science Research and Sir Dorabji Tata Trust http://www.unesco.org/new/fileadmin/MULTIMEDIA/FIELD/New_Delhi/pdf/Internal_Migration_Workshop_-_Vol_2_07.pdf

Kone, Z.L., M.Y. Liu, A. Mattoo, C. Ozden and S. Sharma (2016). Internal Borders and Migration in India, mimeo, The World Bank, Washington D.C.

Kundu, Amitabh, and P.C Mohanan. "Internal Migration in India: A Very Moving Story," April 11, 2017. <https://economictimes.indiatimes.com/blogs/et-commentary/internal-migration-in-india-a-very-moving-story/>.

Kundu, A., & Sarangi, N. (2007). Migration, Employment Status and Poverty. *Economic and Political Weekly*, 42 (04), 299-306. https://www.epw.in/journal/2007/04/special-articles/migration-employment-status-and-poverty.html?0=ip_login_no_cache%3D7d7e5146c2549e1801a579bb28d6b4cc

Mahapatro, S. (2014). "Contemporary Patterns and Issues of Internal Migration in India: Evidence from NSSO", paper presented to the KNOMAD conference on Internal Migration and Urbanization, Dhaka.

Mander, Harsh, and Gayatri Sahgal. 2010. "Internal Migration in India: Distress and Opportunities." New Delhi: Centre for Equity Studies. https://www.unescogym.org/wp-content/uploads/2015/06/MANDER_SAHGAL_Internal-Migration_Distress-Opportunities.pdf.

Mishra, Prachee. "Report of the Working Group on Migration." PRS Legislative Research, March 2017. <https://www.prsindia.org/administrator/uploads/general/1493614635~~Report%20Summary%20-%20Working%20Group%20on%20Migration.pdf>.

Mohan, Rohini. "For Bengaluru's Garment Hub Workers, the Minimum Wage Is Actually the Maximum Wage." Text. Scroll.in, April 19, 2017. <https://scroll.in/article/834986/for-bengalurus-garment-hub-workers-the-minimum-wage-is-actually-the-maximum-wage>.

Mosse, D., Gupta, S., & Shah, V. (2005). On the Margins in the City: Adivasi Seasonal Labour Migration in Western India. *Economic and Political Weekly*, 40 (28), 3025-3038. <https://www.epw.in/journal/2005/28/special-articles/margins-city.html>

Mosse, David, Sanjeev Gupta, Mona Mehta, Vidya Shah, Julia fnms Rees, and KRIBP Project Team. 2002. "Brokered Livelihoods: Debt, Labour Migration and Development in Tribal Western India." *The Journal of Development Studies* 38 (5): 59–88. <https://doi.org/10.1080/00220380412331322511>.

NDTV, Ola Claims 25 Million Customers, 150 Million Cumulative Bookings, 19 October 2015 <http://gadgets.ndtv.com/apps/news/ola-claims-25-million-customers-150-million-cumulative-bookings-754492>

Nayyar, Gaurav, and Kyoung Yang Kim. "India's Internal Labor Migration Paradox : The Statistical and the Real." Policy Research Working Paper Series. The World Bank, February 26, 2018. <https://ideas.repec.org/p/wbk/wbrwps/8356.html>.

Ng'weno, Amolo, and David Porteous. "Let's Be Real: The Informal Sector and the Gig Economy Are the Future, and the Present, of Work in Africa." Center For Global Development, October 15, 2018. <https://www.cgdev.org/publication/lets-be-real-informal-sector-and-gig-economy-are-future-and-present-work-africa>.

Parida, Jajati Keshari & S Madheswaran, 2011. "[**Determinants of Migration and Remittance in India: Empirical Evidence**](#)," [*Working Papers*](#) 272, Institute for Social and Economic Change, Bangalore.

Purushothaman, Seema, and Sheetal Patil. "Regional Economies and Small Farmers in Karnataka." *Economic and Political Weekly* 52, no. 46 (June 5, 2015): 7–8.

Rao, Mohit M. "Migrants Constitute 42% of Bengaluru's Population." *The Hindu*. July 28, 2019, sec. Bengaluru. <https://www.thehindu.com/news/cities/bangalore/migrants-constitute-42-of-bengalurus-population/article28734588.ece>.

Rai, Sarita. "Uber Aims to Unseat Ola in \$10 Billion India Ride-Hailing Market." *Bloomberg Quint*, October 10, 2016. <https://www.bloombergquint.com/markets/uber-aims-to-unseat-ola-in-10-billion-india-ride-hailing-market>.

Rameez, Abbas. (2016). "Internal Migration and Citizenship in India." *Journal of Ethnic and Migration Studies* 42 (1): 150–68. <https://doi.org/10.1080/1369183X.2015.1100067>.

