

# Livelihoods in a digital world

A brief for good work in the gig economy



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# Foreword

The gig economy – in all its diversity – is a powerful force for change. With global reach and innovative software-driven business models, this new global ecosystem is a force for economic growth and job creation. Income and opportunity are more distributed and democratised, globally and at scale, often in regions with big youth populations and stubbornly high rates of joblessness.

Digital platforms have created a new form of work, founded on new business models that have shown exponential promise – for consumers, and for gig workers.

Businesses, regulators and other participants in this new ecosystem share a responsibility. Our task is to deliver simultaneously on the vital prospects of growth, while contributing to the welfare and benefits of all who depend on it – a challenge, but also a duty.

That task is underway.

Online work has brought an epoch of opportunity, especially in fast-growing emerging economies. Convenience and connectivity have disrupted old-economy conventions. Work in the gig economy, often with low barriers to entry, represents a route into formalised economic activity from the informal sector where needs are most acute.

In 2024, almost three billion people worldwide ordered groceries or meals from online food delivery services. The global food delivery market trebled in value since 2017, to more than USD 150 billion. Asia is the dominant market with about 1.84 billion users, far ahead of the closest runner-up, Europe, with 355 million. Forecasts point to continued, brisk expansion.

In India, the gig economy generates income for 1.5% of the workforce. The tally of gig workers is on track to reach 23.5 million within this decade, treble its 2021 level of 7.7 million. In South Africa, a country with youth unemployment of more than 45% (ages 15–34), one percent of the workforce is engaged by digital platforms.

When joblessness is stubbornly high, that kind of economic growth cannot come too soon.

This report surveys a selection of best practices from companies committed to enhancing these new digital livelihoods. The gig economy has flourished because it brings flexibility – for consumers, but crucially also for the businesses that are building it. Digital platforms are better able than old-economy companies to control costs, to innovate and scale, to manage supply chains and recruit skills.



## Good Work

The World Economic Forum has published extensively on the future of work, with particular emphasis on promoting fairness, equity, and sustainability. In response to serial global challenges, World Economic Forum's Good Work Framework mapped a shared vision for multi-stakeholder collaboration to manage the impacts of advancing technology and evolving workers' needs. It outlines key levers of change to build a more resilient, sustainable and inclusive future of work.

The Good Work Framework aspires to support business, workers and wider society in a context of growing recognition of companies' social and environmental responsibilities. Expressed in five pillars, many aspects of World Economic Forum's approach are relevant to the rising gig economy. The framework sets bold ambitions to improve working conditions and tackle inequalities in the global labour market.

This report adds another perspective, informed by the innovative best practices of leading digital platforms, to foster a more sustainable and inclusive gig economy. Daily wage labour has been a feature of working life for millennia, but learning from the old economy – at this juncture – is not enough to realise the promise of digital platforms.

The urgent imperative for this young global industry economy is to balance the autonomy of gig workers with a commitment to their dignity, protection and stability. Evidence shows that delivery partners prize flexibility too. This paper supports that vision with examples drawn from the Prosus family of companies.

At Prosus, we invest and support the best work of visionary entrepreneurs. I share the confidence of our best entrepreneurs that career progression, education, skills development, and economic security are legitimate expectations for the future of gig work. Our job is unlocking digital futures.

In our new paradigm of self-contracted labour, the deeply human impulse to find purpose in work is undimmed. Next to the practicalities of business development and appropriate regulation, the best companies understand that work is a deeply human endeavour. In a world of multi-apping, the loyalties – both ways – of digital platforms and gig workers is one index of what's working well.














Ambition of this order calls for a multi-stakeholder approach – and not least, for enlightened and creative policymaking. Together, we can do that. Responsible business will play a huge role to enhance and extend digital livelihoods, much as their algorithms have delivered exponential benefits for consumers.

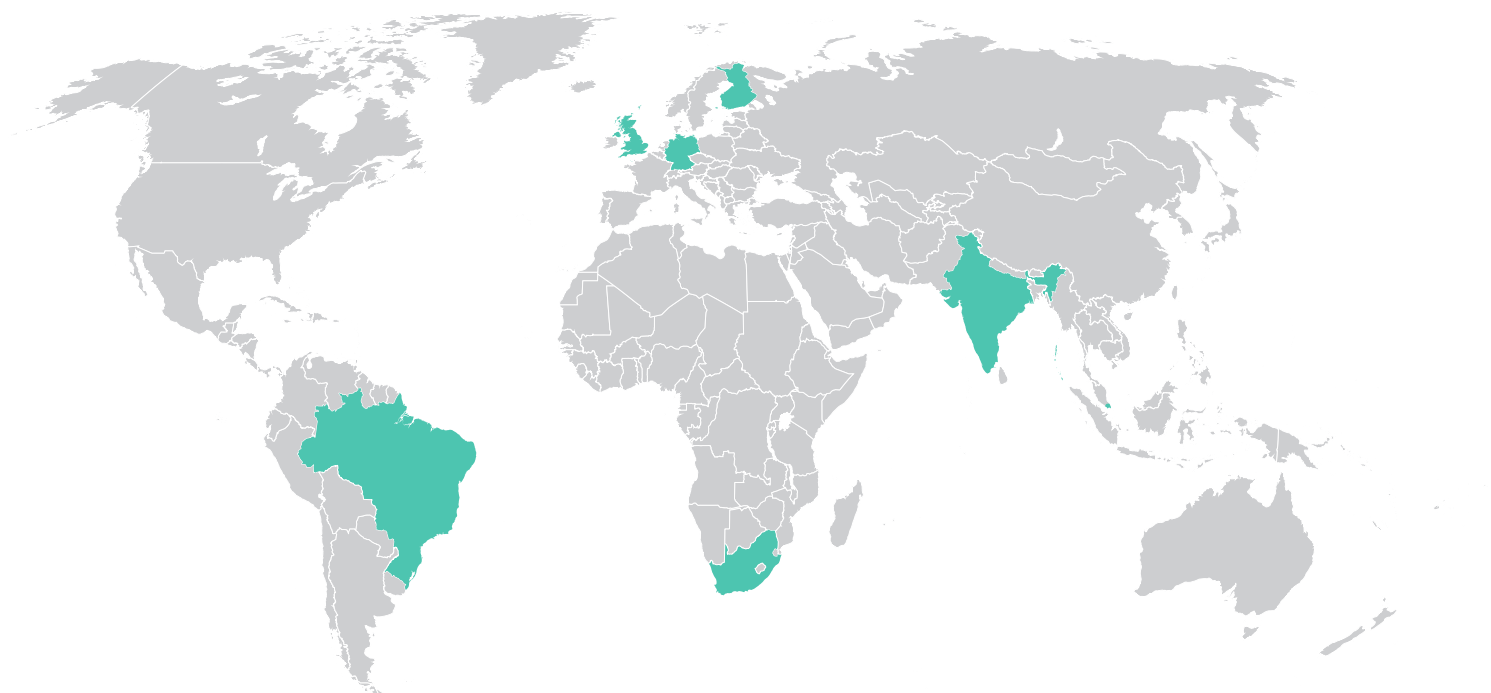
**Getting that right will bring a vital, emotional dimension: gig work that also delivers a sense of belonging.**

**Prajna Khanna**

VP, Sustainability, Prosus Naspers  
Amsterdam, January 2024

# Companies in this report

COMPANY	LOGO	HEADQUARTERS	CLASSIFICATION
iFood		Brazil	Food and grocery delivery
Delivery Hero		Germany	Food and grocery delivery
Urban Company		India	On-demand home services
takealot.com		South Africa	Food, grocery and ecommerce
Swiggy		India	Food and grocery delivery
ElasticRun		India	Logistics and distribution for rural retail
Zomato		India	Food and grocery delivery
Grab		Singapore	Ride-hailing, food delivery, and financial services
Wolt		Finland	Food and grocery delivery
Onsi		United Kingdom	Workforce benefit platform
MellowVans		South Africa	Original Equipment Manufacturer (OEM)
Valtalternative		South Africa	'EV as a service' (EVaaS) provider
Green Riders		South Africa	E-mobility company







# Introduction

The digital economy is rapidly reshaping how we live and work. Not long ago, the online marketplace was comprised mainly of a few auction sites connecting independent buyers and sellers. Today, online platforms facilitate a wide variety of services. The proliferation of digital platforms has transformed numerous industries, bringing connectivity and convenience to workers and consumers alike.

The fast-growing gig economy is a core component of this transformation, as software platforms innovate and facilitate the means of exchange of goods and services. A new digital ecosystem has transformed how people work, socialise, and consume. This report explores the gig economy, identifying sector-specific opportunities and challenges.

For businesses, the gig economy brings clear advantages in terms of cost, scalability and reach. New business models have radically extended access to goods and services. For workers, the benefits of autonomy and flexibility pose new challenges for the provision of adequate protections, enhanced stability and welfare.

New forms of work pose a concurrent challenge for regulators. Digital concepts can fit awkwardly, or not at all, into traditional labour frameworks. Gig work is characterised by a wide spectrum of relationships between drivers and delivery platforms, but workers typically are self-employed as independent contractors.

In regions where effective regulation remains work-in-progress – and in emerging economies especially – the brisk growth prospects for the gig economy herald wider opportunities for formal sector work, with legal protection and social benefits that typically are not available in the informal sector.

Barriers to entry can be low. It's not usual that the gig workers find income-generating opportunities to complement other activities or employment, as a 'side hustle' or a part-time job. Gig work itself is often a buffer during times of unemployment (as demonstrated during the Covid pandemic) providing short-term financial stability – not least from online work in regions where local job creation is scarce.

Next to the significance of the gig economy as a bridge from the informal sector, digital platforms increasingly support skills development and training. This report surveys best practices for improving digital livelihoods – and as a conduit for personal growth and careers.

**Guided by the vision of sustainable employment set out in the World Economic Forum's Good Work Framework, this report draws in particular on experience from the Prosus group portfolio of investee companies to map meaningful initiatives and strategies on themes from fair pay to algorithmic transparency, diversity and inclusion.**

Online work has broadened access to income-generating opportunities, enhancing its appeal across a broad and diverse demographic spectrum. For many low-skilled workers and underrepresented groups often excluded from traditional job markets, the gig economy has radically extended access to income-generating opportunities and viable ways to work.

