

A Holistic Study of Gig Economy in Mumbai: Gig Workers' Experience, Public Views & Digital Solution

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ABSTRACT

The Gig Economy is a rapidly growing concept in the modern world, although the nature of work it represents has existed for many years. In earlier times, individuals engaged in freelance or short-term contract-based jobs without any formal classification. Today, with technological advancements, the proliferation of digital platforms, and the rise in entrepreneurial ventures, gig work has become more structured and widespread. The evolution of mobile technology and internet accessibility has made it easier than ever to connect workers with potential clients or companies, giving rise to a dynamic, flexible form of employment. In the Indian context, Mumbai emerges as a leading centre for gig economy activities. The city's fast-paced environment, high demand for services, and diverse population contribute to the large number of gig workers operating across sectors such as food delivery, transportation, freelance creative work, teaching, and event-based performances. For many, these jobs are not part-time roles or secondary income streams—they are the primary means of survival. The gig economy in Mumbai is not just a trend but a livelihood system that continues to grow rapidly. However, with this growth comes a set of significant challenges. Gig workers often lack the protections and benefits associated with traditional employment, such as job security, fixed working hours, healthcare, paid leave, and social security. This absence of a formal structure results in an unstable work-life balance and may contribute to increased stress and pressure among gig workers. As more individuals enter this workforce, understanding their experiences becomes crucial. This research, the aim is to study and analyze gig economy in Mumbai from a holistic approach. This involves looking at multiple viewpoints such as sustainability, economic, social, etc. in gig economy and investigate the multifaceted perspective of public on gig economy which will help understand how the people view gig work as a user of the service.

1. INTRODUCTION

The Gig Economy is a job market where employees work through short-term contracts and freelance work rather than traditional permanent employment. Although gig work has existed for decades, it has become more visible in recent years due to technological advancements and shifting work culture. The economy is expanding rapidly globally, due to digital platforms and the demand for flexibility by both workers and employers. India is thriving with a gig economy, growing at a never-before record. With its vast, youth population and rising digital infrastructure, India has positioned itself as among the world's largest gig employers. As a staggering 435 million workers globally are engaged on gigs, the number includes approximately 7 million Indians. Freelancers, part-time employees, and independent contractors engaged in activities such as ride-sharing, food ordering, tutoring, and online freelancing are constituents of the gig workforce. Ola, Uber, Swiggy, and Zomato are some examples of platforms that have transformed urban labor by offering flexible earning opportunities to people belonging to socio-economic categories. The gig economy is bringing significant benefits, especially to unemployed people and semi-skilled workers who are not in a position to secure formal jobs. It helps women who have family obligations, rural migrants who seek urban salaries, and those seeking supplemental income. By injecting money into communities and providing multiple different job alternatives, the gig economy fosters economic mobility. But gig workers have many things against them such as job insecurity, uncertain incomes, lacking in legal protection, and horrible work conditions. Inability to hold employment contracts renders them ineligible to access health care benefits, insurance, and social security. The legal frameworks are still evolving. The Indian state, through efforts like the Code on Social Security (2020), is beginning to undertake moves to plug the gaps, but their implementation remains an issue. The pandemic of COVID-19 pushed the vulnerabilities and importance of gig workers into perspective. Whereas the delivery sector reached new heights, ride-sharing firms collapsed, putting employees to the test for both health risks and economic vulnerability. Post-pandemic, gig work resurfaced with all its relevance at the core of India's economy and flagging the issue of greater worker safety. This study adopts a holistic perspective in exploring the Mumbai gig economy because the city's population is congested with gig workers. The study explores economic, social, and psychological issues, as well as public acceptance of gig-based services. With its exploration of the experiences of gig workers and users, this research aims to determine insights and recommend

solutions maximizing the long-term sustainability and equity of the Mumbai gig system

2. REVIEW OF LITERATURE

S. Kutty & S. Sundararajan (2022)¹ conducted a descriptive study on Indian Gig Workers. They studied the impact of Gig Work on the Indian Economy & found out that about half of the world's gig workers were working in India and majority of them belonged to the young, consumer-driven population. Their major finding was that there has been a major paradigm shift in how individuals view gig work in the present times, as a vast majority of Indians prefer gig work over the less desirable options such as unemployment or doing a job with poor working conditions. The researchers believed that the gig economy's rise has given way to rise in employment opportunities & hence has had a significant impact on the country's economy & employment situation.

