IDinsight

Platform Work: Evidence from Drivers in India, Indonesia, and Kenya

Ach Adhvaryu, Martin Atela, Valentina Brailovskaya, Jenny Susan John, Pratibha Joshi , Rivandra Royono, and Priyanka Dua

March 2026

Digital Economy Research Impact Initiative (DERII)

In late 2022, IDinsight, with support of Gates Foundation, undertook a five-year initiative to study the **digital economy and its welfare implications on gig workers** working on platforms providing location-based services in three countries – India, Kenya and Indonesia.

DESCRIPTIVE STUDIES

Completed:
3 studies describing economic lives of digital platform workers in 3 countries

CAUSAL STUDIES

In Progress:
Impact of platform services and/or add-ons

2 in-house
4-5 outsources via RFPs

Motivation of our study

- "Digital labor platforms" that algorithmically connect workers to work has grown exponentially e.g. Niti Aayog projects expansion from 7.7 million workers in 2020 to 23 million by 2030; in Africa this number is expected to reach 80 million
- Some *theoretical* benefits in LMICs
    - More “formalized” contracts in contrast to informal jobs → more predictability in earnings
    - Relatively free entry/exit, high flexibility (beneficial for women and internal migrant workers)
    - More efficient matching between workers and work
    - Improved financial inclusion through increased financial literacy and access to digital financial tools
- Questions remain about working conditions/earnings and how they compare to other opportunities in the local economies
- Several studies on platform gig workers (e.g. *NCAER Report 2023 and Mathew 2024 in India, Hunt et al. 2019 in South Africa, Azuara et al. 2019 in Latin America, Zollman 2023 in Kenya*); common limitations: small sample sizes, unrepresentative samples, narrow focus on specific themes
- This research contributes the following to the current knowledge:
    - ***Comprehensiveness:***
        - Examination of **lives of digital gig workers** (including **women**)
        - Cross country comparisons of the same sector
    - More **rigorous estimates** compared other studies → more valid conclusions:
        - Representative estimates of the broader population of workers
        - Access to administrative data

This project

IDinsight partnered with three of the leading digital gig platforms connecting drivers to passengers **in India, Indonesia and Kenya** to understand experiences of **2-wheeler drivers**

- **India**: delivery platform
- **Indonesia & Kenya**: driving passenger and delivery platform

Focus is on:

1) **3 countries:**
    - **Active drivers** (made at least one order in the past 3 months)
    - **Inactive drivers** (made at least one order in the past 2 years but not past 9 months)
2) **Indonesia only:** Offline drivers
3) **India & Indonesia:** Gendered comparisons

Sampling and surveying for active drivers

India (delivery platform)

Admin data population:
>500,000
(women 0.8%)

Sampling frame:
73% of population*

↓

Random Sample

↓

↓

Total sample: 2,547
Women: 404
Response rate: 18.3%

Indonesia (passenger and delivery platform)

Admin data population:
>100,000
(women 1.5%)

Sampling frame:
98.5% of
population

↓

Random Sample

↓

↓

Total sample: 3006
Women: 892
Response rate: 45.1%

Kenya (passenger and delivery platform)

Admin data population:
<10,000
(women <1%)

Attempted to
survey the full
population

↓

↓

Total sample: 989
Women: 2
Response rate: 14.4%

∗Exclusions due to geography and language to survey in, surveyed in 3 main languages: Telegu, Kannada, Hindi. Excluded states in East, North-East, South of India where these languages are not spoken by majority

Timeline

India	X
Indonesia	X
Kenya	X

Activities	2023	2024											
	Dec	Jan	Feb	Mar	Apr	May	Jun	July	Aug	Sept	Oct	Nov	Dec
Administrative data and sampling													
Platform supplied administrative data for sampling ("Admin data 1")	X					X		X					
Detailed administrative data coverage ("Admin data 2")		X	X	X	X	X		X	X	X	X	X	X
Quantitative survey													
Training of enumerators		X					X					X	
Data collection period			X	X	X	X	X	X				X	X
Qualitative survey													
Data collection period							X	X	X				

Data sources:

(1) Surveys:

- Surveys collected over the phone (active, inactive drivers)
- Surveys collected in-person (offline drivers in Indonesia)
- Qualitative interviews in all 3 countries

(2) Platform administrative data

- Sampling frame in all 3 countries
- Detailed admin data in Kenya/India for 5-6 months

Research Question 1: Who are these gig drivers and how do they differ across countries?

