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Viksit Bharat 2047-Digital Apps and unorganized Sector- Gig Workers and the Bengaluru Economy: Engine, Cushion and Fault Line

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Abstract
The emergence and growth of the gig economy in Bengaluru in the last five to six years is a modern phenomenon with the advent of internet. The use of digital apps for food delivery and provisions and other necessities prompt delivery has brought a huge sigh of relief to the vast majority in a fast growing city like Bangalore. With the high rise of vehicular traffic and many new expansions area wise it has become very difficult to access commodities and food which may be available at some other destination in the city. With the spurt in the use of digital apps it has given a fillup to online shopping and food delivery apps. This has given rise to the gig economy where informal workers who possess high skill, middle skills or low skills use online appa from delivery platforms serving the needs of the increasing population of Bangalore. This Review article using 50 published sources of studies and articles throws light about the rise and growth of gig workers with the use of digital apps. It's a review article because a survey data analysis would not do justice to such a vast unorganized sector which was invisible and anonymous. Gig workers using digital platform for selling all and sundry.at the tap of a finger and delivered to the consumers door has changed the shopping and restaurant culture of Bangalore. The Research problem indicates the high labour attrition amongst the informal gig workers as the reason primary data analysis was dropped and an exhaustive amount of secondary data sources including government reports previously published articles newspaper reports other literary sources were comprehensively scrutinized and and the enormous growth of gig workers for the past five years along with the rise of internet use for shopping trading and delivery was factored in and conclusions made Gone are the days when facilities were used to flock to the hotels in the evenings like in 1990s 2000s till 2020.With the advent of digital apps and revolutionary use of smartphones everything being a tap away and home delivered by the gig workers. Research methodology followed was analysing the collected secondary data sources numbering around 50. The findings and suggestions show the phenomenal growth of smartphone usage leading to the gross application of all things digital. The growth of this group of informal gig workers numbering around 2-3 million and still increasing has fuelled the growth of Bengaluru city as the most favorite destination today.

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Introduction

Bengaluru is known for software exports, startups and global capability centres. A second workforce keeps the same city running, and it is far less visible. It includes the rider who drops a litre of milk at a Koramangala apartment within minutes, the auto driver who takes a commuter from Indiranagar to Whitefield, and the beautician who arrives at a flat with a kit. It also includes the freelance data engineer who works for three clients at once. These people are gig workers. Their labour has become part of how the city moves, eats, shops and hires. This article asks what that workforce means for the Bengaluru economy. It looks at size, income, the sectors where gig work has changed the market, and the regulatory experiment Karnataka has started. It also looks at the costs the model puts on workers and on the city. One caution applies throughout. No published source I could find

gives a reliable, city-specific estimate of how much gig work adds to Bengaluru's output. Where the evidence is thin or disputed, the article says so instead of inventing precision.

1. How big is the gig workforce? Nobody knows precisely

The national picture is better documented than the local one. NITI Aayog's 2022 report estimated that about 7.7 million Indians worked in the gig economy in 2020–21. That was roughly 2.6 per cent of the non-agricultural workforce and 1.5 per cent of all workers [1]. The same report projected growth to 23.5 million by 2029–30, which would be about 6.7 per cent of the non-farm workforce [1][2]. It found that about 47 per cent of gig work was medium-skilled, 22 per cent high-skilled and 31 per cent low-skilled [2]. Gig work is therefore not only delivery and driving. It spans a wide band of occupations.

For Bengaluru, one number has been repeated for years: roughly 200,000 gig workers on platforms such as Swiggy, Zomato, Dunzo and Blinkit [4][5]. Newer estimates are higher. Karnataka officials cited in January 2026 put Bengaluru at about 2.75 lakh platform workers and the state at close to five lakh [6]. A report in October 2026, citing Labour Department data, described a statewide gig workforce of 2.5 to 3 lakh, with Bengaluru at around two lakh [7]. These figures cannot all be right, and they probably measure different things. The causes are easy to guess:

- Many workers use several apps at once, so counting accounts and counting people give different answers.
- Churn is high. A person active in March may be gone by June.
- Definitions vary. Some counts include only delivery and mobility. Others add home services and freelancers.
- The central e-Shram portal does not capture gig workers separately from other unorganised workers [11].