P. Suryavanshi (2022)² researched about the boom of Gig Economy in India. The researcher found that as the prospects of regular employment are decreasing, the employable individuals of India are turning to Gig Work as a source of their livelihood. As a result of which gig work could contribute up to 1.25% in India's GDP. They also found some challenges faced by these gig workers through one of the biggest ones was that the workers with higher educational qualifications were not necessarily finding work to compensate with their skills. Apart from this a major challenge faced by all the workers was the lack of job security & benefits.

Rode Sanjay (2024)³ researched on how infrastructural services and social security benefits play catalytic role for gig workers of food and beverage industry in Mumbai metropolitan region. In this, he spoke about how the gig workforce in the food and beverage industry has significantly increased post-pandemic, especially in metropolitan areas, while rural areas show varied trends. Employment in this sector is currently growing more slowly than in the past, and many of the jobs lack year-round stability, social security, hygiene, fair pay, regular hours, and training. There is a need for comprehensive regulations from central and state governments to improve working conditions and economic stability for these gig workers.

J. Suresh Kumar & Dr. D. Shobana (2024)⁴ researched on the topic "A Study on the Impact of Gig Economy Platforms on Employment Opportunities in India's Urban and Rural Areas". The research highlighted the transformative impact of gig economy platforms on employment opportunities in India's urban and rural areas. It exhibited a surge in gig jobs in urban areas and the rural areas, still characterized by traditional livelihoods have recently started engaging with gig platforms despite challenges.

3. RESEARCH METHODOLOGY

Research Objectives:

1. To assess the working of Gig workers in India through a comprehensive approach.
2. To analyze the sustainability of Gig Economy in India.
3. To understand the multifaceted perspective of public on Gig Economy.
4. To understand social, mental & economic impact on Gig Workers.
5. To propose solutions that can enhance and support policy making.

Research Gap:

Despite the rapid growth of the gig economy in Mumbai, limited research addresses how the city's high cost of living, intense competition, and urban infrastructure impact gig workers. Most studies focus on national trends and platform-based jobs like delivery and ride-sharing, overlooking Mumbai's diverse gig sectors such as entertainers, educators, and creative freelancers. These workers face financial instability, lack of legal and social protection, and uncertain career prospects, often working without contracts or benefits. Additionally, public perception of gig work in Mumbai remains underexplored, affecting workers' professional recognition and income stability. This research aims to fill these gaps by examining how Mumbai's unique economic and social landscape shapes gig workers' lives.

Limitations of the Research

- The study focuses only on Mumbai, limiting the generalizability of findings to other cities or regions.
- The study may not capture the full diversity of gig work due to sample size and sector representation limitations.
- Findings may be influenced by seasonal variations in gig work availability and demand.
- Differences between platform-based and independent gig work may not be fully explored.

Hypothesis

Hypothesis 1: Wealth & Income Patterns

H0: Gig workers experience income and work patterns resembling that of conventional employees.

H1: Gig workers experience more irregular income and erratic work patterns than conventional employees.

Hypothesis 2: Sustainability of Gig Economy

H0: The gig economy in Mumbai doesn't have the potential to be sustainable over the long run.

H1: The gig economy in Mumbai has the potential to be sustainable over the long run.

4. METHODOLOGY

In this research data is collected via convenience & stratified sampling. There are two main perspectives:

1. General Public

2. **Gig Workers**, further divided into Self-Employed & Company Employed.

Primary Sources – Questionnaire & Interviews

Estimated Data for General Public: 150

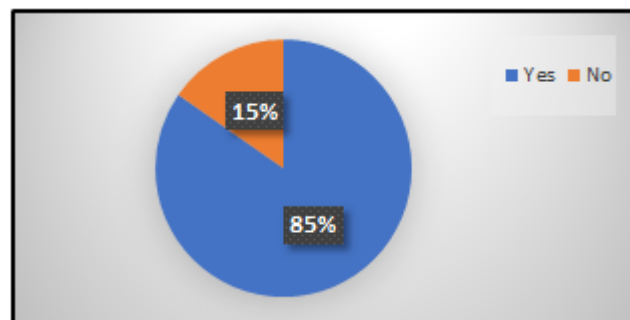
Estimated Data for Gig Workers: 100

Secondary Sources – Research Papers, Websites & any other relevant sources.