Description of the population:
High heterogeneity in working patterns

	(1)	(2)	(3)
	India	**Indonesia**	**Kenya**
A. Driving Patterns (at the time of sampling)			
Full time	0.22	0.51	0.15
B. Driver Service Types			
Passenger	-	0.90	0.97
Delivery:	1.00		
Food	-	0.86	0.12
Parcel	-	0.68	-
D. Demographics			
Male	0.99	0.98	0.99

Practically **no female drivers** in all countries

Different engagement patterns across three countries with **more full-time drivers in Indonesia**

Description of population:
Women prefer delivery driving due to safety reasons

	Indonesia		India	
	(1)	(2)	(3)	(4)
	Male	**Female**	**Male**	**Female**
A. Driving Patterns				
Full time	0.50	0.50	0.23	0.13
B. Driver Service Types				
Passenger	0.88	0.65	-	-
Food delivery	0.87	0.99	-	-

Full time driving is less common among female drivers in India, not in Indonesia

In Indonesia: Less likely to drive passengers due to safety considerations and explicit gender-based discrimination by customers

*"**Some male passengers....would keep moving forward**. I'd ask them to sit back, but some wouldn't listen. To deter them, I started taking rough roads to make them uncomfortable."*

*"When the customer saw I was a woman... **customer offered to drive my motorbike**. I refused... and if we were stopped by police, I'd be the one at fault."*

Demographics: Drivers are heterogeneous across countries

	(1) India	(2) Indonesia	(3) Kenya
A. Characteristics			
Age	28.1	37.9	32.2
Married	0.49	0.80	0.81
B. Household			
Head of the household	0.42	0.90	-
C. Education			
High school graduate	0.30	0.69	0.50
College graduate and above	0.32	0.12	0.20
Currently a student	0.23	0.02	0.13
D. Migration			
Migrant to the city of current work	0.49	0.22	0.81
If migrant,			
Moved for [platform work]	0.16	-	0.01
Moved for other non-platform work	0.77	-	0.61

Indian drivers are the youngest the least likely to be married with highest education levels, and most likely to be students → **gig work is transitory**

Kenyan drivers are the most likely to be migrants

- Jobs are migrant friendly
- High migration rates from rural→ urban in Kenya

Platform facilitates *some* movement from rural→ urban in India, not in other countries (16% of Indian drivers moved specifically to work on the [platform])

Education in comparison to general population

- **In India drivers are higher educated than average**; high percent of students
- **In Kenya/Indonesia educational levels are similar to an average urban male resident**

Demographics:
Different gendered patterns in two countries

	(1)	(2)	(3)	(6)	(7)	(8)
	Indonesia			India		
	Mean			Mean		
	Male	Female	q-value	Male	Female	q-value
A. Characteristics						
Age	37.9	38.7	0.06*	28.1	30.9	0.01**
Married	0.80	0.55	0.00***	0.49	0.62	0.16
B. Household						
Household has children	0.77	0.69	0.00***	0.40	0.56	0.03**
C. Education						
Beyond high school	0.12	0.19	0.00***	0.32	0.23	0.25

India and Indonesia: Female drivers are older compared to male drivers

Marriage and Children:

- **India:** female drivers are more likely to have children → in line with India labor force participation trends → **women enter workforce after having children**
- **Indonesia:** less likely to be married or have children (possibly more binding gender norms)

Education:

- **Indonesia:** female drivers are more educated than male → **either due to limited professional opportunities for women or high preference for flexibility**

Work history:
Many drivers coming from salaried jobs

	(1) India	(2) Indonesia	(3) Kenya
		Mean	
B. Previous Work			
Driving offline or online (PT or FT)	0.08	0.05	0.27
Full time (non-driving):			
Formal	0.45	0.58	0.30
Informal	0.12	0.14	0.21
Current income is higher than previous income	0.55	0.38	0.78

In India, Indonesia: many workers come from salaried formal work (either valuing flexibility or for lack of better options)

In Kenya: 27% were drivers before → driving is a profession for many

Previous income:

- 78% of Kenya drivers report the current income being higher (likely because many are switching from offline work)
- Lowest in Indonesia (possibly because the income is low compared to India)

Work history:
More women come from unemployment and self-employment

	Indonesia			India		
	Mean		q-value	Mean		q-value
	Male	Female		Male	Female	
A. Previous Work						
Full time:						
Formal	0.58	0.44	0.00***	0.45	0.40	0.58
Business	0.11	0.17	0.00***	0.06	0.20	0.03**
Unemployed	0.04	0.15	0.00***	0.02	0.13	0.00***
Current earnings is higher than previous earning	0.38	0.50	0.00***	0.55	0.64	0.49

Businesses:

- **India and Indonesia**: women were more likely to be running businesses (reliance on informal employment)

Unemployment:

- **India and Indonesia:** women are more likely to be unemployed prior to gig work → platform may be creating new opportunities for women

Women are more likely to report that **current earnings are higher than previous** earnings, partially due to higher unemployment prior to starting platform work

Research Question 2: How do the drivers choose to engage in platform work?