Rameez, Abbas. & Varma, Divya. (2014). "Internal Labour Migration in India Raises Integration Challenges for Migrants". Migration Policy Institute.

Reuters, Aditi Shah. “Ola, Uber Drivers Strike in Mumbai and Delhi for Higher Fares.” <https://www.livemint.com>, October 22, 2018.
<https://www.livemint.com/Companies/qtHEaKkvsIVjBpouEk0RUP/Ola-Uber-drivers-strike-in-Mumbai-and-Delhi-for-higher-fare.html>.

Rogaly, Ben, J. Biswas, C. Daniel, R. Abdur, R.Kumar, and A. Sengupta, 2001, ‘Seasonal Migration, Social Change and Migrants Rights, Lessons from West Bengal’, *Economic and Political Weekly*, pp. 4547–4558.

S. Chakraborty, Uber vs Ola: The battle for dominance in India’s taxi market, *Livemint*, Bengaluru, 8 July 2016
<https://www.livemint.com/Companies/okLbTyf5OtqKnO1roYBAeP/Uber-vs-Ola-the-battle-for-dominance-in-Indias-cab-market.html>

S. Johari, A. Sharma, We’re telling the drivers to file cases against Ola and Uber – M Manjunath of Bangalore’s Adarsha Taxi Union, *Medianama*, Bengaluru, 2 June 2016
<http://www.medianama.com/2016/06/223-Bengaluru-taxi-union-ola-uber/>

S.H, Salman, and Yuvraj Malik. “High Margins vs Driver Incentives: The Ola, Uber Business Model.” <https://www.hindustantimes.com/>, March 21, 2018.
<https://www.hindustantimes.com/business-news/high-margins-vs-driver-incentives-the-ola-uber-business-model/story-gCKPwKHQcBqCcvvg3Ftjcl.html>.

Sharma, Sriram. “Uber vs Ola in India: How Do They Stack Up?” *NDTV Gadgets 360*, February 7, 2016. <https://gadgets.ndtv.com/apps/features/uber-vs-ola-in-india-how-do-they-stack-up-798608>.

Srivastava, Ravi. and Bhattacharyya, S. (2002). *Globalisation, Reforms and Internal Labour Mobility: Analysis of Recent Indian Trends*. Paper presented at a seminar ‘Labour Mobility and Globalising World: Conceptual and Empirical Issues’. September 18–19 2002, V.V. Giri National Labour Institute, ISLE, and IHD.

Srivastava, Ravi. 2005. “India: Internal Migration Links with Poverty and Development.” In *Migration, Development and Poverty Reduction in Asia*, edited by International Organization for Migration, 109–26. Geneva, Switzerland: International Organization for Migration.

---2011, ‘Internal Migration in India: An Overview of its Features, Trends and Policy Challenges’, paper presented at UNESCO-UNICEF National Workshop on Internal Migration and Human Development in India, 6–7 December 2011, ICSSR, New Delhi.

“Taxi Market in India: Driving into the Future.” Red Seer Consulting, December 2014.
<https://redseer.com/wp-content/uploads/2017/10/58.Taxi-market-in-India-Driving-into-the-future-2014.pdf>.

“The Future of Work: The Rise of the Gig Economy.” NACo. Accessed July 3, 2019.
<https://www.naco.org/featured-resources/future-work-rise-gig-economy>.

“Uber’s India Rival Ola Nears \$6 Billion Valuation Ahead of Huge Funding Round.” *TechCrunch* (blog). Accessed August 23, 2019. <http://social.techcrunch.com/2019/01/10/ola-6-billion/>.

“Unlocking Cities: The Impact of Ridesharing across India.” Boston Consulting Group, April 2018. http://image-src.bcg.com/Images/BCG-Unlocking-Cities-Ridesharing-India_tcm9-185213.pdf.

Weber, Lauren. “What if There Were a New Type of Worker? Dependent Contractor”, *The Wall Street Journal*, 28 January 2015 <http://www.wsj.com/articles/what-if-there-were-a-new-type-of-worker-dependent-contractor-1422405831>

White, Gillian B. “Working in the Sharing Economy Doesn’t Make You an Employee.” *The Atlantic*, June 8, 2015. <https://www.theatlantic.com/business/archive/2015/06/in-the-sharing-economy-no-ones-an-employee/395027/>.

Yadava, KNS, Surender S Yadava, and RK Sinha. 1996. “Rural Out-Migration And Its Economic Implications On Migrant Households In India - A Review.” *Indian Economic Journal* 44 (2): 21.

Zollman, Julie, and Amolo Ng’weno. “Uber and Taxify in Africa: Good Work or a Race to the Bottom?” Center For Global Development, November 6, 2018. <https://www.cgdev.org/blog/uber-and-taxify-africa-good-work-or-race-bottom>.