DATA ANALYSIS AND INTERPRETATION

I. GENERAL PUBLIC:

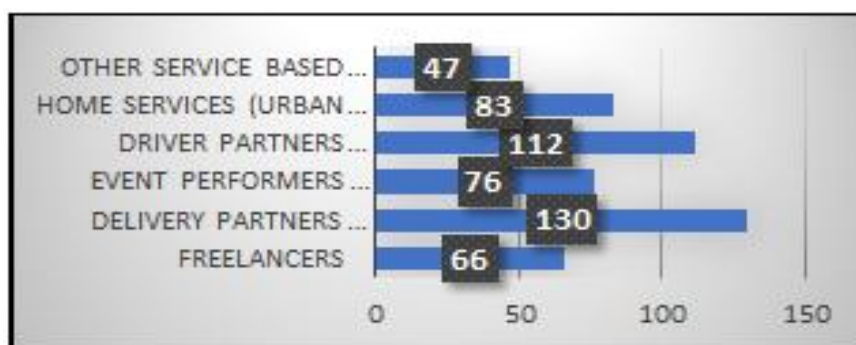
1. Awareness about Gig Economy



Interpretation –

This pie chart shows the percentage distribution about the level of awareness that respondents have about the concept of gig economy. Here, majority of the respondents, i.e. 85% are fully aware about the concept of gig economy whereas only 15% of them are unaware about it.

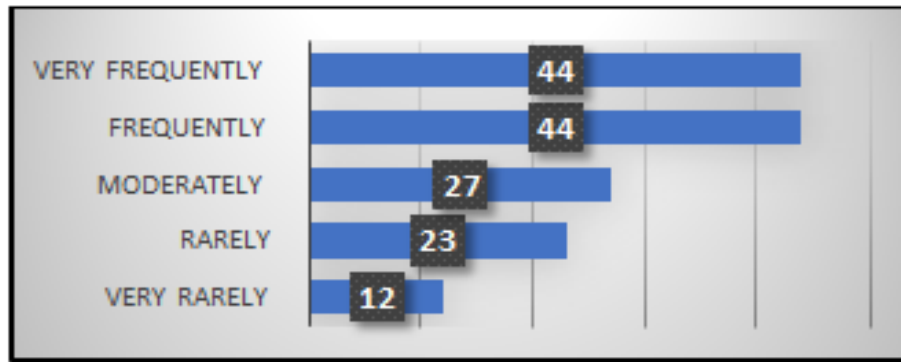
2. Public Awareness about Various Gigs as a part of the Gig Economy



Interpretation –

Of the total responses, 12.84% identified freelancers as part of the gig economy. Additionally, 25.29% chose delivery partners, 14.78% event performers, 21.78% driver partners, 16.14% home services, and 9.14% other service-based apps.

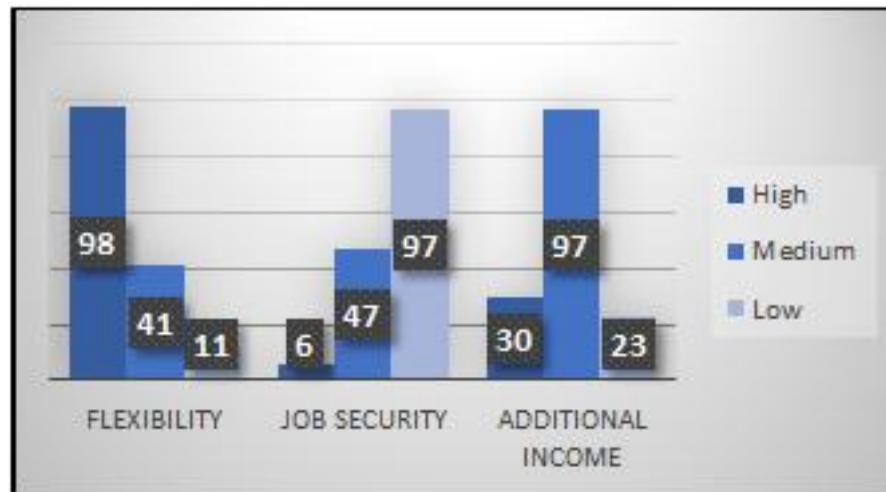
3. Utilization of Gig Work Services



Interpretation-

Respondents rated their use of gig services on a Likert scale from "very frequently" to "very rarely." The majority—44 each—reported using them very frequently and frequently, followed by 27 moderately, 23 rarely, and 12 very rarely.