In coming years, the capacity of different stakeholders to meet the challenge of multi-stakeholder cooperation will determine how (and how far) digital platforms can strike a balance between gig workers' independence and the provision of adequate safety nets.

“

**Growth prospects for the gig economy herald wider opportunities for formal sector work, with legal protection and social benefits that typically are not available in the informal sector.”**

# Empowering gig workers:

## Strategies today

Insights from many examples of pro-active companies are drawn primarily from location-based digital delivery platforms for food, groceries and parcels. These offer valuable lessons to digital platforms, which also may be applicable to other industries and to inform policymaking.

Platforms can provide gig workers with a pathway to financial independence while preserving the flexibility of gig work, promoting inclusion, and supporting skill development and upskilling to drive their delivery partners' future success.

### Four key areas for meaningful impact.

Prospects for improving digital livelihoods can be grouped according to four broad areas.



**1/Flexible Income:**  
as a path to financial independence



**2/Balancing flexibility, protection:**  
with support mechanisms for delivery partners



**3/Lowering barriers:**  
diversity, equity and inclusion



**4/Education and skills development:**  
empowering delivery partners



**1/Flexible Income:**  
a path to financial independence

Combining technology with innovative partnerships in both private and public sectors has contributed to improving conditions for gig workers. Some examples from investee companies within the Prosus group are referenced below. (For more details, see Emerging best practice from page 15).

### Fair and transparent compensation

Wage structures vary by region and sector, but systems for fair transparent compensation should respect local minimum wage policies and also consider costs of participation in digital platforms.

**Urban Company**, a provider of on-demand home services in India, implemented a minimum wage policy calculated after factoring in work-related expenses such as fuel, vehicle maintenance, insurance, and data. It publishes a Partner Earnings Index and introduced an industry-first Partner Stock Ownership Plan (PSOP).

### Addressing wage disparities

Active monitoring to address wage gaps by gender, race, or geography enables platforms to be vigilant for underlying discrimination that can limit opportunities. Performance-based compensation can help to reduce or eliminate disparities.

A study by **Fundação Instituto de Pesquisas Econômicas** (2021) found no significant residual differences by gender or race in delivery workers' remuneration <sup>[1]</sup>.

### Algorithmic accountability

Explaining the criteria applied by algorithms to determine allocation of tasks and remuneration can ensure systems are transparent and unbiased.

**Wolt** periodically publishes an Algorithmic Transparency Report with insights into how the products and algorithms drive the platform operate <sup>[2]</sup>.

### Access to essential tools

Participation in digital delivery platforms hinges on access to essential tools, primarily smartphones, internet access, safety equipment. Flexible leasing, subsidies and partnerships with service providers can facilitate access to vehicles or other equipment. Financial services such as credit schemes or the Earned Wage Access (EWA) model for advance remuneration help delivery partners to manage household budgets and meet financial obligations.

In Brazil, **iFood** negotiated partnerships with micro-mobility and electric vehicle (EV) companies to offer affordable rental plans to delivery drivers for conventional and electric bicycles, and motorcycles.

In India, **ElasticRun** formed a partnership with EWA & earning-linked credit platform KarmaLife, to manage advance salary payments and other financial services for drivers.

### Social dialogue, representation and negotiation power

Mechanisms to engage in collective dialogue with delivery partners - and other societal stakeholders - are important to guarantee workers a voice, reducing asymmetries of information and power.

**iFood** has developed a multi-year plan, including a national forum for drivers and a dedicated Working Group in each region, to engage with delivery workers' concerns and receive feedback on new features and policies.

### Reducing asymmetries in liability

Contracts should be accessible and comprehensible for all gig workers, and not include unfair provisions that shift the balance of liabilities away from companies.

In India, **Swiggy** introduced multi-lingual contracts more accessible to workers. Contracts included a change notification clause and provisions which do not exempt platforms from liabilities for working conditions. Workers receive compensation for losses due to app malfunctions or system failures <sup>[3]</sup>.

In South Africa, when orders are delayed, **takealot.com** drivers earn a per-minute fee while waiting, ensuring fair compensation for idle periods.



## 2/Balancing flexibility and protection: support mechanisms for delivery partners

**Negotiating a balance between flexibility and social protection is widely recognised as a concern by business and regulators. Ensuring work flexibility doesn't come at the cost of sufficient protection is imperative to achieve an advanced, inclusive, and dignified gig economy. Platforms can play a crucial role to provide:**

### Adequate benefits

Accident insurance, medical coverage and paid leave in circumstances such as maternity leave or period leave, contribute to workers' wellbeing and loyalty.

**iFood** provides comprehensive insurance coverage for its delivery drivers, including paid leave for workers who suffer accidents, disability coverage, and paid maternity leave.

### Safe working conditions

Delivery platforms have joined or launched initiatives to improve road safety, facilitate affordable access to reliable vehicles, or contribute to provision of support services for drivers such as rest areas and emergency assistance.

**Delivery Hero** integrated telematics to monitor riders' driving patterns, with personalised feedback and safety training for delivery partners.

### Emergency response

Delivery platforms have worked closely with emergency services to improve response times, while providing regular training to update delivery partners on best practices to operate safely in changing environments.

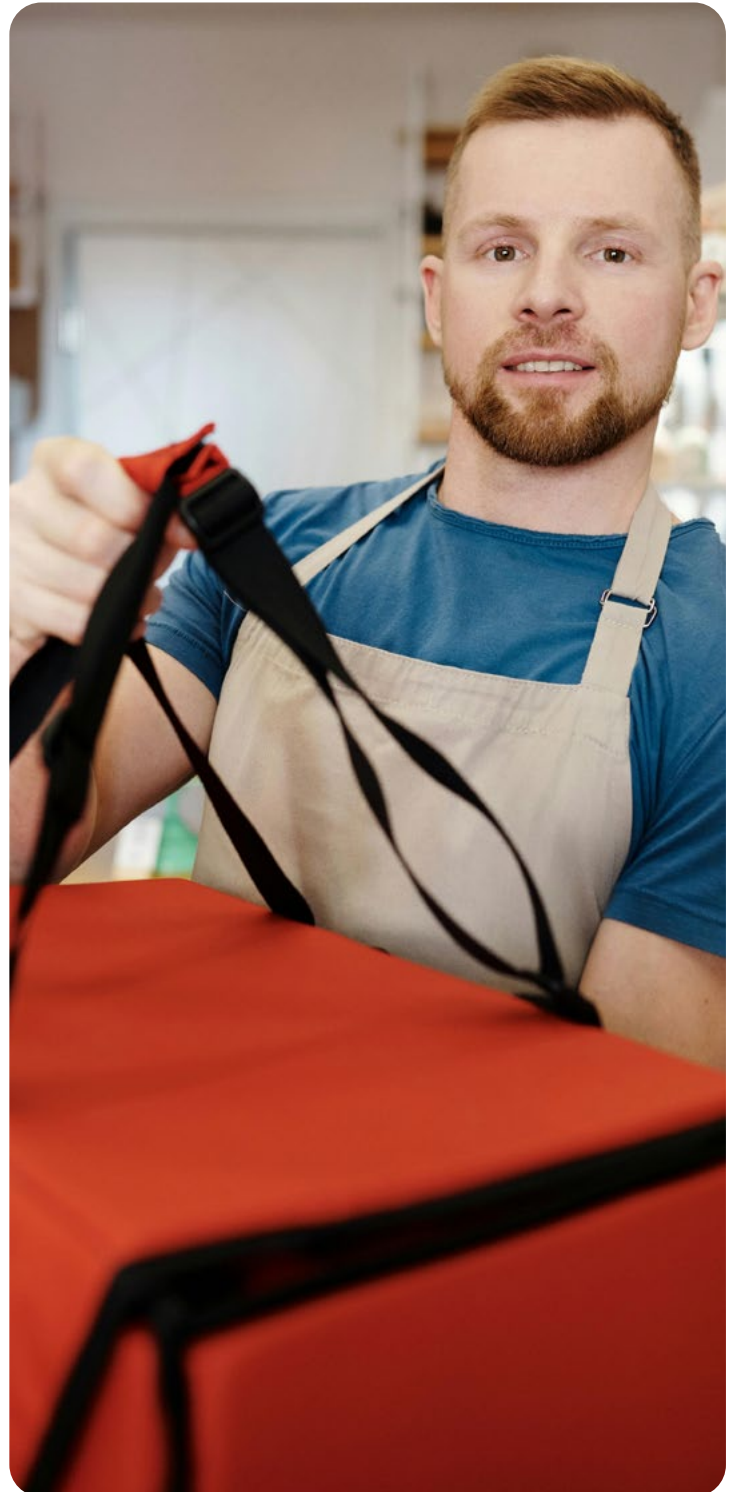
**Swiggy** offers a free on-demand ambulance for drivers, accessed by telephone or by tapping an SOS button on the partners' app.