The practical lesson is that any statement such as "gig work contributes X per cent of Bengaluru's economy" should be treated with suspicion. A policy brief from the Institute for Social and Economic Change (ISEC) cites an estimate that the gig economy could generate about $250 billion in transactions over the next decade, or roughly 1.25 per cent of India's GDP [4]. That is a national projection, not a measurement of Bengaluru. What can be said with more confidence is that Bengaluru holds a large share of the country's gig infrastructure and that its gig workforce is in the hundreds of thousands.

2. Who joins, and what do they earn?

The ILO's 2024 work on India's platform economy argues that gig work is growing mainly because stable salaried jobs are scarce, not because platform work is inherently attractive [9]. That matches the profile described in the ISEC brief, which notes that platform workers are younger than workers in traditional industries and that many are new entrants to the labour market [4]. For a migrant from a small town, a bike, a phone and an Aadhaar card can be enough to start earning within a day. That low barrier is a real economic function. Gig platforms absorb labour that the formal sector has not absorbed.

Earnings are where the debate becomes sharp, because the evidence points in different directions:

- At peak festive periods, quick-commerce delivery partners were reported to earn as much as ₹50,000 a month, up 10–15 per cent year on year [17].
- Bengaluru bike-taxi riders reported monthly earnings in the ₹25,000–₹28,000 range [25]. One industry-consultation estimate put the typical figure at ₹30,000–₹35,000 [26].
- The ISEC brief records a steep fall after COVID-19, with weekly earnings dropping from ₹12,000–₹15,000 to ₹5,000–₹7,000 in the cases it cites [4].
- A 2023 pilot study found that cuts to incentives after the pandemic had reduced workers' average monthly income [5].

These are not contradictory. They describe a distribution that is wide, seasonal and heavily dependent on incentives, hours worked and local demand. Gross earnings also overstate take-home pay. Fuel, vehicle maintenance, phone data and insurance come out of the worker's pocket. The Fairwork India 2024 study, led by the International Institute of Information Technology Bangalore with the Oxford Internet Institute, interviewed 440 platform workers. It found that only two of eleven platforms, bigbasket and Urban Company, guaranteed an hourly local minimum wage. None committed to a living wage [12]. One Swiggy worker told researchers he had been pushed into 14-hour days as fuel costs rose while platform earnings stayed flat [12].

For the city's economy, the effect of earnings volatility is direct. Gig workers spend most of what they earn locally, on rent in lower-cost neighbourhoods, food, transport and remittances to families elsewhere. A fall in their incomes reduces demand in those same neighbourhoods. A recent fuel price hike showed how quickly shocks move through this system cost. Cab aggregators, auto unions and delivery platforms all began planning fare or fee revisions, which passed costs on to residents [3].

3. Quick commerce: the city as a dark-store laboratory

No sector shows Bengaluru's gig economy more clearly than quick commerce. Bengaluru has the highest density of dark stores in India. These are small warehouses that serve only online orders. One report put the city at 153 square feet of dark-store space per 1,000 residents, against a national average of about 50 [14]. A broker's tracking, reported by Business Standard in August 2026, counted 735 dark stores in the city, more than any other. Blinkit led with 180 [13]. Another analysis estimated 438 stores as of March 2026 [15]. The two counts differ, probably because of method and timing, but both agree on the direction. Bengaluru is the densest quick-commerce market in the country.

This density creates several economic effects.

Employment: Quick commerce is one of the largest direct employers of gig labour. Industry executives told the Economic Times that the sector had 450,000–500,000 monthly active delivery partners nationally, up 70–80 per cent from a year earlier. In cities such as Bengaluru, riders were said to prefer quick commerce to food delivery because of higher order frequency, better incentives and dark stores that give them a place to rest [17].

Real Estate and Local Supply Chains: A standard Instamart dark store is about 4,000 square feet. Larger "mega stores" run to 8,000–10,000 square feet [18]. Each one leases commercial space, hires packers and store staff, and sources from local distributors. I could not find Bengaluru-specific data on lease income or supplier effects, so these multipliers are an inference from how the model works, not a measured figure.

Business-model Experimentation: Bengaluru is often the first place new services are tried. In July 2026 Swiggy

Instamart and HPCL began a pilot in the city for on-demand LPG cylinder delivery, billed as a first for quick commerce in India [19]. Every new category of goods adds delivery volume and, in principle, more work for riders.