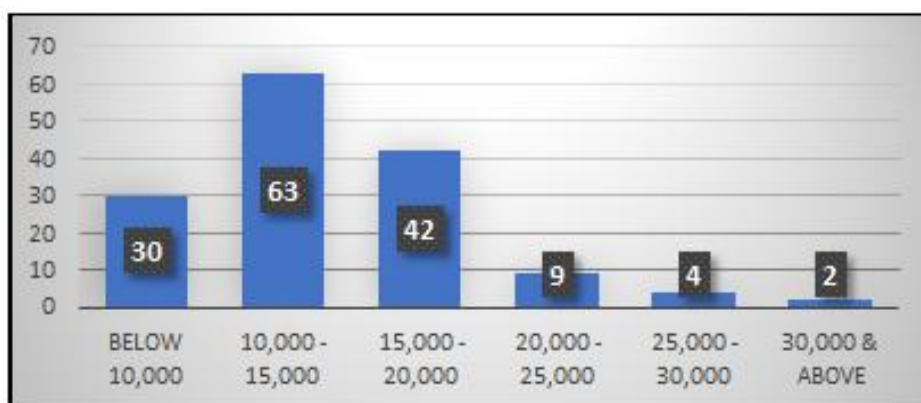
4. Public opinion on Flexibility, Job Security and Additional Income



Interpretation-

Flexibility was rated high by 65.33%, medium by 27.33%, and low by 7.33%. Job security received 4.00% high, 31.33% medium, and 64.67% low ratings. Additional income was rated high by 20.00%, medium by 64.67%, and low by 15.33%.

5. Public Opinion on Salary of Gig Workers

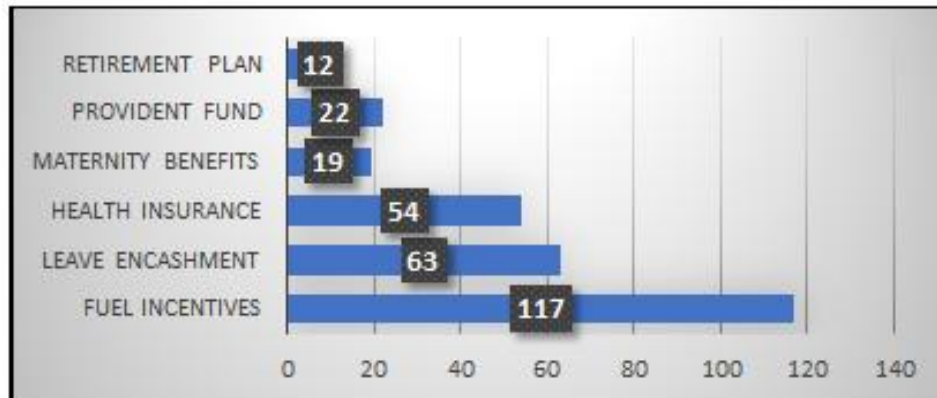


Interpretation-

About 42% estimated income to be between Rs. 10,000–15,000, followed by 28% for Rs. 15,000–20,000. Additionally, 20%

believed it to be below Rs. 10,000, 6% chose Rs. 20,000–25,000, 2.7% selected Rs. 25,000–30,000, and 1.3% estimated Rs. 30,000 and above.

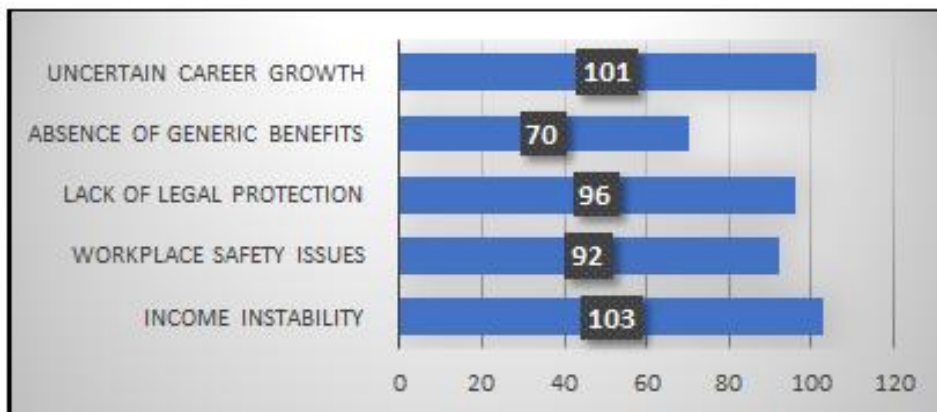
6. Public opinion on benefits provided to Gig Workers