### Decent working hours and regular earning opportunities

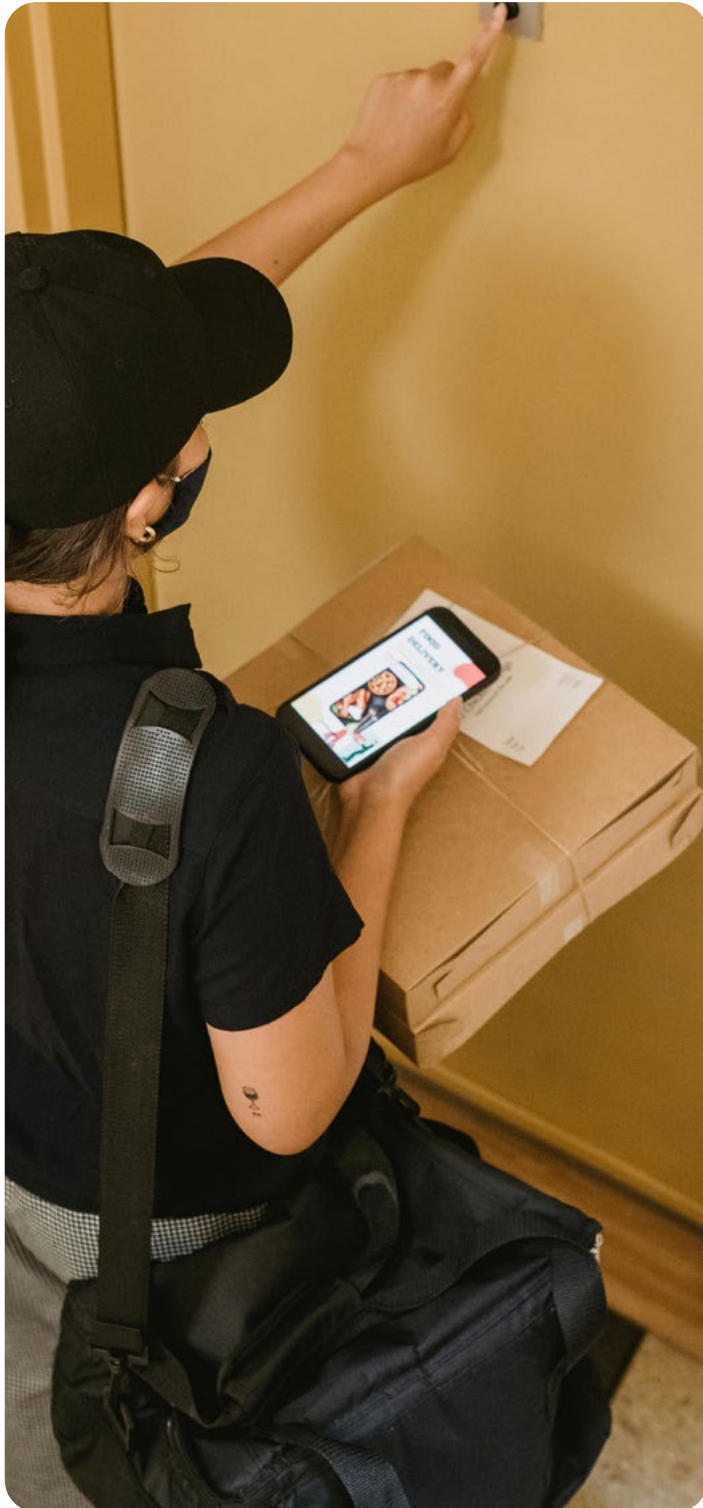
Monitoring working hours, enforcing limits in line with legal norms, and regular payments can reduce risks of burnout or accidents caused by overwork.

### Dynamic models of social protection

Data processing and technologies can help platforms to create innovative social protection systems tailored to the needs of gig workers, and may extend across multiple platforms. While applicable laws vary between countries, the rising gig economy is an opportunity to update traditional models governing relationships and social protection for independent workers.







### 3/Lowering barriers:

diversity, equity and inclusion

The gig economy has the potential to widen access to opportunity and promote diversity, equity, and inclusion (DEI). Flexible working may open doors to individuals who previously faced barriers to employment in traditional structures. Performance-based pay may not discriminate. Gig work can be designed to redress existing inequalities.

Gig work is largely undertaken by young men. More can be done to improve participation among women and under-represented groups.

#### Unbiased hiring and work allocation

Platforms should ensure that hiring processes and work allocation algorithms are free from bias, protecting delivery partners from discrimination based on factors like gender, race, or nationality.

#### Establishing and enforcing anti-discrimination policies

Platforms should have clear policies against discrimination and harassment, with robust reporting channels and swift action to address any violations.

**Urban Company** implemented a policy against gender-based violence, and provides support to service partners who have faced domestic violence.

**iFood** created a Legal and Psychological Support Centre for delivery drivers who experienced aggression, harassment, threatening behavior or violence.

#### Engaging in targeted inclusion efforts

Partnerships with organisations ('champions') committed to diversity and inclusion have offered support and training for underrepresented groups.

In South Africa, the **Green Riders** programme – a township economy initiative supported by takealot.com – has trained about 1,000 young riders per year to provide essential skills for delivery partners riding eco-friendly e-bikes.

In India, **Zomato** launched Project ZEAL to empower individuals with locomotor disabilities as delivery partners.

In Singapore, **Grab** introduced features a "Women Passengers Preferred" option to enhance the safety and comfort for women drivers.

#### Inclusive work environment

Work environment should be welcoming and accessible to all participants.

In certain regions, **Delivery Hero** launched an in-chat translation tool in its partners' app, enabling both parties to translate messages within the chat, removing the need to use external translation tools.





#### 4/Education and skills development: empowering delivery partners

**While gig work offers immediate income opportunities, platforms should also focus on providing avenues for skills development and career advancement. Recent initiatives from leading digital platforms include:**

##### Technical proficiency

Delivery partners need training to effectively use the technology and tools required for their jobs, including GPS applications and platform-specific features.

**iFood** offers a range of certified courses to drivers, both new and experienced, including guidance on navigating the platform and tips to maximise earnings. The platform tracks the correlation between this training and drivers' earnings.

##### Facilitating soft and practical skill development

Platforms can offer training opportunities that extend beyond delivery-specific training, such as financial literacy, language skills, and customer and vendor interaction.

"My High school diploma", a programme for **iFood** delivery drivers in Brazil, provides support for delivery partners to complete their high school education.

##### Knowledge sharing and peer support

Supportive communities should be created for individuals to exchange valuable insights and experiences, enhancing skills development and fostering a sense of belonging.

##### Upskilling and career advancement

Platforms can establish clear pathways to progress into higher-skilled roles within the industry or transition into other industries.

**Swiggy** has partnered with the Ministry of Skill Development and Entrepreneurship to offer a wide range of skill development courses to its delivery partners.

**Delivery Hero** offers a library of online courses covering topics requested by drivers, such as coding, entrepreneurship and management.

While governments hold primary responsibility for shaping the regulatory landscape and environments that enable social and other protections, pro-active companies have pioneered innovative approaches to new labour practices designed to fit the digital concepts of their ecosystem. Shared standards, transparency, more clarity in relation to company best practices and policy choices can help to establish more inclusive, and financially sustainable, ways of working.

A growing body of research has shown that improved income security and career progression of delivery partners can also help the commercial interest of digital platforms. As many examples in this paper attest, collaboration to improve digital livelihoods is very much in the best interests of customers, companies, drivers and governments. The roll-out of fair labour practices for gig workers contracted to these platforms is work-in-progress, helped by some strongly positive precedents to date.



# The rising gig economy:

## Opportunities and challenges



**Rapid proliferation of digital platforms for on-demand services has established the gig economy as a permanent, evolving aspect of contemporary work. Technology has redefined both the consumer experience and the nature of work, mediated by algorithms which connect businesses to both gig workers and markets.**

The complexity and scale of the gig economy reflects its decentralised structure and governance, spanning a vast array of tasks. Gig workers typically are compensated on a per-project or task, piece-rate, or hourly basis for activities outside the scope of traditional, dedicated relationships between employers and employees.

This exchange of services can be defined in two broad categories. Location-based tasks include the physical delivery of products or services. Web-based tasks are completed entirely online, from micro-work taking seconds or minutes, to online freelancing (or e-lancing) which extends to projects requiring advanced skills over long periods <sup>[4]</sup>.

Globally, a settled estimate of the actual size of the gig economy remains difficult, given its decentralised structure and broad scope. This report draws on numerous studies at both regional and country-level, which provided valuable insights and statistics.

THERE ARE 2 TYPES OF PLATFORMS:  
Location based and web based



**'Location-based'** taxi services, delivery, domestic care, and home maintenance.



**'Web-based'** image tagging, data entry, website design, or software development.

GLOBAL NUMBER OF PLATFORMS <sup>[4]</sup>



**2023**



**1,070**  
online platforms

**357**  
web-based  
services

**334**  
delivery  
platforms

**119**  
transport of  
passengers

**121**  
care work

**117**  
domestic work

**22**  
Hybrid platforms

“

Analysts at J. P. Morgan forecast above 15% annual earnings growth from food delivery in Europe, and higher in other regions – helped by growing online share, increased network density, extra services in grocery and high-margin advertising, and order pooling.”<sup>[5]</sup>

## ESTIMATED PLATFORM WORKERS BY COUNTRY



**EU 2024 28 million (43 million by 2025)**

Individuals who work through one or more digital labour platforms <sup>[6]</sup>

**Brazil 2022 1.7 million**

1.3 million app drivers, 400,000 app couriers

Drivers and app couriers between August and

November 2022. <sup>[9, based on Cebrap/Amobitec 2022 data]</sup>

**Chile 2019-2020 189,000**

Individuals who earned income on digital platforms, representing 2.1% of the country's workforce <sup>[14]</sup>

**South Africa 2022 135,000**

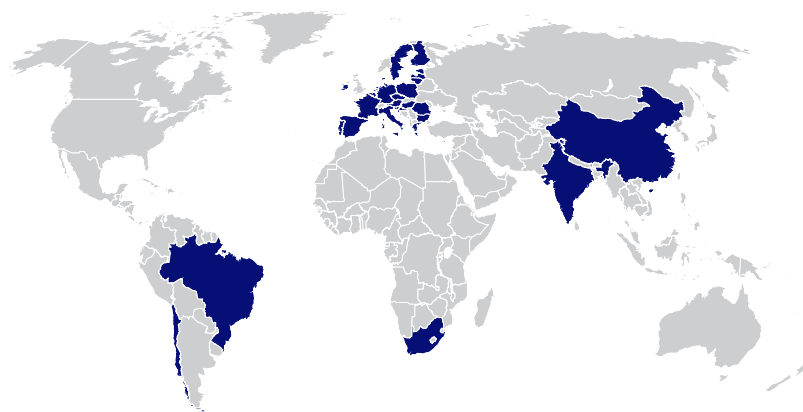
Workers engaging in web-based and location-based platforms, representing 1% of the country's workforce <sup>[11][12]</sup>

**India 2020-2021 7.7 million (23.5 million by 2030)**

Gig workers, representing 1.5% of the country's workforce. Of the 7.7, 1.3 million were involved in the transportation sector <sup>[10]</sup>

**China 2018 75 million**

Workers engaging in web-based and location-based platforms, representing 9.7% of the country's workforce<sup>1</sup>



**Global**



**2015 - 2019**

anywhere from 0.3% to 22% of the adult population has engaged in platform work <sup>[7]</sup>

## Business models



Digital platforms have improved the economic viability of countless businesses, making services more affordable and more accessible. The rise of digital platforms and the expansion of the gig economy are mutually reinforcing trends, transforming old-economy businesses. In the European Union alone, an estimated 500 digital platforms employ at least 28 million people <sup>[15]</sup>.

These competitive advantages over old-economy business models are founded on economies of scale, reflected in lower costs per transaction. Online vendors also benefit from efficiency gains in managing capacity, enabling them to respond with agility to fluctuating demand or changing customer needs. Managing the supply of gig workers is a vital element of this flexibility.