The Worker-side Cost: The same density that helps the platforms squeezes riders. A Mint report in August 2025 found that denser dark-store networks shortened trips and cut incentives. Average per-order payouts had fallen, and delivery workers were reportedly leaving platforms within three to six months of joining [16]. The Financial Express reported that a shortage of delivery partners was constraining the promise of ten-minute delivery as store expansion outran fleet growth [20].

Platforms are also changing strategy. Swiggy said it could double Instamart revenue without adding many stores, having added only 40 in one quarter while Blinkit added 272 [18]. Analysts have described a shift from pure density toward profitability [15]. If expansion slows, the rapid job growth of the last few years may slow with it.

Quick commerce therefore gives Bengaluru a large, fast-growing source of entry-level work and a consumer convenience that residents plainly value. It also rests on thin platform margins, high worker turnover and pay that depends on incentives the platforms can change at will.

4. Mobility: Ride-hailing, Bike taxis and the Zero-Commission Experiment

Platform mobility is the second great pillar of gig work in Bengaluru, and the city's recent history shows how sensitive that work is to regulation.

The Bike-taxi Shock

On 2 April 2025 a single judge of the Karnataka High Court directed Rapido, Uber, Ola and other aggregators to stop bike-taxi operations within six weeks. The reason was that the state had not framed rules under the Motor Vehicles Act [22]. The deadline was extended, and the High Court's division bench then declined to stay the order. Bike-taxi services were switched off across the state on 16 June 2025 [21][24]. Industry estimates put the number of affected riders in Bengaluru at 75,000 to one lakh [23]. Uber said the suspension affected thousands of riders and drivers who depended on the service [21]. Rapido, a Bengaluru-based company, said it was exploring all options to support its riders [24].

The human cost was immediate. Riders interviewed by South First said they had been earning ₹25,000–₹28,000 a month and wanted regulation, not prohibition [25]. One analyst described the ban as exposing the economic vulnerability of gig work when it has no legal recognition or social protection [26]. The ban also affected commuters, who lost a cheap last-mile option for congested corridors [26].

The legal position then shifted several times. In August 2025 the High Court questioned the state's blanket ban and urged regulation over prohibition, and services briefly resumed [27][29]. Uber and Ola paused again after the court clarified that it had not formally permitted bike taxis. Rapido kept operating under a different product name [28]. On 23 January 2026 the High Court lifted the ban, calling a blanket prohibition an unreasonable restraint on trade, and allowed the state to impose conditions [30][31]. Reactions were mixed. Ride-hailing companies welcomed the order, and associations of auto and cab operators had concerns [32].

The episode matters for the economy beyond the immediate dispute. A single regulatory decision removed or restored a livelihood for tens of thousands of people within weeks. That shows how dependent gig incomes are on legal clarity. It also shows that mobility platforms are not marginal in Bengaluru. They are part of the city's transport system.

Zero Commission and Driver-owned Platforms

Bengaluru has also produced an alternative to the standard aggregator model. Namma Yatri was launched in November 2022 on the government-backed Open Network for Digital Commerce (ONDC), with the Auto Rickshaw Drivers' Union involved and Juspay running the technology [33][34]. It charges drivers a subscription or none at all, instead of a percentage of each fare. By mid-2023 it was handling about 70,000 auto trips a day, roughly 17 per cent of the 4.28 lakh auto trips arranged through apps in Bengaluru [33]. It extended the model to cabs in April 2024, with a flat daily subscription of ₹90 for drivers [35]. The company has reported more than 100 million rides and ₹1,600 crore in total driver earnings [36].

A white paper from ONDC claims that zero-commission models can raise driver income by up to 30 per cent [37]. That is an interested source and should be read with care. Still, the competitive effect is visible. Rapido moved to a subscription model in 2023, and Uber and Ola later followed with similar structures for autos after driver unrest [35]. A Bengaluru start-up helped push the whole mobility market toward lower commission, which is a clear economic spillover. Whether subscription models are sustainable at scale is still an open question [35].

5. The Other Gig Economy: Freelancers, Contractors and the GCC Effect

Much public debate on gig work concerns delivery and driving. Bengaluru also has a white-collar flexible workforce, and the evidence on it is weaker.

India's global capability centres, which are concentrated heavily in Bengaluru, increasingly use contract and project-based talent. A Quess Corp report cited by Business Today in April 2026 put flexible staffing in GCCs at roughly 25 per cent, up from about 22 per cent a year earlier. The reasons given were cost pressure and skill gaps in areas such as AI and cloud, and it was reported that even where contractors command a premium the economics remain favourable [38]. A Bengaluru report on freelance tech work described the gig workforce as a way to bridge the demand-supply gap for tech talent, with pay ranging from about $5 an hour for basic tasks to far higher rates for senior AI specialists [39].