Interpretation-

40.76% believed gig workers receive fuel incentives, 21.95% selected leave encashment, 18.82% chose health insurance, 7.66% believed provident funds are provided, 6.62% selected maternity benefits, and 4.18% believed gig workers receive a retirement plan.

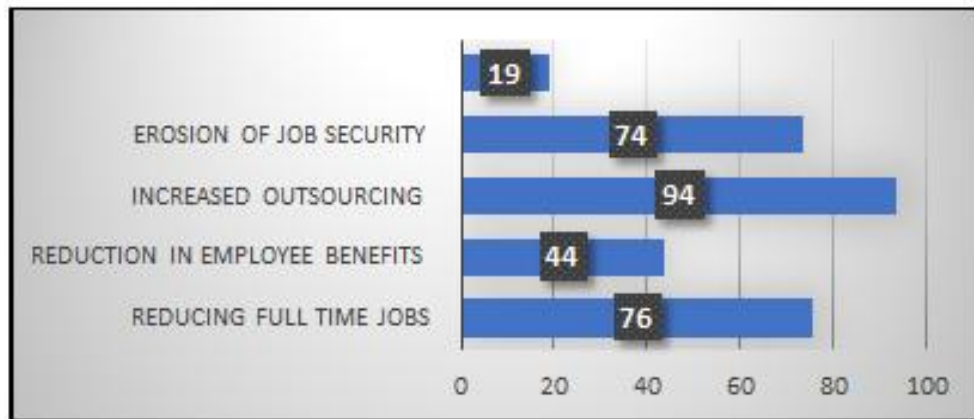
7. Public Opinion on challenges faced by Gig Workers in Jobs



Interpretation-

22.29% identified income instability and 21.85% cited uncertain career growth as key challenges for gig workers. Lack of legal protection was selected by 20.78%, workplace safety issues by 19.91%, and absence of generic benefits was the least selected at 15.15%.

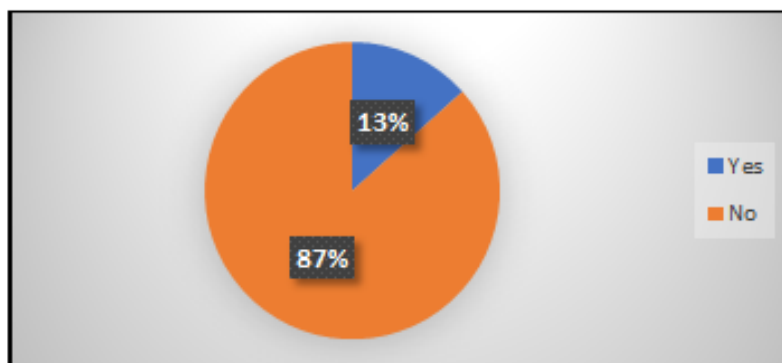
8. Aspects of Gig Economy having significant impact on Traditional Job Market



Interpretation-

31.13% believed the gig economy leads to increased outsourcing. Other noted impacts included reducing full-time jobs (25.17%), erosion of job security (24.50%), and reduction in employee benefits (14.57%). Only 6.29% felt it had no significant impact.

9. Gig work as Stable & Long-term Career option for respondents



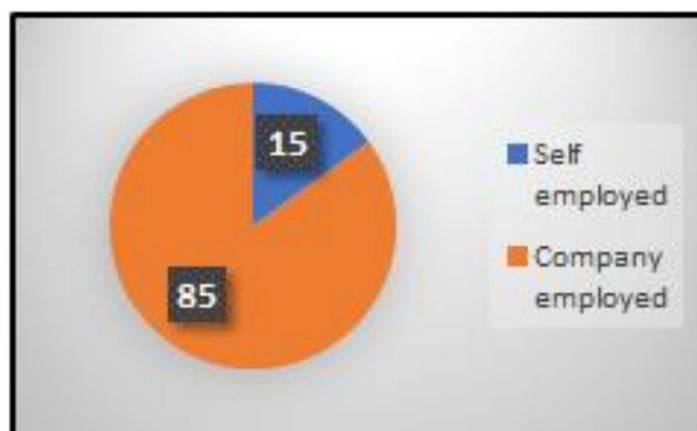
Interpretation-

Majority 86.7% don't consider Gig Work as a "Stable & Long term" career option for themselves. But 13.3% are willing to consider it as a career choice.