For businesses, the benefits of flexibility extend in three dimensions. **First, scalability:** digital platforms can reach new markets by quickly scaling their workforce, up or down, and typically without long-term commitments to gig workers. **Second, costs:** improved management of supply chains and distribution are reflected in more competitive pricing, for example when companies reduce capacity during off-peak periods. **Third, access to skills:** businesses in the gig economy often are better able to recruit the workers they need.

For consumers, the primary benefit of the delivery platform model is enhanced convenience. Digital platforms are likely to combine improved choice with potential savings in time and money. In food delivery, for example, digital platforms are widely perceived as superior to traditional take-out options and beneficial to fast-paced lifestyles. Consumers have allocated time previously spent sourcing food and meals to other daily activities <sup>[16]</sup>.

<sup>1</sup>China has one of the largest numbers of platform workers in absolute and relative terms. For example, platform workers in the United Kingdom account for only about 4% of the employed population, and in the United States, they are less than 1% <sup>[13]</sup>



# Gig economy: Demographics

**Workers in the gig economy typically are self-employed and independent contractors. As with previous evolutions in working models, established legal frameworks are largely unsuited for digital concepts – often posing particular challenges for the provision of social protection.**

For many, gig work spans a spectrum of opportunities and liabilities. In hard times, gig work may provide a buffer against unemployment by providing short-term financial stability or a means of additional earnings, for example while studying or engaged in other commitments. A gig job can help previously informal workers to establish compliance and consistency in a formalised sector, from which certain benefits can accrue.

From October 2021 to September 2022, more than 537,000 <sup>[17]</sup> A survey by Fundação Instituto de Pesquisas Econômicas (FIPE) found that in 2023 around 910,000 direct and indirect jobs (across the entire value chain) were created by iFood’s activities, equivalent to 1% of the employed population <sup>[18]</sup>.

Gig work is often characterised by fluctuating or unpredictable demand, and perceived as a poor enabler of long-term career prospects or skills development. The fastest-growing sectors, such as e-hailing and delivery, may be particularly vulnerable to heightened risks of personal injury or damage to drivers’ vehicles <sup>[19]</sup>.

At the same time, gig work can attract previously marginalised and under-represented groups who have encountered problems entering traditional job markets. In regions with limited domestic job demand, online gig work promises to massively extend the parameters of localised job markets. Worker demographics for the gig economy can be vastly more diverse than in most old-economy industries.

Data for a more accurate picture of gig workers in location-based delivery services points to a number of emerging global trends. Gender discrepancies are evident in location-based gig work. In ride-hailing

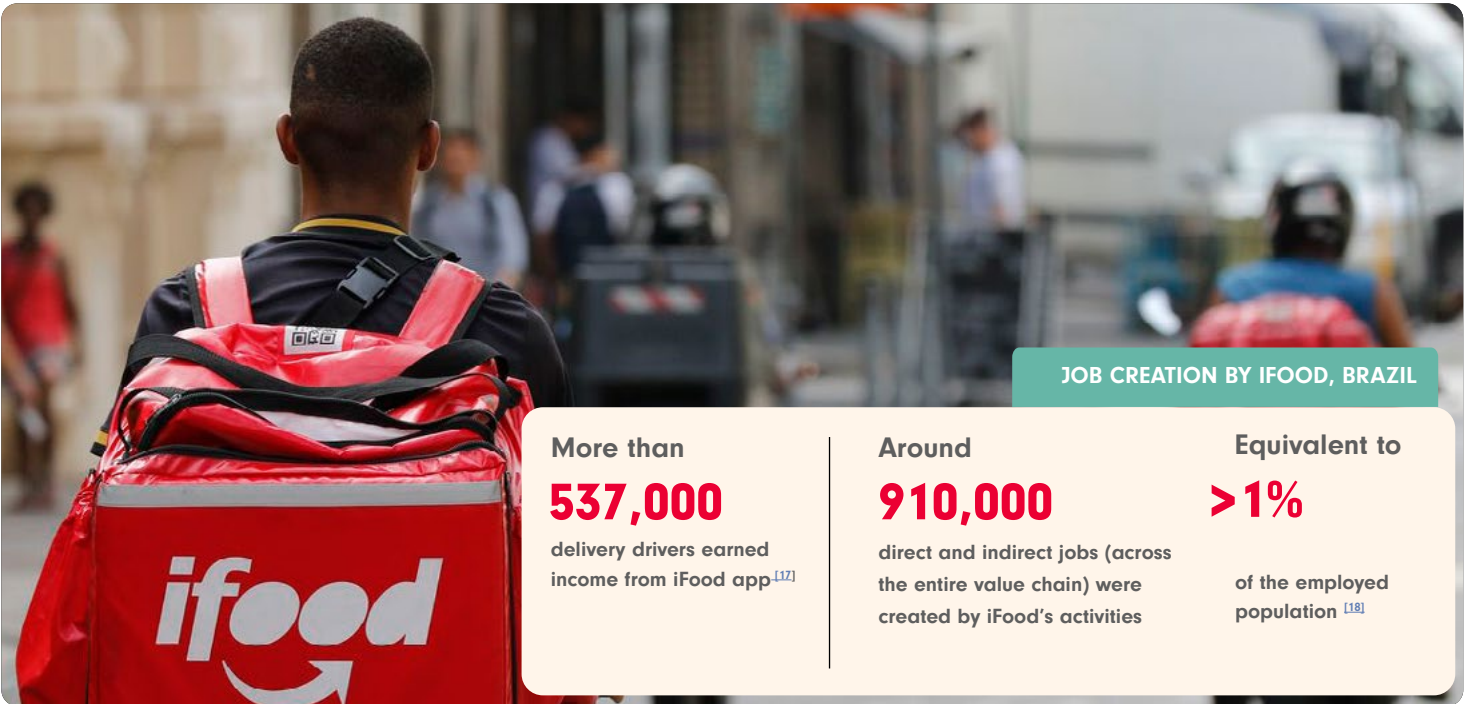
and food delivery, most couriers are men. Women are more likely to work in beauty, care and domestic services <sup>[20]</sup>.

A report by the International Labour Organization (ILO) surveyed platform workers in 2019 and 2020 found that in 12 countries, only 9% of delivery riders and 5% of rail-hiding drivers were women <sup>[21]</sup>. The average age for food delivery couriers was 29 years-old, and the average age in ride-hailing was 36 years-old <sup>[6]</sup>. In the United States, the median age of a food delivery driver is estimated at 30 years-old <sup>[22]</sup>. In Italy, drivers are typically younger with an average age of 25 years-old <sup>[23]</sup>.

Digital platforms need connectivity, so gig workers depend on their mobile phones. In China, where mobile phone usage is relatively close to parity between women (48%) and men (51.6%), data for 2018-19 reveals huge disparity in gig work. More than 90% of participants in China’s location-based platforms are males, according to United Nations research <sup>[13]</sup>.

As with the broader gig economy, presenting an accurate global outlook for delivery platforms is difficult. Research and published data from delivery companies, including Prosus group investees, point to several notable trends among delivery partners and drivers.

Among food and grocery delivery platforms, iFood in Brazil estimated around 360,000 active drivers on its platform each month, of whom more than 70% were men with an average age of 33 years <sup>[24]</sup>. In South Africa, takealot.com reported 15,000 active delivery drivers. In India, Swiggy reported 400,000; while Indian B2B platform ElasticRun reported 20,000 riders across its logistics and e-commerce operations; on-demand home services platform Urban Company reported 55,000 in 2024. A study for a consortium of European-based food delivery platforms, including Bolt, Deliveroo, Delivery Hero, Uber and Wolt, reports over 375,000 couriers across Europe in any given week <sup>[16]</sup>.



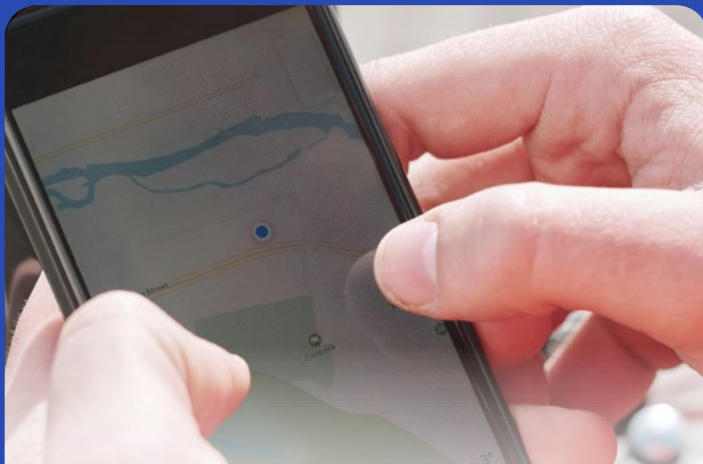


## Multi-apping: A growing trend

Multi-apping (also known as multi-platforming) is a common practice among couriers who seek to improve their income potential by working simultaneously for more than one delivery platform. This strategy may be supported by many platforms, recognising the on-demand nature of gig work. In some regions, multi-apping is well accepted and encouraged as an important competitive pressure, emblematic of the flexibility inherent in gig work.

At the same time, the prevalence of multi-apping has been associated with adverse effects on drivers' stress and customer service, such as when navigating extensive detours through heavy traffic to fulfill multiple orders from different apps. Traffic congestion, higher fuel costs and unpredictable delays can cause further problems.

While multi-apping can be a valuable means of boosting incomes – and in general may foster competitive pressures – the practice has raised complex issues surrounding the classification and accountability of delivery partners to different platforms. Appropriate regulation may seek to balance the responsibilities of companies with those of governments. For example, while a workers' total hours online may be subjected to limits, such initiatives may need also to take account of the sum of short periods worked on multiple platforms.



**'Estimating total headcount for delivery workers is complicated by double-counting: drivers can operate on several platforms simultaneously – known as 'multi-apping'**

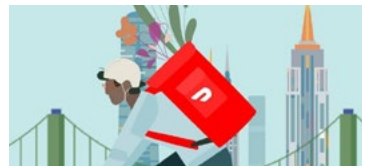
## Food delivery

The global food delivery market has more than trebled in value since 2017, to more than \$150 billion. In 2024, close to 3 billion people worldwide utilised online food delivery services, including meal and grocery deliveries. Asia continues to dominate the market with around 1.84 billion users, making it the largest region for these services. Europe follows as the second-largest market, with approximately 355 million users <sup>[25]</sup>.