This white-collar segment matters for two reasons. It adds income and flexibility for skilled workers, and it lets Bengaluru's firms scale up and down quickly, which supports the city's role as a base for global companies. It also blurs the line between "gig" and "contract" work. Much of the available material comes from staffing vendors with an interest in promoting flexible hiring, so the numbers should be treated as indicative. Independent, Bengaluru-specific data on freelance incomes and volumes remains a gap.

6. Regulation as an Economic Variable

Regulation is now one of the biggest forces shaping the economics of gig work in the city. Two layers matter: a new national framework and a Karnataka law that is among the most detailed in the country.

The National Layer: The Code on Social Security came into effect on 21 November 2025. It gives gig and platform workers formal legal recognition for the first time and requires aggregators to contribute 1–2 per cent of annual turnover to a Social Security Fund, capped at 5 per cent of what they pay or owe to workers [40][41]. Draft rules issued on

30 December 2025 proposed that workers must be engaged for at least 90 days with one aggregator, or 120 days across several, in a financial year to qualify for benefits [42]. Critics argue the Code is weaker in practice than on paper. One analysis noted that the contribution rates had still not been notified several months later [43]. TechCrunch reported that Eternal, the parent of Zomato, said the Code was a step toward more uniform rules and did not expect a threat to its long-term business [44].

The Karnataka Layer: Karnataka moved earlier and further. The government issued an ordinance on 27 May 2025, introduced a Bill in the Assembly on 12 August 2025, and notified the Act on 12 September 2025 with effect from 30 May 2025 [46][47]. The main features are:

- **A Statutory Welfare Board and Fund:** The Karnataka Platform-Based Gig Workers Welfare Board was constituted in January 2026 with 16 members. Aggregators had 45 days to register and share worker data [49].
- **A Transaction-based Welfare Fee:** Section 20 of the Act sets a fee of between 1 and 5 per cent of each payout to a gig worker. A notification dated 16 February 2026 made collection mandatory. Under the rules, platforms calculate and pay quarterly, excluding payments such as tips and incentives, and report through a Payment and Welfare Fee Verification System [48].
- **A Right to Refuse Work:** The Act recognises workers' right to decline tasks offered through platforms without adverse consequences [47].
- **Registration and Unique IDs:** For workers and platforms, with grievance redressal and appellate routes [46][47].

The fiscal ambition is notable. State officials expected the levy to raise up to ₹300 crore a year [6]. That sum is modest next to the state budget, but it would be a dedicated source of funding for a workforce that has had almost no social protection.

Implementation has hit three obstacles.

Industry Resistance: Platforms including Swiggy, Zomato and Zepto challenged the board notification, the fee mechanism and the requirement for internal dispute committees. On 3 July the High Court refused to stay the Act but directed the platforms to deposit the second-quarter fee with the court registry [50]. Industry commentators had also warned that Karnataka's per-payout fee could stack on top of the central turnover-based contribution, creating a double burden [45].

Low Enrolment: A report in October 2026 said only 30,256 workers had registered for Karnataka's gig-worker insurance scheme, against an estimated workforce of 2.5 to 3 lakh. Bengaluru accounted for 10,815 registrations, and only seven insurance claims had been recorded, with ₹11.79 lakh paid out [7]. Registration is the first step toward benefits, and the numbers show how far implementation lags the legislation.

Unclear Definitions: Commentators have noted that the Code's contribution obligation applies only to workers "engaged by" an aggregator, which platforms that treat riders as independent contractors may use to limit their liability [43].

From an economic point of view, these rules change platform unit economics. A fee of one to five per cent of payouts is small next to a ten-minute delivery's thin margin. Platforms can absorb it, pass it to consumers, or reduce incentives. Which of these happens will decide whether the welfare architecture helps workers or merely redistributes cost within the gig ecosystem. It is too early to tell.

7. The Costs the Headline Numbers Hide

A balanced account has to include the costs that fall on workers and on the city.