II. GIG WORKERS

We included various major gig workers, such as delivery partners, service partners, self-employed individuals, freelancers, educators, and entertainers.

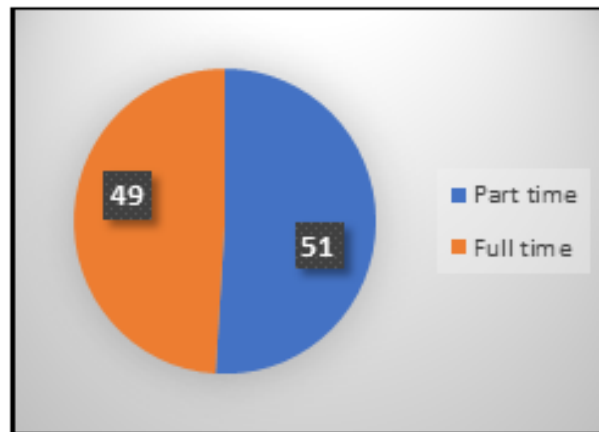
1. Nature of Work



Interpretation-

The chart indicates that out of all the 100 responses, 85 were classified as “company-employed” and 15 as “self-employed.”

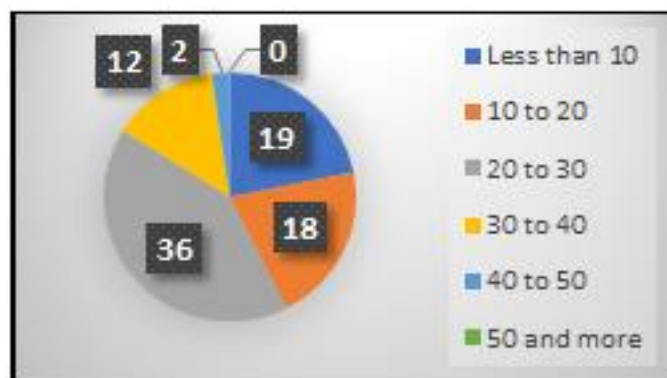
2. Type of Work



Interpretation-

This pie chart indicates that out of all 100 responses collected, 49 were working “Full time” and 51 were working “Part time”.

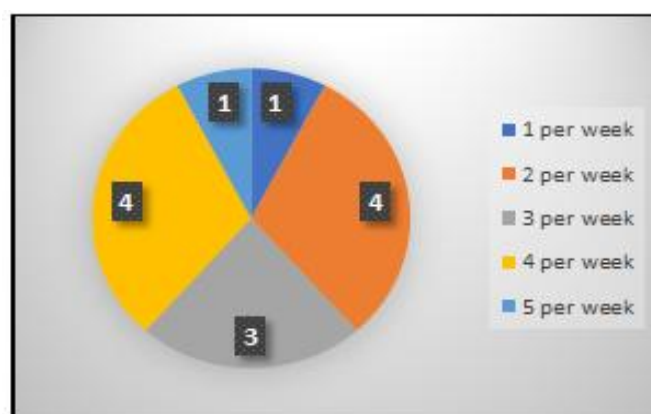
3. Orders per day/ Rides per day (87 responses)



Interpretation-

Out of the 87 respondents, 19 had “less than 10” gigs, 18 had “10 to 20”, 36 had “20 to 30” gigs, 12 had “30 to 40” gigs, 2 had “40 to 50” gigs, and 0 had “50 or more” gigs in one day.