On-demand delivery has been a key driver of new growth for restaurants and retailers during downturns, despite additional pressure on margins from commission fees and other charges. Among independent merchants in the United States, 93 per cent reported that DoorDash, the largest food delivery platform with a 60% share in the 'convenience' category, provided support during periods of economic uncertainty. About two-thirds of respondents said the platform contributed to overall profitability <sup>[26]</sup>.

In 2022, the DoorDash community supported an estimated **\$78 billion** in sales and **\$15.7 billion** in tax revenues

### DOORDASH SOCIAL IMPACT<sup>[25]</sup>



**90%** of independent merchants surveyed by DoorDash would recommend the platform to reach a wider customer base, 89% to expand delivery areas, and 87% to boost sales volume

**65%** agreed that partnering with DoorDash increased their overall profitability

**93%** reported that DoorDash provided crucial support during economic uncertainty

In the United States, revenues from food delivery more than doubled during the COVID-19 pandemic and is forecast to exceed an historic annual growth rates of eight percent. In the European Union, the food delivery market has grown from € 3 billion in 2016 to € 14 billion in 2020, driven by digital platforms and taxis with a 75% share <sup>[15]</sup>.

In Europe, e-grocery will outpace growth in traditional grocery markets. Consulting firm McKinsey forecasts that restaurant meal deliveries will increase still faster. In the United States, DoorDash estimated that users saved 378 million hours, equivalent to over 15.5 million days, using the platform <sup>[26]</sup>.

DoorDash users surveyed saved **378 million hours** equivalent to over 15.5 million days, using the platform

### DOORDASH BENEFITS FOR CONSUMERS<sup>[25]</sup>



**73%** discovered new restaurants via the platform

**77%** returned to some of those establishments

**76%** indicated that DoorDash allows them to be more productive or frees up time for other activities

## Policy and regulation

While consumers benefit from improving convenience and more choice, policymakers are grappling with issues of economic resilience and job security. New business models have given rise to new – and some familiar – ethical concerns, with particular emphasis on mandated protections for drivers. Traditional employment laws mostly are not fit for purpose in the digital era.

The classification of gig workers as independent contractors represents a fundamental challenge to the legal orthodoxies of labour relations in the old economy. While some trade unions have urged reclassification of platform workers as employees, the viability of retrofitting digital concepts into existing laws is increasingly contested – by both gig workers and platforms.

Globally, legal and regulatory frameworks have evolved at a varied pace. Useful models of settled and progressive regulation adapted for digital concepts include Chile, India and Singapore. In the US, various states acknowledged that gig workers are self-employed operators, while recognising certain rights and entitlements.

In India, for example, legislation has been custom-built for the gig economy, recognising a unique category of workers while securing certain benefits and rights dispensed by the state, with costs supported by digital platforms.

In Europe, the new EU Platform Work Directive was ratified in Brussels in December 2024, for adoption by national parliaments by 2026. The new legal framework provides a presumption of employment for platform work if certain criteria in national laws are met. New measures include tighter controls for algorithmic management, data processing, transparency, and a provision for supervision by humans of automated decisions that affect working conditions.

The EU directive applies to any digital platform that organises work within the EU, regardless of the company or customer's location. Elsewhere in Europe, regulation in certain countries pre-dated the EU directive and is more stringent than measures adopted in Brussels.

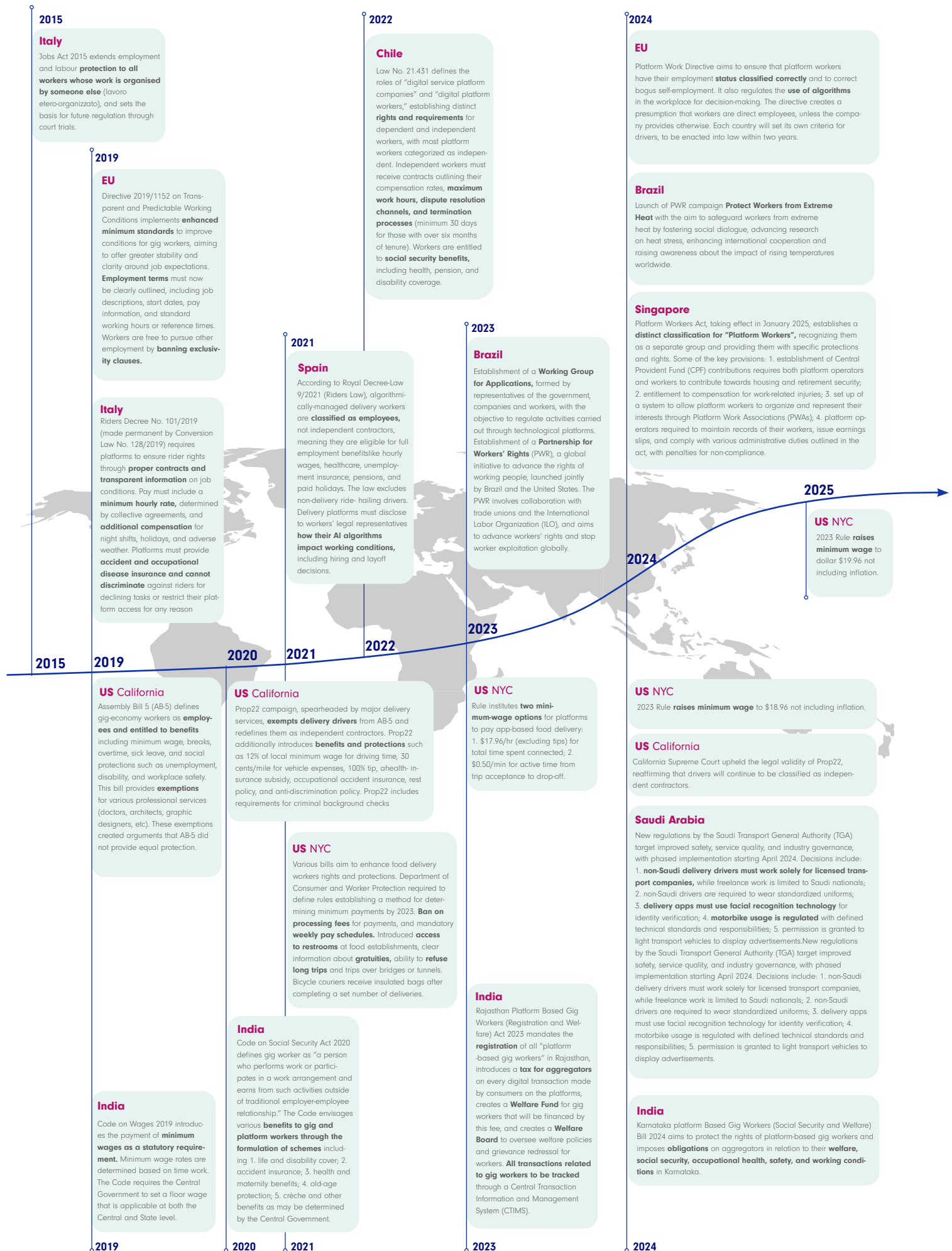
For example, Spain's Riders' Law adopted in 2021 included a 'presumption of employment' clause which classified drivers as employees in terms derived from conventional employment. When Deliveroo subsequently closed its Spanish operation, the company said that while new legislation was not the cause of its decision, the Riders' Law had contributed to an earlier exit.

Appropriate regulation adapted to the attributes of the gig economy can be a powerful catalyst to secure protections and benefits for gig economy workers. Integrating the principle of fairness with the attributes of this new type of work is a responsibility for governments – a test of public policy.

At the same time, the uncertain pace of reforms also challenges businesses to facilitate and sustain multi-stakeholder collaboration. Digital platforms are uniquely positioned to drive job creation. The wider impact of their burgeoning business models – from job displacement to economic stimulus and tax revenues – has both short-term and far-reaching implications.

Notably, regulators in Chile, India and Singapore have found some success in balancing flexibility with social protection. Elsewhere, the regional and international policy debate is unsettled, or still at a formative stage. Analysis of best practices, more open collaboration between policymakers, and renewed effort to clearly articulate the interests of workers and other actors across the value chain will be crucial in the making of effective, new legal frameworks.







# Emerging best practice:

## Early learnings and examples



Sharing the lessons of experience, radical transparency and open dialogue are necessary conditions to embed and improve best practices for delivery platforms. As a long-term stakeholder in software-driven digital platforms, Prosus is one of the world's largest technology investors. Across our portfolio, we support visionary entrepreneurs to innovate and scale businesses which are transforming on-demand services.

In the introduction to this paper, a thematic analysis of current initiatives to promote fair compensation, inclusivity and sustainable work identified four broad areas of opportunity to improve digital livelihoods, namely:



**1/Flexible Income:**  
as a path to financial independence



**2/Balancing flexibility, protection:**  
with support mechanisms for delivery partners



**3/Lowering barriers:**  
diversity, equity and inclusion



**4/Education and skills development:**  
empowering delivery partners

Drawing on the collective experience of Prosus investees, our family of companies has piloted an array of innovative projects, always complying in full with local laws and regulations <sup>[27]</sup>. The following examples are notable precedents for new ways of working. Many if not most are scalable and transferable to other digital platforms.





### 1/Flexible Income: a path to financial independence

Delivery Hero regularly conducts comprehensive analyses to ensure fairer earnings for riders. Delivery Hero brands across different geographies use different ways of measuring, analysing and implementing improvements. For example, one of Delivery Hero's brands, Glovo, conducts thorough analysis of rider earnings by using data from the global non-profit organization Wage Indicator, alongside competitor analysis and local cost-of-living standards, to measure and improve earnings based on a global per-hour metric. If a rider's calculated pay falls below a certain threshold, the team is notified and is able to take action. Other regions adopt a similar approach, using relevant local metrics and analysis to ensure fair pay is tailored.

Delivery Hero centralised technology ensures transparent pricing models and leverages its centralised technology platform to bring the best product features to approximately 3 million riders in around 70 countries. Riders have real-time fee updates, allowing them to see the fee estimation amount before they accept or not an order. This empowers riders and reduces the potential disputes and misunderstandings.