Current work portfolios:
High diversification of work among men and women

	(1) India	(2) Indonesia	(3) Kenya
A. Earning Sources (in the last 6 months)			
Number of different earning sources	1.74	1.62	2.01
Part-time work (formal or informal)	0.09	0.23	0.13
Another driving platform (*multi-homing*)	0.10	0.12	0.41
Business	0.06	0.10	0.08
Full-time work (formal or informal)	0.30	0.08	0.35
B. Weekly Labor Supply			
Weekly working hours across all sources	57.90	76.81	66.16
% of total hours spent working on the [platform]	0.60	0.91	0.71

Drivers have portfolio of earning sources across all 3 countries

Multi-homing is rare in India/Indonesia (10-12%), but prevalent in Kenya (41%)

- In Kenya, people login into multiple platforms at once

Hours are extremely high in Indonesia (76 hours/week), with some working almost round the clock, lowest in India (high prevalence of students but also higher per hour pay)

Indonesian have the highest reliance on platform earnings

Women in India/Indonesia have similar diversification of work, but work fewer hours

Choice of platform hours:
High cross country differences

	(1) India	(2) Indonesia	(3) Kenya
C. Choice of [platform] hours			
How they decide which hours to work on the [platform]			
Work the same working hours everyday full-time	0.29	0.61	0.36
Depends on anticipated order volume or prices	0.21	0.26	0.45
Based on free time	0.33	0.35	0.15
Depends on working hours in other job	0.13	0.08	0.19

Indonesian drivers are the most likely to work every day, same hours (view this as full time work)

Kenyan drivers are more attentive to market dynamics

Choice of platform hours:
Women are less likely to work the same hours, and more like to work when they have time

	(1)	(2)	(3)	(4)	(5)	(6)
	Indonesia			India		
	Male	Female	q-value	Male	Female	q-value
C. Choice of [platform] hours						
How they decide which hours to work on the [platform]						
Work the same working hours everyday full-time	0.61	0.55	0.01**	0.29	0.17	<0.01
Depends on anticipated customer volume or prices	0.26	0.24	0.44	0.22	0.12	0.06*
Based on free time	0.35	0.44	<0.01	0.33	0.53	0.02**
Times of the day						
More in the morning	0.30	0.22	<0.01	0.10	0.05	0.32
More in the afternoon	0.15	0.23	<0.01	0.07	0.15	0.02**
More late at night	0.03	0.01	0.03**	0.03	0.01	0.37

Women value flexibility and choose hours based on free time

Women work more in the afternoon, less in the morning, less late at night → choose work during less profitable hours (more later)

No differences between men/women in Indonesia/India

Research Question 3: How much do drivers earn after adjusting for operating costs such as fuel, insurance and other costs? How does this differ by gender?

How do these earnings compare to other work available to this demographic?

Calculation of “typical” gross and net (after expenses) earnings

General challenges with estimating “typical” earnings:

- Gross earnings per hour is a function of many variables (e.g. ratings, driving patterns, time of the day, time of the year, day of the week)
- Using the survey data might be insufficient if the survey time period is not representative of the rest of the year
  - Without platform data spanning a longer time period (e.g. year) estimation is incomplete
- Net earnings (gross earnings adjusted for expenses) is hard to estimate if the operating expenses such as fuel are used to do other part time activities

Methodology for estimating “typical” net earnings:

- Zooming in on **drivers whose work patterns and commitment to the [platform] resembles full time**
  - These drivers are less likely to select to only drive during productive periods and capture “typical” earnings more accurately
- Definition of **“full time consistent”**
  - Work on average **>40 hrs/week** *(according to platform or self reported data)*
  - Work **consistently without skipping weeks during the study period** *(only possible in India and Kenya, no access to granular administrative data in Indonesia)*
  - **Do not work on other driving platforms** *(to ensure that operating expenses such as fuel are attributable to work in a single platform)*

Specific challenge we found in each country

India:

- During the surveying period, India faced a heat wave which impacted driving patterns/compensation per hour
  - Not clear how the study period represents the rest of the year because of the wide surveying window

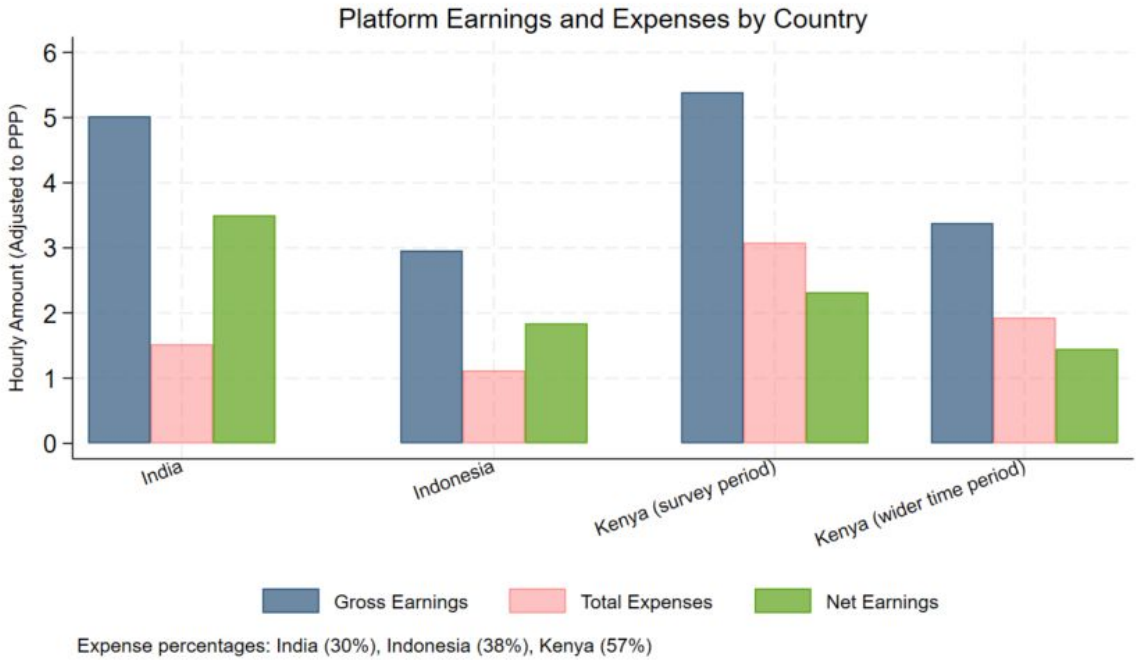
Indonesia:

- No access to administrative data so we have no visibility into how the study period compares to the rest of the year

Kenya:

- Utilization rate/number of orders per hour (and gross earnings per hour) is higher during surveying period according to administrative data
  - Provide two estimates 1) during the surveying period 2) using broader window

PPP adjusted earnings per hour:
Gross and net earnings are highest in India



Expense percentages: India (30%), Indonesia (38%), Kenya (57%)

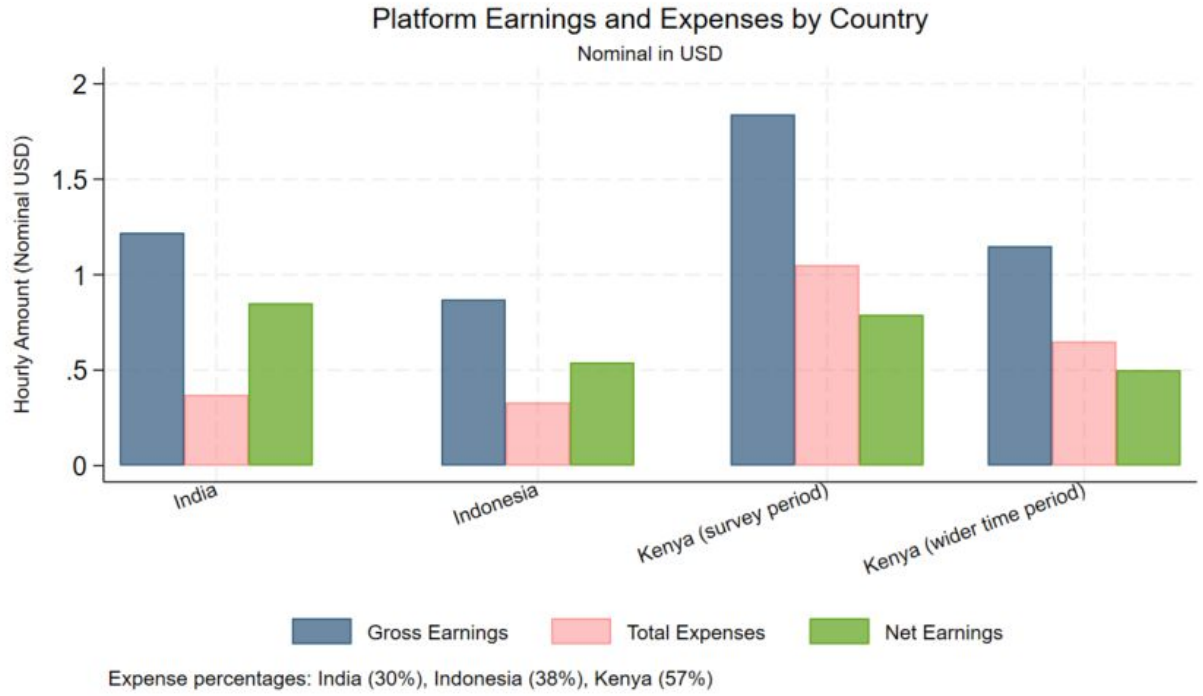
Costs are highest in Kenya

- 33% in India, 38% in Indonesia, 57% in Kenya of earnings is eaten by operating costs
- Fuel is highest in Kenya: (1) different gas prices/liter (2) Urban density in Kenya is lowest → higher driving distances/order, higher fuel consumption/order
- 2-wheeler rent payments are highest in Kenya (higher fraction of renters) + higher costs for rental
- Repair costs are highest in Kenya: labor costs are higher in Kenya