4. Average gigs per week (13 responses)

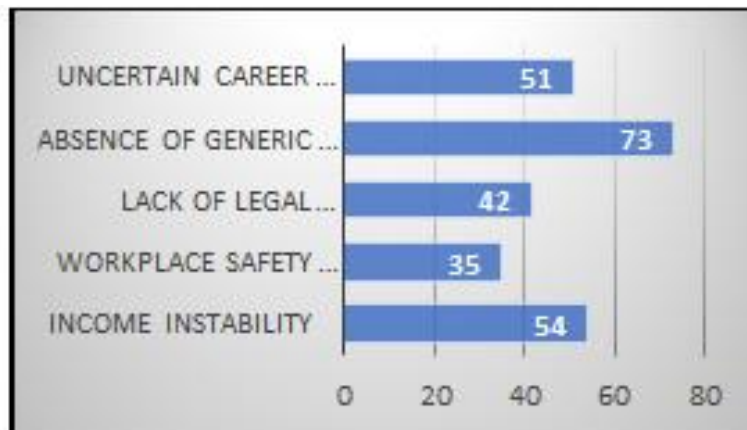


Interpretation-

Out of 13 responses, 1 had “1 gig per week”, 4 had “2 gigs per week”, 3 had “3 gigs per week”, 4 had “4 gigs per week”,

and 1 had “5 gigs per week”.

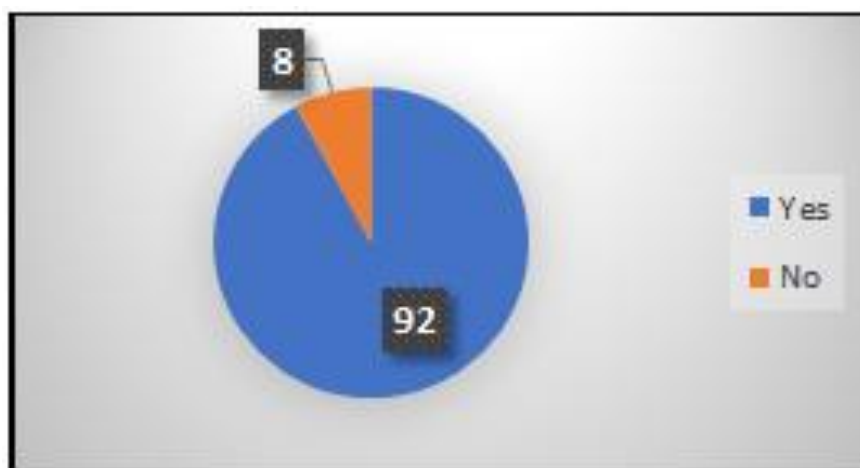
5. Problems faced by Delivery partners during work



Interpretation-

For this multiple-choice question, “Uncertain career growth” got 51 responses, “Absence of generic benefits” got 73 responses, “Lack of legal protection” got 42 responses, “Workplace safety issues” got 35 responses, and “Income instability” got 54 responses.

6. Need to standardize the field



Interpretation-

Out of 100 respondents, a majority, i.e. 92 respondents, want this field to be standardised, and only 8 people do not find the need for standardization.

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

GENERAL PUBLIC

- Awareness of the gig economy is generally high, but many still associate it mainly with delivery and driver partners, showing limited understanding of its broader scope.
- Responses show gig work offers flexibility and extra income but lacks security, with mixed views on fair compensation.
- Most respondents estimate gig workers earn between Rs. 10,000–20,000 monthly, while opinions on skill requirements are mixed, with a slight lean toward believing minimal skills are needed.
- Respondents believe gig workers receive benefits like fuel incentives and leave encashment, while key challenges include income instability and uncertain career growth, with less concern for lack of generic benefits.

- Respondents considered “Increased outsourcing” to be the biggest effect on traditional job market whereas a very small percentage of respondents believe that there will be no significant impact on the job market. “Reduction in full time jobs” is observed as the second biggest effect on traditional job market.
- Respondents see increased outsourcing and reduced full-time jobs as major impacts of the gig economy on the traditional job market.
- While most respondents believe the gig economy will grow rapidly, the majority are unwilling to consider gig work as a career option.

GIG WORKERS

- Most gig workers prefer company-based roles due to the stability they offer compared to self-employment. While full-time work is common among service partners and some self-employed individuals, many opt for part-time roles to maintain flexibility and pursue multiple income sources.
- Income levels vary widely, with delivery and service partners earning modest daily amounts, often insufficient for urban living. Self-employed workers charge per project or session, but irregular work opportunities can make income unpredictable.
- Gig workers across all roles face similar issues like unstable earnings, lack of benefits such as insurance or provident fund, and limited long-term growth. Concerns around legal protection and unsafe working conditions add to the overall insecurity in their careers.
- Delivery and service partners support standardization to improve benefits and job security, seeing it as a step toward legitimacy and protection. In contrast, many freelancers and educators oppose regulation, valuing the freedom and flexibility of their independent work.