Investments in UX improvements have shown positive results for the riders. For example, a new feature allows customers to tip using a percentage of their total order rather than a fixed value and enables customers to save their last tip and auto select the amount in every new order. For example, this has resulted in an overall increase up to over 40% in tips the same year for Glovo.

Aside from technology, Delivery Hero also uses its scale in the ecosystem to provide cost savings to riders. Acting as an intermediary, platforms across countries connect riders with companies to obtain deals for riders for example on vehicle maintenance and oil vouchers.



### 2/Balancing flexibility and protection: support mechanisms for delivery partners

Delivery Hero brands in MENA have started to pilot and scale telematics for 2W vehicles, using an in-app safety solution facilitated by Sentiance, a company specialising in behaviour analytics and artificial intelligence. By using telematics in, which is a voluntary feature for riders, Delivery Hero can analyse riding patterns, previously unavailable in the industry, to improve rider safety. Riders receive personalised feedback, improvement goals, and in-app education. Telematics also creates collaboration between Delivery Hero and key stakeholders, including local governments. For example, Delivery Hero and local authorities can work together to enhance road safety for communities. Delivery Hero also collaborates with the government and NGOs across the globe to launch in person safety trainings, safety campaign weeks as well as first-aid and driving school sessions.

As their employer, 3PLs are responsible for providing riders with adequate protective and work equipment. As a responsible organization, Talabat provides similar services to build a care ecosystem that



includes rest areas, food facilities, WiFi, and more to support riders' wellbeing while on duty. In its summer initiatives, Delivery Hero in MENA enhances support for riders by installing safety features like buses and solar-powered rest areas, while also providing thermal bottles and cooling vests to ensure their comfort in the heat.

Delivery Hero brands have introduced pledges or value propositions aimed at understanding riders' needs and collaborating with them to provide tailored solutions. These efforts are developed in partnership with NGOs, government bodies, and advocacy groups. One example is the Courier Pledge by Glovo, which focuses on fair earnings, safety through comprehensive insurance, community empowerment via training programs, and fostering equality and open dialogue.



### 3/Lowering barriers: diversity, equity and inclusion

Delivery Hero has developed centralised technology to allow effective communication between riders and the platform. This system includes various communication channels including both online and offline support. Communications processes are well documented, including for riders to appeal commercial decisions that affect them and to ensure they are not disadvantaged when raising concerns.

In certain regions where applicable, Delivery Hero launched an app feature that enhances communication between riders and customers by introducing an in-chat translation tool. This new feature allows both parties to translate messages directly within the chat, eliminating the need to switch to external apps for translation. A helpful banner is displayed in the chat to inform users about this capability, encouraging them to speak their own language.



### 4/Education and skills development: empowering delivery partners

Delivery Hero brands in Europe and Africa have offered programs that include over 3,500 online courses, spanning entrepreneurship, business management, IT skills, and languages, aimed at empowering couriers with essential skills for their professional growth. Partnerships with platforms like Busuu provide free language courses, while collaborations with Microfinanza in Italy and BCR bank in Romania enhance riders' financial literacy. In Kenya, a two-day financial program reached 750 couriers in 2023.



Logistics and distribution for rural retail  
HQ- India



**1/Flexible Income:**  
a path to financial independence

In partnership with KarmaLife, India’s largest EWA platform, ElasticRun introduced a financial assistance program for gig workers to provide salary advancements of up to INR 20,000 (US\$ 235). The process begins with 100% digital onboarding, followed by flat monthly fees with immediate access to cash.

Eligibility for cash advances is calculated by KarmaLife on the basis of drivers’ earnings statements supplied by ElasticRun. Repayments are deducted from earnings. Additional options include bike financing, maintenance, wage protection insurance, and monthly health cover. The platform offers flexible investment options, designed to enhance financial security for gig workers.



Ride-hailing, food delivery, and financial services  
HQ- Singapore



**1/Flexible Income:**  
a path to financial independence

In Singapore, in partnership with Esso, Grab launched the Esso Speedpass, a card designed to enable eligible delivery partners to purchase fuel up to a predetermined limit at discounted rates, and to repay the following week in seven daily payments.



**3/Lowering barriers:**  
diversity, equity and inclusion

Between March and April 2024, the Grab Women Drivers’ Programme launched in six countries across southeast Asia to address barriers to women joining the platform. Key features include a ‘Women Passengers Preferred’ option to allocate women driver partners to women passengers.

Other initiatives include women-only community groups, training modules focused on safety and confidence-building, as well as driver mentorship initiatives pairing new women driver partners with experienced Grab drivers who provide guidance on the onboarding process, tips for navigating the app, and challenges on the road.





### 1/Flexible Income: a path to financial independence

iFood has maintained regular dialogue with more than 160 delivery drivers leaders and representatives across Brazil. Over four years, this listening process included collective representative by groups including worker associations, NGOs, and trade unions. Thematic forums have covered topics including operational improvements, support for education, and safety.

In 2021, iFood hosted Brazil's first National Delivery Workers Forum, convening 23 leaders from 14 cities to discuss daily challenges faced by delivery partners. The first initiative of its kind in South America, the forum led to a written commitment from the company to address priority issues raised within set deadlines.

In 2022, the process evolved to regional level, hosting meetings for delivery drivers in 20 Brazilian cities. More than 500 delivery drivers participated to identify and detail opportunities for improvements.

In 2023, iFood Chega Junto, a process to invest in and support projects written by delivery partners covering the areas of education, respect, wellbeing, health, and safety. A dedicated forum, The Workgroup, was set up to convene delivery partners in the validation of iFood platform updates and products.

In 2024, a Social Laboratory with female delivery drivers was set up to map opportunities for improving the iFood app.

To reduce operational costs and barriers for workers, iFood Pedal is a bicycle rental initiative in collaboration with micromobility players in Latin America such as Tembici and Bliv. The programme offers rental plans for conventional and electric bicycles in eight capital cities. In parallel, iFood runs an electric motorcycle rental service for delivery drivers, in collaboration with Vammo and Ribba, providers of electric motorcycle rental and battery swapping services. Packages include maintenance and battery exchange options, significantly reducing the total cost of ownership for couriers.



### 2/Balancing flexibility and protection: support mechanisms for delivery partners

Since 2019, iFood has provided free insurance to extend risk coverage for delivery drivers and improve access to essential benefits. Cover applies from the moment a delivery driver accepts an order – even when it's a driver's very first order – until they return home, including two hours for commuting. Coverage has expanded over time to include personal accident (emergency medical, hospital, and dental expenses), permanent disability and accidental death, temporary injury leave for seven days or more, funeral assistance, children's education support to age 18 in the event of the delivery partner's death, wellbeing and maternity care. Performance scoring for women on maternity leave are frozen for a specified period, as well as for injured drivers while recovering.

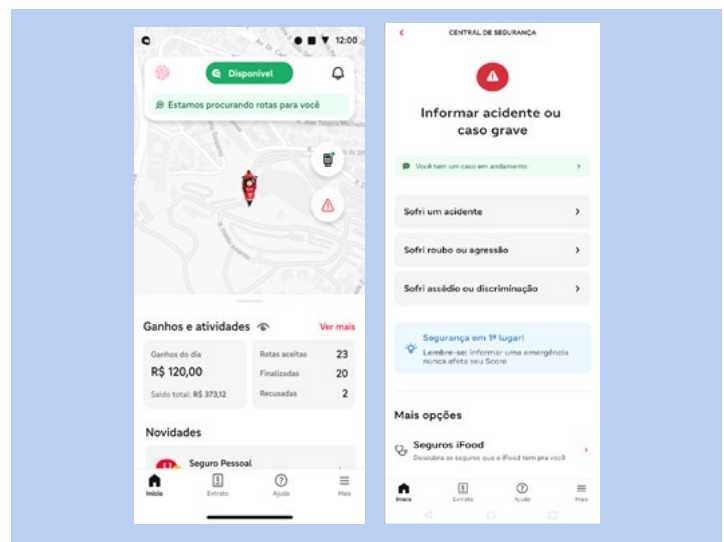


'Delivery de Vantagens' is an app-based programme of discounted services and products for iFood delivery drivers. Healthcare provisions include a free 24/7 telemedicine service with specialist online consultations and an on-call general practitioner available via WebApp (subject to fair usage limits). Affordable in-person consultations with medical specialists, and discounts on medication are available nationwide. Discounted dental plans for delivery partners and their families can be accessed with no waiting period.

A Psychological and Legal Support Centre for iFood workers is made available without charge for victims of discrimination, harassment or physical violence. In addition to psychological care and therapy sessions, drivers may access legal support from Black Sisters in Law, a global association of multidisciplinary black lawyers founded by Rio de Janeiro lawyer Dione Assis.

iFood is a leading advocate for safe working conditions and accident provision. A data-driven approach identifies specific unsafe behaviours, and supports the development of incentives for behavioural change to promote safer driving through training, gamification, nudges and other interventions. Since 2018, iFood has prohibited extra payments or incentives tied to productivity goals or faster deliveries.

Support Points for drivers were established at selected restaurants, gas stations, public locations, and other hubs to provide assistance and resources for drivers. The iFood app features call buttons for 'Safety Centre' and 'Serious Case Alert' providing direct access for drivers in the case of accidents.





In the event of flooding or natural disasters, iFood has provided emergency payments for active delivery partners, based on each driver's average income over a defined time period. iFood has contributed to various organisations organising supplies of emergency items.

Delivery protocols for drivers have been adapted to minimise risks of harassment, aggression, or disputes. This initiative, intended to improve safety, has reduced delivery times and exposure to risks of vehicle theft. iFood campaigns regularly on social media and other channels to raise awareness and discourage customers from requiring delivery drivers to bring orders directly to the doors of their apartments.



#### 4/Education and skills development: empowering delivery partners

'iFood Decola' (iFood Takes Off) is a programme of mandatory onboarding training for new drivers. Experienced drivers receive a comprehensive guide to best practices, with resources and courses to improve their performance. iFood Decola extends to training and qualifications beyond delivery services, offering more than 150 free courses on an array of topics: from traffic safety and financial education, to communication, digital marketing, entrepreneurship, and anti-racist literacy. More than one million drivers in Brazil have participated in these programmes across Brazil. Research by iFood found that earnings by delivery partners who completed performance-related training increased by 23%.

'Meu Diploma do Ensino Médio' (My High School Diploma) provides scholarship opportunities for drivers, their family members, restaurant and groceries owners, to complete their high school education. By 2023, more than 6,000 have earned certified high school diplomas through the programme. A further 6,000 were expected to do so in 2024.