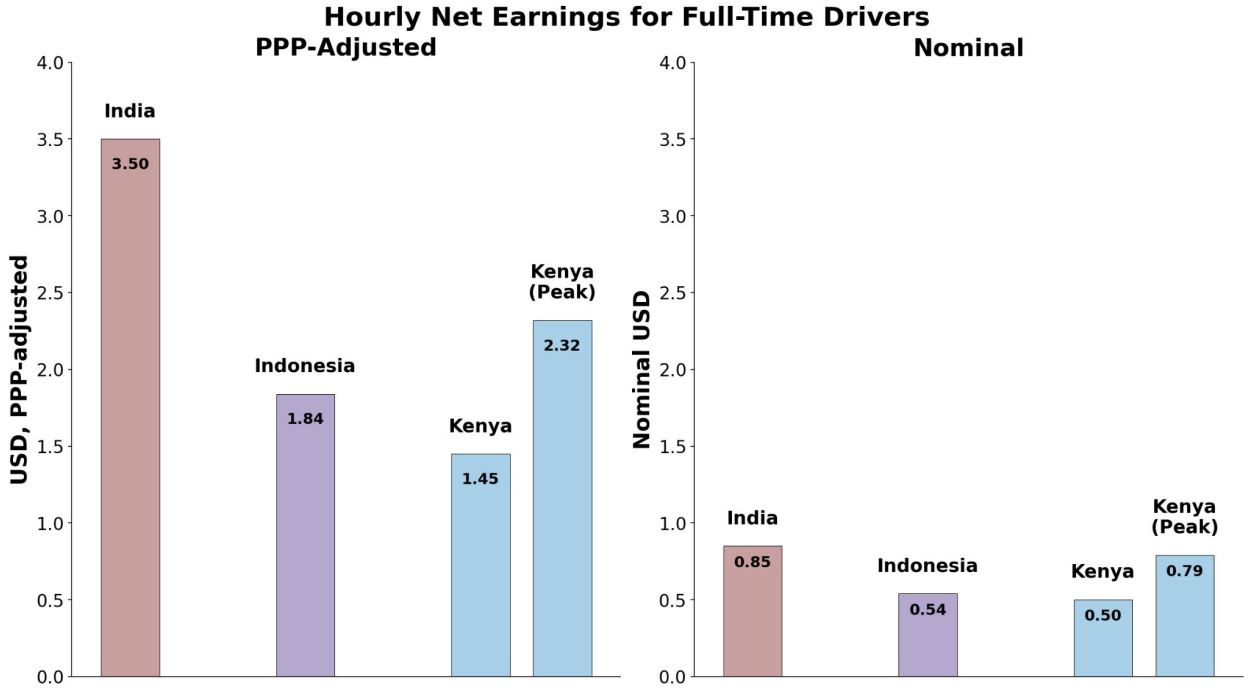
Net earnings:

- Highest in India
- Lowest in Kenya when considering wider observation window

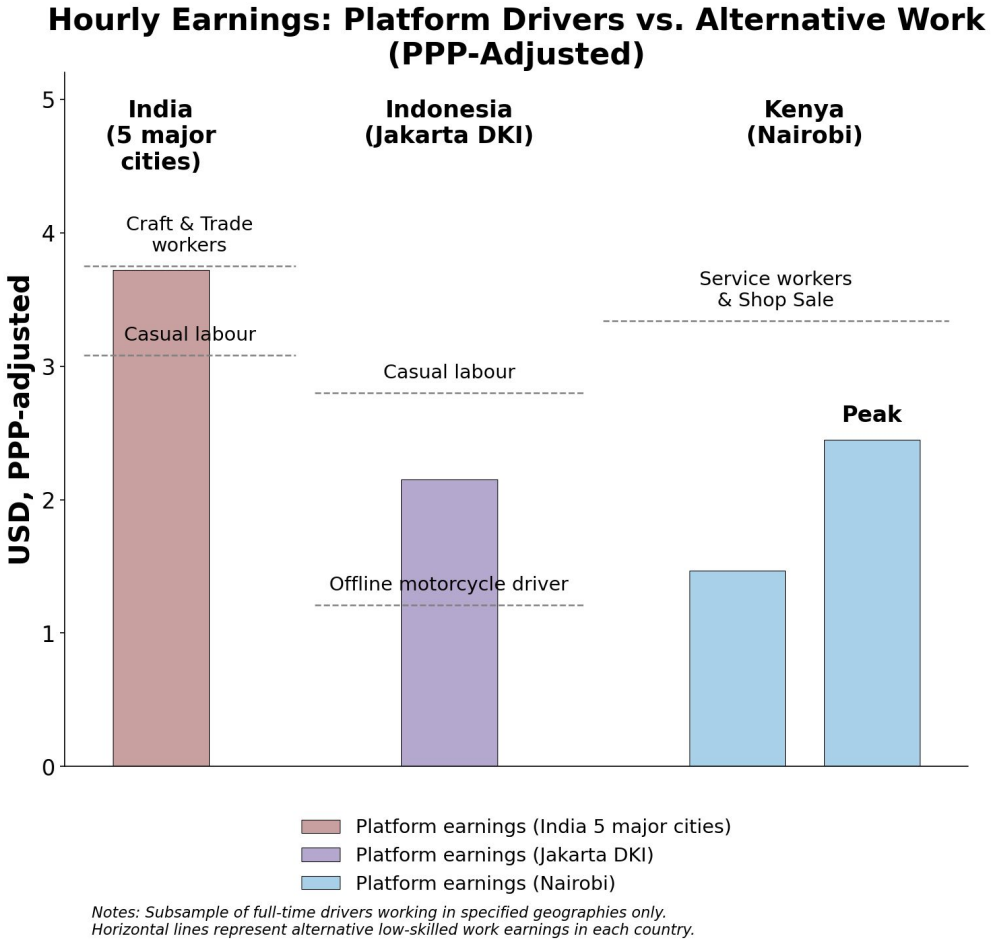
Nominal gross and net earning per hour



Earnings per hour

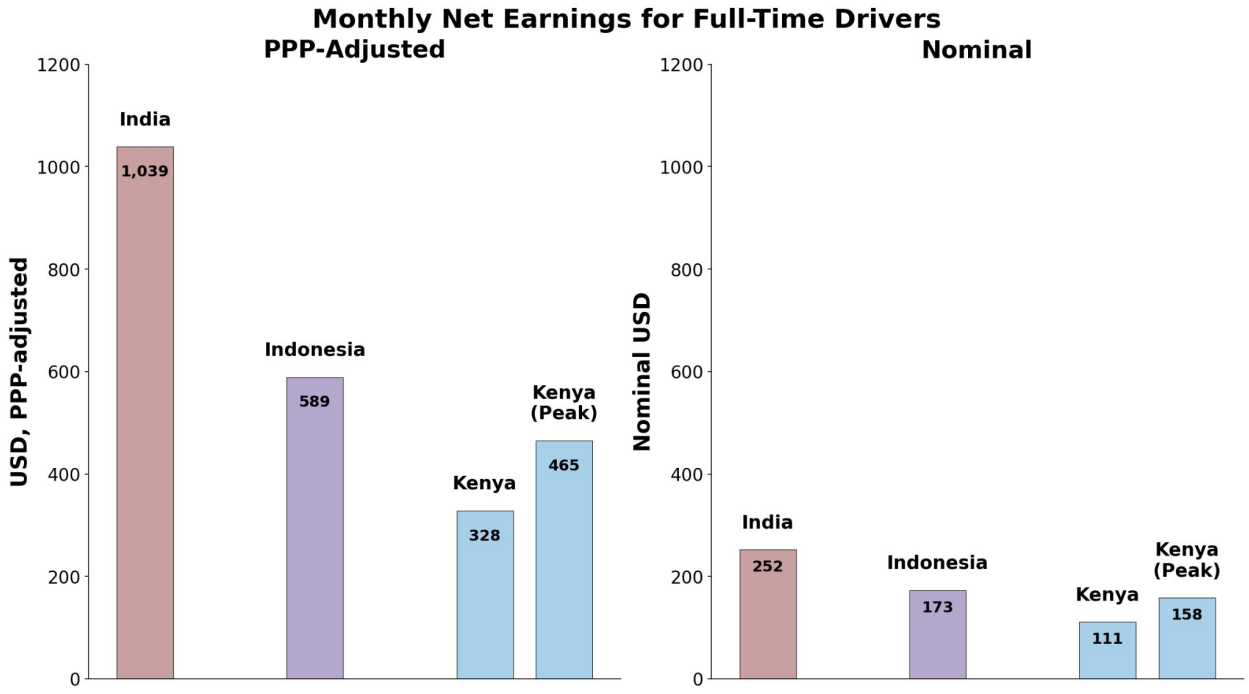


Earnings per hour, in comparison

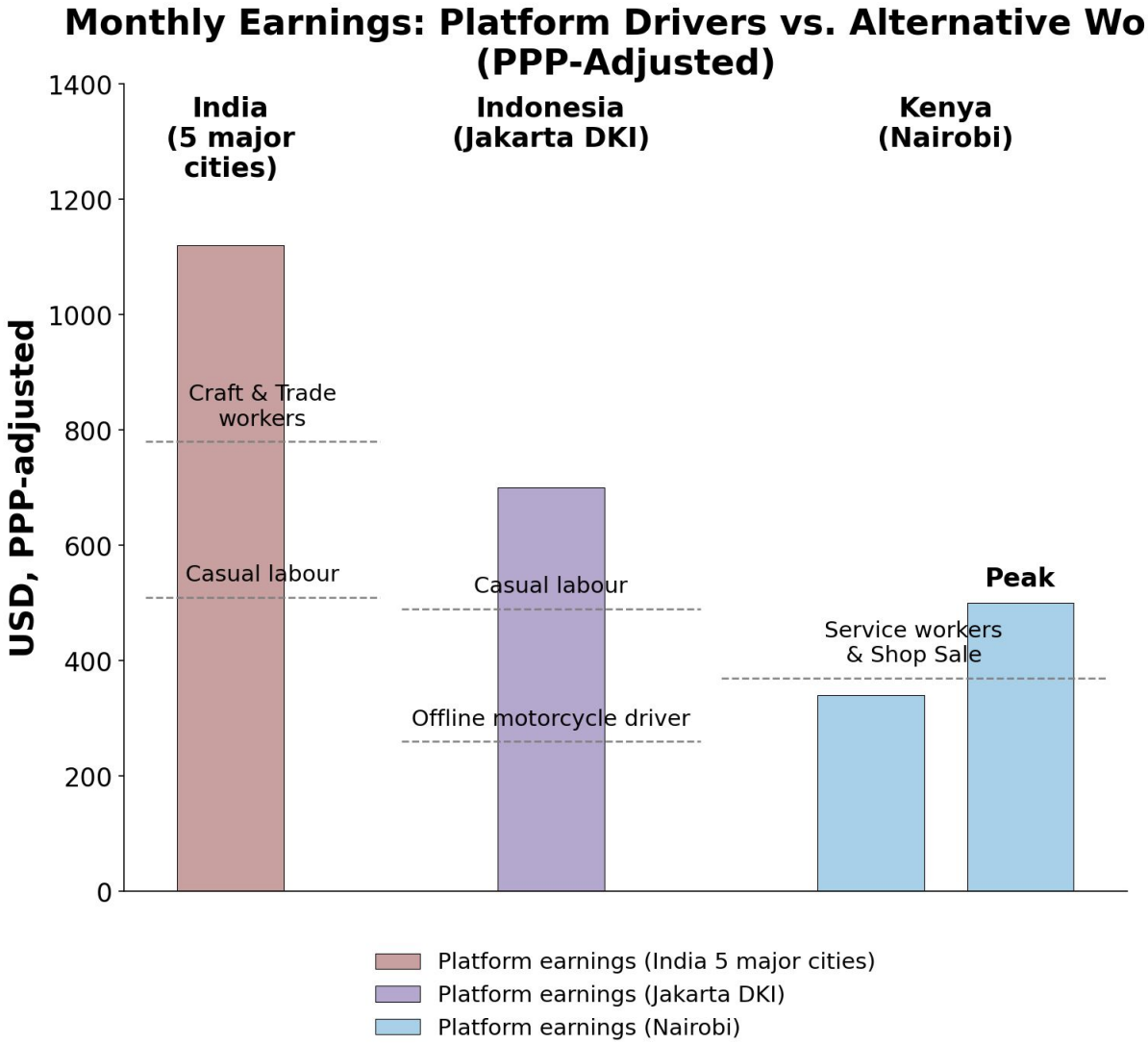


Notes: Subsample of full-time drivers working in specified geographies only.
Horizontal lines represent alternative low-skilled work earnings in each country.

PPP adjusted earnings per month



PPP adjusted earnings per month, in comparison



Notes: Subsample of full-time drivers working in specified geographies only.
Horizontal lines represent alternative low-skilled work earnings in each country.

Earnings per hour:
Gross earnings are lower for women, net earnings are even lower for women in Indonesia

	(1)	(2)	(4)	(7)	(8)	(10)
	Indonesia			India		
	Mean			Mean		
	Male	Female	q-value	Male	Female	q-value
Gross earnings	2.96	2.73	0.07*	5.02	4.63	0.60
Vehicle loan repayment	0.21	0.28	0.02**	0.06	0.01	<0.01
Vehicle rent	0.02	0.01	0.60	0.08	0.03	0.10*
Parking	0.04	0.07	<0.01	-	-	
Mobile charges	0.04	0.05	<0.01	0.05	0.04	0.02**
Fuel	0.59	0.59	0.85	1.06	1.00	0.74
Repairs	0.20	0.21	0.74	0.27	0.25	0.86
Total expenses	1.12	1.23	0.04**	1.52	1.31	0.24
Net earnings	1.84	1.50	<0.01	3.51	3.31	0.82
Expenses as percentage of income	38%	45%		30%	28%	

Expenses are higher among female drivers compared to male drivers in Indonesia (not in India)

Net earnings are 31% lower In Indonesia compared to male drivers due to higher expenses.

- Loan payments (higher likelihood of having a loan & higher repayment amounts)
- Parking expenses possibly due to choosing safer areas to wait in

Gross earnings per hour lower for female drivers (compared to male) in both India (6.3% according to platform data) and Indonesia (~8% according to survey data)

- **Findings are similar to Cook et al. 2023 in the US** which explain earnings different by choices of working hours and not driving during surge price periods

In India and Indonesia (possibly due to):

- Avoiding higher distance orders due to safety (38% in Indonesia, 19% in India)
- Choses of working hours

In Indonesia

- Discrimination from customers and order cancellations (62% of women report this)

Productivity metrics in India (administrative data)

Using rich administrative data (at the driver-week-time of the day level), we apply **fixed effects model** to examine gender differences in productivity metrics within

1. neighbourhood area
2. time of the day (morning/afternoon etc)
3. week of the year

Essentially we are comparing a female/male driver who works in the same neighbourhood, on the same week, during the same time of the day

Note: data does not capture specific days of the week, so we cannot distinguish between drivers working at the same time on different days (e.g., Monday vs. Saturday mornings) and we only have access to combined hours/compensation across all days of the week (e.g. Monday and Saturday morning combined).