SUMMARY OF HYPOTHESIS

The following hypothesis summary is done on the basis of descriptive analysis done by the researchers, for further confirmation an inferential analysis is required.

Sr. No.	Hypotheses	Status
Hypothesis 1		
H0	Gig workers experience income and work patterns resembling that of conventional employees	Rejected
H1	Gig workers experience more irregular income and erratic work patterns than conventional employees	Accepted
Hypothesis 2		
H0	The gig economy in Mumbai doesn't have the potential to be sustainable over the long run	Rejected
H1	The gig economy in Mumbai has the potential to be sustainable in the long run	Accepted

SUGGESTIONS

I. Policy Proposal - Gig workers lack legal representation making them vulnerable. Effective policy measures can help in bridging the gap.

Definition of Gig Economy – Gig Economy can be defined as the revolutionary element of modern labour market characterized by the prevalence of short-term contracts or freelance work as opposed to permanent jobs involving individuals engaging in temporary, flexible jobs, facilitated by digital platforms and apps.

It consists of the following individuals –

- 1. Self Employed** – Freelances, Musicians etc.
- 2. Company Employed** – Driver partners, delivery partners, service partners etc.

Key Policy Provisions

1. Employment Classification & Legal Rights -

India is considering stronger protections for gig workers through proposed national definitions in the Code on Social Security, 2020, a pioneering state initiative in Rajasthan, and suggested extensions of anti-discrimination laws to ensure equal

treatment.

2. Fair Wages & Payment Security -

Proposed measures aim to protect gig workers by setting sector-specific minimum wages, ensuring transparent payment structures, and enforcing timely payments with penalties for delays.

3. Social Security & Benefits -

Proposed policies include mandatory health and accident insurance, a dedicated social security fund, and paid leave provisions to enhance the welfare and financial security of gig workers.

4. Government Oversight & Platform Accountability -

Proposed reforms include creating a Gig Work Regulatory Authority, enforcing penalties for non-compliance, and offering skill development and financial literacy programs to support and protect gig workers.

Implementation Plan

Short Term (0–6 Months): The initial phase focuses on defining gig worker status, drafting protective legislation, piloting health insurance schemes, ensuring payment transparency, and laying the groundwork for regulatory and union structures.

Mid Term (1–2 Years): This phase aims to formalize laws, enforce minimum wages and insurance schemes, operationalize social security benefits, ensure algorithmic transparency, and establish a Gig Work Regulatory Authority with compliance mechanisms.

Long Term (3–5 Years): The final phase emphasizes refining employment classifications, expanding legal protections and benefit schemes, auditing algorithms for fairness, and institutionalizing worker representation and policy adaptability for sustainable gig worker rights.

II. GigDhan - An App to help Indian Gig Workers track their income & plan their finances for future.

Core App Features –

- i. Daily Income Tracker:** Log daily earnings across multiple platforms in one place.
- ii. Expense Manager:** Track daily spending to understand saving potential.
- iii. Monthly Summary Dashboard:** Visual overview of income, expenses, and savings at a glance.
- iv. Earnings Goal Setter:** Set weekly/monthly targets and track your progress.
- v. Payment Alerts:** Get notified when a platform payment is due or delayed.

Additional Features – Financial literacy bites, growth advisor, community troops etc.

5. CONCLUSION

This study provides a comprehensive understanding of the gig economy in Mumbai, highlighting the experiences and challenges faced by gig workers across different segments. The findings reveal that while the general public has a high level of awareness about the gig economy, there is still a gap in recognizing the full scope of gig work beyond delivery and driving services. The majority of gig workers experience job flexibility but face significant issues such as income instability, uncertain career growth and others.

Delivery partners, service partners, and self-employed gig workers each have unique challenges. Delivery partners face low per-order payments and lack of benefits, while service partners and self-employed workers struggle with income instability and workplace safety issues. Despite these challenges, there is a strong consensus among gig workers on the need for standardization and better support systems.

To address these issues, the researchers have proposed a set of policy recommendations & an app called GigDhan aimed at uplifting gig workers and ensuring their holistic social & economic development

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