#### 1/Flexible Income: a path to financial independence

Swiggy developed a robust offline function enabling delivery partners to complete orders if the app malfunctions. Mechanisms were introduced to compensate delivery partners for downtime caused by server problems. Although interruptions were rare, partners are fairly compensated.

To support adoption of EVs by delivery partners, the platform formed a partnership with Sun Mobility, India's leading provider of energy infrastructure and services for EVs, to roll out charging stations and battery swapping. In Bangalore, the programme enabled Swiggy's e-bike fleet to access a wide network of swapping stations across the city.



#### 2/Balancing flexibility and protection: support mechanisms for delivery partners

Swiggy's 'Delivering Safely' program is designed to enhance the safety and well-being of its delivery partners across India. The program includes accidental medical coverage and fatality cover, provided for a certain period after the last gig performed, as well as maternity and period leave for women partners. A free on-demand ambulance service, in partnership with Dial4242 Ambulance Service, ensures immediate medical assistance for delivery partners and their families, with an average response time of 12 minutes.

Swiggy also offers free health check-ups through Mobile Medical Units in collaboration with Dial4242, providing services like vital sign monitoring, first aid, vision screenings, and wellness sessions. To ensure financial stability, the program includes loss of pay compensation, guaranteeing a minimum income based on average earnings in case of accidents or health issues. Additionally, an advanced telematics system is being developed to monitor driving behaviours, such as speed and braking patterns, enabling targeted training to improve safety and driving skills. Additionally, delivery partners who consistently reach a certain threshold of completed gigs and maintain a long-term association with the platform may qualify for insurance benefits that extend to their dependents, including immediate family members such as their spouse and children.

Swiggy offers road safety awareness workshops in collaboration with state traffic police departments, and provision of safety gear, and implemented a "blacklisting" system for unsafe zones based on consistent feedback regarding safety concerns in specific areas, such as high rates of mugging or other criminal activities.



#### 4/Education and skills development: empowering delivery partners

At the beginning of 2024, Swiggy launched Swiggy Skills, an initiative aimed at providing skilling and upskilling across its food delivery



and quick commerce network. The program, in collaboration with the Ministry of Skill Development and Entrepreneurship (MSDE), seeks to empower delivery partners by offering a wide range of skill development courses, to enhance professional development and broaden career opportunities for the participants. The integration with MSDE's Skill India Digital Hub (SIDH) allows delivery partners to easily access online courses, offline certifications, and training modules. In addition to the basic skilling courses Swiggy already offers, such as job-related training, the program now includes courses in financial literacy, digital literacy, and English literacy, among others. The courses are available in multiple regional languages to ensure inclusivity and ease of learning.



### 3/Lowering barriers: diversity, equity and inclusion

to vehicle branding expenses, enhancing their visibility and recognition in the market.

Annually, the organization Green Riders in South Africa trains around 1,000 young individuals, equipping them with essential skills for professional delivery riding using eco-friendly e-bikes. As part of its Township Economy Initiative, takealot.com partners with organisations like Green Riders to give opportunities to unemployed youth from townships as independent contractor riders.



### 1/Flexible Income: a path to financial independence

When launching in a new area, takealot.com set a minimum delivery threshold for riders: a payment is made to the franchise, then distributed among all riders whether or not the minimum delivery count has been met. Drivers benefit from stable income during the transition period, helping to meet fuel costs and maintain their vehicles. Average earnings are tracked on a weekly and monthly basis to ensure earnings meet the minimum rate for the hours they are online. takealot.com also implemented a delay fee mechanism to compensate drivers for waiting at restaurants when orders are delayed. Drivers earn a per-minute fee for the waiting time, ensuring fair compensation for idle periods.

To encourage take-up of EVs for last-mile delivery, takealot.com launched an incentive scheme to encourage leasing of vehicles from MellowVans, a local Original Equipment Manufacturer (OEM) of three-wheeler vehicles. This program offers financial rebates to franchise partners who lease these vehicles, reducing their costs and making adoption more feasible. Additionally, takealot.com contributes



### 1/Flexible Income: a path to financial independence

On-demand home services platform Urban Company has implemented a minimum wage policy to guarantee all service partners earned at least the local hourly minimum wage, assessed monthly and calculated after factoring in work-related expenses such as fuel, vehicle maintenance, insurance, and data<sup>2</sup>. The platform performs monthly checks on living wages, and if any service professional's earnings fall below the hourly living wage threshold, they receive a differential payment within seven days to make up for the shortfall. For transparency, Urban Company also publishes a Partner Earnings Index and integrates regular independent external audits of its algorithms into its annual audit process to ensure they remain unbiased.

Urban Company partners with non-bank financial companies (NBFCs) to offer service partners access to formal economy credit facilities, including loans, while avoiding precarious alternatives such as money-lending debt traps. Results indicate that monies were spent primarily to cover family expenses, such as children's education, and to pay down other debt. The platform also implemented safeguarding policies for service partners during extended periods of absence from

<sup>2</sup>Urban Company achieved 1.8x minimum wage in New Delhi in 2023.<sup>[30]</sup>

the platform. These measures are freely available and ensure that partners do not face penalties related to earnings or ratings due to inability to work.



### 3/Lowering barriers: diversity, equity and inclusion

Urban Company provides support for service professionals facing domestic violence and has a dedicated policy against gender-based violence, aiming to create awareness and provide assistance for those currently experiencing or who have previously faced abuse. The company has partnered with the Invisible Scars Foundation, an NGO that supports survivors of gender-based violence, to provide counselling, legal assistance, emergency lodging, and medical support. A dedicated helpline is available to service partners and customers for handling emergencies. To prioritise safety, violation of Urban Company's guidelines and code of conduct leads to users' blacklisting.

The platform supports increased flexibility for female service partners by allowing them to update their availability for work with reduced advance notice. This provision proves especially helpful for women with young children, who preferred to work during school hours, granting them more autonomy over how and when they choose to provide their services.



### 3/Lowering barriers: diversity, equity and inclusion

Valternative has partnered with training companies in South Africa to implement targeted inclusion policies for unemployed youth in the last-mile delivery sector. These partnerships offer personalised rent-to-own models and essential resources for motorcycle delivery operations. Participants gain access to electric bikes with battery-swapping technology and a comprehensive 16-week training program. This initiative equips participants with both theoretical knowledge and hands-on experience tailored to industry needs. To date, the program has successfully trained over 200 young people, empowering them to step into roles as independent delivery partners. Valternative's target is 5000 people trained by end of 2025.



Food and grocery delivery  
HQ- Finland



### 1/Flexible Income: a path to financial independence

Onsi is a platform that provides benefits for flexible workers, to enhance the financial wellbeing of its couriers. Key features of the benefits programme included on-demand pay, allowing delivery partners to access earned wages at any time, flexible rewards such as discounted fuel vouchers as other products, and customised insurance plans. Onsi allows to personalise benefits and rewards provided based on different criteria that fit the client's business model and requirements.

Wolt partnered with Onsi to enhance the financial well-being of its couriers. Onsi developed and swiftly rolled out a robust, scalable insurance programme with an innovative user experience. In 2023, more than €1.1 million worth of financial support was provided to Wolt's delivery partners, resulting in a 92% satisfaction score and improved safety perceptions among 64% of couriers in one market.



EVaaS provider  
HQ- South Africa



### 1/Flexible Income: a path to financial independence

Electric-Vehicle-as-a-Service (EVaaS) solution Valternative designs and produces certified helmets and jackets at competitive prices for delivery drivers, providing a convenient payment plan that allows to spread the cost over three months. Additionally, the company offers riders a 30% discount on their monthly data expenses, with the flexibility to pay over four weeks.

<sup>2</sup>Urban Company achieved 1.8x minimum wage in New Delhi in 2023.<sup>[31]</sup>





### 1/Flexible Income: a path to financial independence

In collaboration with Neomotion Assistive Solutions, an IIT Madras start-up, Zomato launched Project ZEAL (Zomato's Equitable Action for Livelihood) to empower individuals with locomotor disabilities as delivery partners. Neomotion provided customised wheelchairs, "NeoFly," and motor-powered clip-on, "NeoBolt," to convert the wheelchairs into safe vehicles.

Zomato removed onboarding fees, registered wheelchairs separately, and assigned short-distance deliveries to participants in the programs. App notifications inform customers and restaurants about the delivery partner's special needs. By October 2024, over 1100 individuals with disabilities had completed more than 2.2 million deliveries, covering over 6.1 million kilometres across 50 Indian cities, including New Delhi, Bangalore, and Mumbai.



### Prosus on-demand platform worker principles

We engage with our majority-owned companies to ensure Prosus best practices are reflected in their operations. With our minority investments, we encourage them to adopt our policies and share our philosophies with the company through board memberships. We believe all on-demand platform workers should benefit from the below protections:



#### Pay

- On-demand platform workers should be paid fairly, which means they should be **paid no less than legal minimum wage for worked hours**.
- On-demand platform workers should be provided with **clear guidance on factors** (such as location, distance, demand, conditions etc.) influencing their pay



#### Social protection

- All on-demand platform workers, **should have access to locally available state provided protections**.
- Platforms should at a minimum provide access to non-wage benefit programs with the following components: life, disability and sick pay.
- On-demand platforms should be prepared to financially contribute to social protection benefits for drivers on their platforms.



#### Fair working conditions

- On-demand platform workers should have a **clear process to appeal decisions taken by platforms to deactivate workers**.
- On-demand platform workers should have a mechanism to allow them to **provide feedback and express their voice**.
- On-demand platforms must **comply with local laws, regulations and industry standards governing health and safety** of on-demand platform workers.



#### Flexibility

- On-demand platform workers should have the ability to **choose when and where they work**.
- On-demand platforms should not be penalized for offering benefits and protections to on-demand platform workers on their platform as a result of existing labor laws.



# Unlocking digitally enabled livelihoods:

A framework for collaborative action

In coming years, the gig economy will contribute substantially to progress – or lack of it – in meeting SDG 8, the United Nations' Sustainable Development Goal of promoting decent work and economic growth. A sustainable gig economy would reconcile economic growth with social responsibility, guided by commitments to both innovation and fairness.