Precarity and Power: Fairwork's 2024 ratings gave Swiggy, Zomato, bigbasket and Urban Company six out of ten. Ola, Porter and Uber received zero. No platform earned a point for fair representation, because the researchers found inadequate evidence that platforms recognise worker unions [12]. The report also noted that a 2022 system requiring workers to commit to fixed time slots weakened the flexibility that draws people to gig work [12]. Workers have organised in response. Delivery unions called a nationwide strike for 25 and 31 December 2025 over falling earnings, unsafe delivery targets and arbitrary ID blocking [41].

Gender: Women entered platform work in Bengaluru in part for flexible hours and a living wage in an expensive city. A protest by Urban Company's women beauty workers over new terms of service, introduced without consultation, showed how limited that flexibility can be. Scroll's reporting noted that occupational segregation and gender pay gaps follow women into platform work [10]. Reporting in The Wire argues that state legislation is needed partly because women gig workers face particular barriers to staying in the labour force [11].

Climate and Infrastructure: Outdoor gig workers bear the heat and have few rest spaces. A Deccan Herald opinion piece noted that no heat-focused study of Bengaluru's gig workers had been done, although one for Hyderabad had been published in 2024 [9]. Dark stores, which serve as rest points, are cited by some staffing agencies as a retention advantage [17], which suggests the physical conditions of work matter commercially as well as ethically.

Public Cost-shifting: If platforms do not pay for health cover, accident insurance or retirement savings, someone else eventually does. That might be the worker's family, the public hospital system or the state through welfare schemes. Karnataka's welfare fee is partly an attempt to shift that cost back to the platforms that profit from the work [46].

8. Net Assessment: Engine, Cushion and Fault Line

The evidence supports three connected conclusions.

Gig Work is an Economic Engine for Specific Sectors: Quick commerce, platform mobility and flexible tech staffing have each created demand, jobs and new business models in Bengaluru. The city's dense population, high smartphone use and concentration of capital and talent make it an ideal testbed. Namma Yatri shows the city can also produce alternatives to the dominant aggregators [33][36], and Swiggy's LPG pilot shows platforms continue to extend the model into new categories [19].

It is Also a Cushion: Because entry barriers are low, gig work absorbs people who would otherwise be unemployed or in worse informal jobs. This is the strongest case for gig work, and it agrees with the ILO's point that the sector is growing because of a shortage of stable work [9]. The caveat is that a cushion is only as good as its quality. High turnover [16], falling per-order payouts [16] and income swings [4] mean the cushion is thinner for many workers than the headline figures suggest.

And it is a Fault Line: The bike-taxi ban showed how one court order could remove tens of thousands of livelihoods within days [23][24]. The strike of December 2025 showed that workers are willing to organise when conditions deteriorate [41]. The low take-up of Karnataka's registration scheme [7] shows that protection on paper does not automatically become protection in practice.

There is also a structural question that no source I found answers well. Is the gig economy creating new work or relocating existing work? A rider delivering groceries may replace a kirana-store errand boy or a neighbourhood trip by the customer. A ride-hailing driver may replace an informal taxi operator. Some of the economic activity is genuinely new and some is displaced, and there is no robust Bengaluru-level study that separates the two. Until one exists, claims about net job creation remain more assertion than evidence.

Conclusion

Gig workers are now integral to how Bengaluru works. They add convenience for residents and flexible capacity for firms. For hundreds of thousands of people they provide a first or fallback source of income. They are also the group most exposed to platform decisions, regulatory swings, fuel prices and the heat. Karnataka's welfare Act, the national labour codes and the High Court's turn from ban to regulation on bike taxis mark a shift from treating platform work as outside the law to treating it as a permanent part of the economy.

Three questions will decide whether that shift pays off for the city. The first is whether welfare fees and board benefits actually reach workers, which depends on registration, enforcement and the outcome of the court challenges. The second is whether platform economics stay healthy enough to keep creating work if regulatory costs rise and dark-store expansion slows. The third is whether Bengaluru builds better data. A city that depends on a workforce it can only count in a range from two lakh to three lakh, with no clear measure of income after costs, is governing largely in the dark.

A Note on Method

This article draws on 50 published sources, including government releases, legislative briefs, law-firm analyses, academic and policy research, and reporting from national and Bengaluru-based outlets. Figures are reported as the sources give them and are attributed where estimates disagree. Industry and trade-body claims, such as the ONDC white paper and staffing-firm reports, are flagged as interested sources. The article is a synthesis of published material and does not contain original survey data. Readers using it for academic or commercial work should check the primary sources before relying on any individual figure.

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