This evolving landscape requires all stakeholders to monitor global trends, engage in constructive public policy discussions, and work collaboratively - at the industry, state and multilateral levels. At the core of this challenge are problems related to the classification of gig workers under existing laws. Consolidating best practices through new regulatory frameworks that are fit for digital concepts can have significant implications for livelihoods.

Gig work offers benefits such as increased flexibility, new job opportunities, and – often – low barriers to entry. At the same time, wide discrepancies exist between platforms in relation to contractual rights, working conditions, job security and access to benefits <sup>[12]</sup>. Numerous recent initiatives demonstrate the diversity of new approaches to building a more inclusive and sustainable work environment for gig workers.

“

**An inclusive gig economy will nurture emotional connections – a sense of belonging essential for productivity, economic security and personal development.”**



## Good Work Framework

The World Economic Forum has championed a comprehensive initiative to shape the future of work in a way that promotes fairness, equity, and sustainability. Launched in response to serial global challenges, **World Economic Forum's Good Work Framework** mapped a shared vision and key areas for collaborative action to advance a more resilient, sustainable, equitable and inclusive future of work in the context of ongoing labour market disruptions and evolving workers' needs.

The Good Work Framework aspires to support workers, businesses, and wider society amidst a growing recognition of companies' social and environmental responsibilities. Expressed in five pillars, this approach is directly applicable to the rising gig economy.

### GOOD WORK FRAMEWORK<sup>[28]</sup>



#### PILLAR 1 ENSURE FAIRNESS IN WAGES

**Secure at least a living wage for both the internal workforce and workers across the supply chain.**

Implementing fair wages not only addresses poverty and inequality, but also fosters economic dynamism. Conversely, low wages undermine consumption, weaken the social contract and diminish workforce productivity. Prioritizing fair pay not only supports employees, creating a more stable and motivated workforce, but also strengthens the overall economic landscape.



#### PILLAR 2 ENHANCE PROTECTION AND FLEXIBILITY

**Provide social protection and flexible working options for all workers across different employment types.**

Companies should strive to provide flexibility and protection to all workers and employment types, including contractual workers and freelancers. Flexibility pertains to workers' autonomy and their ability to achieve an improved work-life balance. Protection involves ensuring workers' security in the face of vulnerabilities and unforeseen contingencies.



#### PILLAR 3 PROMOTE TOTAL WORKFORCE WELL-BEING

**Drive the holistic wellbeing of the workforce, nurturing a sense of belonging and purpose.**

Delivering on health and well-being benefits companies by increasing employee retention and trust. Moreover, a healthy workforce can bring productivity gains, for companies and economies more broadly. Apart from health and well-being, good work should also provide dignity and purpose.



#### PILLAR 4 FOSTER EMPLOYABILITY AND HUMAN CAPITAL DEVELOPMENT

**Enable sustainable employment and smooth job transitions.**

Employability is the ability to secure and maintain employment based on a combination of skills, knowledge and attitudes. Cultivating a learning culture involves nurturing a growth mindset among workers, fostering an environment where people are encouraged to learn, reskill and upskill to bolster their employability. Companies adopting skills-first approaches effectively incentivize and reward employability and continuous learning.



#### PILLAR 5 DEPLOY TECHNOLOGY RESPONSIBLY

**Ensure responsible deployment of technology and generative AI for best business and people outcomes.**

Technology has the power to increase productivity and improve job quality, but only if deployed responsibly, taking into consideration factors of access, inclusive design, and equitable outcomes.

This paper takes the Five Pillars in World Economic Forum's Good Work Framework as a point of departure. The following section, developed with direct input from the World Economic Forum team, sets out key aspects of this vision as a useful reference for designing multi-stakeholder strategies in the gig economy. Each pillar is described in terms most relevant to the emerging business case and potential relevant milestones:



#### PILLAR 1 ENSURE FAIRNESS IN WAGES

**BUSINESS CASE:** While wage reforms may be perceived as a risk, jeopardising the cost advantages of a gig economy, research indicates that a significant majority of customers (55-78%) will pay higher prices for products and services with positive social impact.

**Aspirational Milestone:** The Good Work Framework aspires to secure a fair wage, for gig workers on digital platforms.

**Gig work particularities:** Ease of access to equipment and tools, tendering practices, dynamic pricing are among factors with direct impact on suppliers such as restaurant workers.

**Levers:** Transparency and accountability for pay levels, with emphasis "at least living wage", as defined by the international Labour Organisation terminology as defined by the International Labour Organisation whether or not such standards are in place. Pay variance can reflect fluctuating demand caused by factors such as seasonal work or weather. Review mechanisms can allow independent challenges to pay norms, periodic benchmarking for DEI groups, grievance processes, and a role for worker groups ERGs (Employee Resource Groups).



#### PILLAR 2 ENHANCE PROTECTION AND FLEXIBILITY

**BUSINESS CASE:** While coverage typically is limited in comparison to traditional employment, combining flexibility with protection will make gig work more attractive, hence improving retention of workers, while ensuring their safety and wellbeing.

**Aspirational Milestone:** The Good Work Framework aspires to social protection and flexible working options for all workers, including gig economy workers, irrespective of types of employment.

**Gig work particularities:** Striking a balance between flexibility and protection can be an enabling factor to promote DEI by addressing barriers to entry or retention, and a means to provide more tailored support to such groups.

**Levers:** Protection Schemes can offer additional protection standards, such as portable benefit plans to workers - and their families - during periods of volatility, or after injuries or death. Gig workers can exercise more autonomy to determine working hours, start and end-times, specific roles and tasks.



#### PILLAR 3 PROMOTE TOTAL WORKFORCE WELL-BEING

**BUSINESS CASE:** Reducing productivity losses from burnout will improve business performance and limit damages to workers.

**Aspirational Milestone:** The Good Work Framework proposes holistic measures for well-being, such as a sense of belonging and purpose.

**Gig-work particularities:** Digital platforms are an atypical work environment in so far as gig workers are not directly visible to the employing entity or present at a shared location.

**Levers:** Standards and mechanisms to promote physical wellbeing, such as safety practices and healthy lifestyles. Resources to support mental health, including stress reduction, protection from discrimination, assistance for workers to manage their budgets. Attention to social well-being, notably to address isolating factors in remote work by nurturing connectedness with employers and society.



#### PILLAR 4 FOSTER EMPLOYABILITY AND HUMAN CAPITAL DEVELOPMENT

**BUSINESS CASE:** Keeping pace with fast-changing markets is a condition for improved performance and will increase workforce loyalty.

**Aspirational Milestone:** The Good Work Framework aspires for sustainable employment and smooth job transitions.

**Gig-work particularities:** Career progression of the kind typically associated with traditional employment is often lacking: gig workers may have reduced social mobility due to a lack of skills development to make career transitions.

**Levers:** Education and training to build capacity, improve and upgrade skills, and address systemic needs such as diplomas or certification. Strategic learning opportunities for skills development, geared to future employment. Agile policies to design and implement systems that enable mobility between roles and places to work.



#### PILLAR 5 DEPLOY TECHNOLOGY RESPONSIBLY

**BUSINESS CASE:** Improved labour productivity and job satisfaction are means to competition advantage.

**Aspirational Milestone:** The Good Work Framework defines responsible deployment of technology and generative AI in terms of ensuring the best outcomes for business and for people.

**Gig work particularities:** Software and technology are fundamental to digital platforms, including apps and websites, with direct implications for accessibility, ease of use, and inclusivity,

**Levers:** World Economic Forum has led extensive research in this field. Its Framework for leveraging Gen AI for Job Augmentation and Workforce Productivity<sup>[29]</sup> maps a pathway to raise industry standards.



## Towards an industry charter

The gig economy – in all its diversity – is a powerful force for change. With global reach and innovative software-driven business models, this new global ecosystem is a force for economic growth and job creation. The ability of all stakeholders to articulate a compelling vision of that future is, in itself, an important factor to stimulate and scale best practices.

How we collaborate across this new ecosystem will to a large extent define the parameters of that opportunity. Industry and governments have much to gain from open debate, a shared commitment to extend social protection, and progressive legal frameworks adapted to new digital concepts.

Legitimate concerns such as fair wages, social protection, career opportunities, are remedial concerns: with smart safeguards, the industry can fix them. Enlightened regulation is pro-technology and pro-protection, a combination that we believe will unlock the best prospects for delivery partners.

The evidence supports the aspiration.

The power of digital platforms has delivered a broad spectrum of gains: for consumers, for enterprises operating in these new markets, and for the benefit of gig workers, their economic communities, and society-at-large. With meaningful commitment from all sides, the coming iterations of the gig economy promise to be better, more sustainable, secure and inclusive.

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The ability of all stakeholders in the gig economy to articulate a compelling vision of that future is, in itself, an important factor to stimulate and scale best practices.”

At Prosus, we see immense opportunity. Digital platforms are a proven catalyst for work and income generations, particularly in some of the most populous and fastest-growing regions where high unemployment has robbed many young adults of a viable future. It follows that more flexible ways of working can be more inclusive, and better suited to different needs.

Most gig workers in food delivery are young men: the average age for delivery partners is around 29, and 35 in ride-hailing. A meaningful reduction in youth unemployment – still the norm in so many of the world’s fastest-growing regions – is not only an imperative for stable societies, but a logical possibility.

As the gig economy rises, so too has the trend for multi-apping. Where viable, the industry should welcome and safely manage this practice as an innate feature of a gig economy characterised by worker’s autonomy and self-contracted labour.

The transformative power of connectivity and convenience has created a burgeoning gig economy, serving global markets. Improving the digital livelihoods of workers in the gig economy is contingent on coordinated action: on pay, social protection, fair working conditions, and the flexibility which underpins the new business models.

We invite all stakeholders to join us in a shared and practical effort to achieve the vision described in the Good Work Framework. In this fast-changing landscape, an inclusive gig economy must find ways to nurture the emotional connections – a sense of belonging between gig worker and company, or companies – that are good for productivity, economic security and personal development.

Our aspiration is to align on an industry led charter that frames the principles and practices that will help mitigate risks while delivering the many benefits inherent in the opportunities presented by digital platforms.

# Abbreviations

**EV** – Electric vehicle

**EVaaS** – Electric vehicle as a service

**EWA** - Earned wage access

**GWF** – Good Work Framework

**ILO** - International Labour Organisation

**OEM** – Original equipment manufacturer

**NBFC** – Non-bank financial company

**TCO** – Total cost of ownership

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# About the authors

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