Productivity metrics in India (administrative data)

	(1)	(2)	(3)	(4)	(5)	(6)
			PPP adjusted earnings per hour in USD			
	Utilization Rate	Number of deliveries per hour	Earnings per delivery (driving +bonus)	Total (driving +bonus)	Driving earning	Bonus earning
Male	0.03***	-0.17***	0.66***	0.50***	0.75***	-0.25***
Type of driver (relative to full time):						
part time flex	-0.01	0.19***	0.67***	1.94***	1.10***	0.84***
part time fixed	-0.00	0.02	-0.08	0.00	0.18	-0.18
Age	-0.00***	-0.00***	-0.01	-0.03***	-0.02***	-0.01*
Lifetime orders on [platform]	0.00**	0.00***	-0.00	0.00	0.00	0.00
Driver's customer rating in 2023	-0.00	0.05**	0.15	0.39	0.25	0.14
Driver's platform rating 2023	0.00**	0.02**	0.13*	0.32**	0.22**	0.10*
Observations	319,141	319,141	319,141	319,141	319,141	319,141
Number of drivers	9157	9157	9157	9157	9157	9157
R-squared	0.441	0.123	0.251	0.240	0.247	0.187
Mean Female	0.680	1.954	4.141	7.775	5.741	2.034
Mean Male	0.704	1.764	5.006	8.412	6.434	1.978
Subcity geographical area - time of the day-week fixed effects	Yes	Yes	Yes	Yes	Yes	Yes

Note: it's possible that these differences are explained by different days of the week (e.g. Monday vs Saturday) that women/men choose to drive on; we don't have access to data with enough granularity to rule this out

Controlling for all variables available, male drivers have

- 3% point higher utilization rate
- Do 0.17 fewer deliveries per hour
- Have 16% higher earnings per delivery
- Have 6.3% higher gross earnings per hour (in line with Cook et al. 2022 in the US)

Possible explanation:
Women take shorter distance orders which are less lucrative (possibly due not leaving their neighbourhoods); spent less time delivering orders & make less per hour

Research Question 4: Are drivers financially secure?

Financial Security:
Unexpected results financial security perceptions with Indonesian drivers reporting to be better off

	(1)	(3)	(5)
	India	Indonesia	Kenya
	Mean		
Struggling to meet any expenses	0.35	0.16	0.22
Able to put away any savings in a typical month	0.39	0.47	0.63
Savings method (if saving)			
Put money in bank savings account	0.77	0.48	0.51
Keep as cash	0.13	0.31	0.05
Put money in digital saving tool	0.01	0.10	0.27

Despite lower incomes, drivers in Indonesia less likely to struggle to meet expenses

Saving: despite highest income, Indian drivers are less likely to put away savings (demographics, culture, other factors?)
If saving, Kenyan drivers are more likely to use digital saving tool → **proliferation of digital savings may explain the difference in saving behaviour across countries → importance of access to savings**

Financial Security:
Women are more likely to keep savings in cash in Indonesia

	(1)	(2)	(3)	(4)	(5)	(6)
	Indonesia			India		
	Male	Female	q-value	Male	Female	q-value
Struggling to meet any expenses	0.16	0.12	0.45	0.35	0.37	0.93
Able to put away any savings in a typical month	0.46	0.53	0.28	0.39	0.24	0.55
Savings method (if saving)						
Put money in bank savings account	0.48	0.51	0.75	0.77	0.55	0.56
Keep as cash	0.31	0.44	0.08*	0.13	0.22	0.75
Put money in digital saving tool	0.10	0.08	0.78	0.01	0.00	0.26

No detectable differences in being able to meet financial expenses or save between genders but the magnitude suggests that women are saving more in Indonesia and less in India

Saving: Women in Indonesia are more likely to keep savings in cash → lower digital inclusion

Research Question 5: Does platform work improve financial inclusion?

Financial inclusion:
Evidence that financial inclusion improved in Indonesia, not in India/Kenya

	(1) India	(2) Indonesia	(3) Kenya
		Mean	
Bank account ownership	1.00	0.92	0.93
Got before joining [platform]	0.98	0.62	0.82
Got because of [platform]	0.01	0.26	0.07
Digital money ownership	0.99	1.00	1.00
Got before joining [platform]	0.65	0.17	0.98
Got because of [platform]	0.04	0.79	0.02
Ever taken out a bank loan	0.27	0.16	0.40
Got before joining [platform]	0.24	0.05	0.30
Got because of [platform]	0.01	0.02	0.05
Ever taken out a digital loan	0.19	0.27	0.86
Got before joining [platform]	0.11	0.04	0.66
Got because of [platform]	0.06	0.13	0.10
Ever taken out life insurance (for self)	0.23	0.01	0.06
Got before joining [platform]	0.12	0.00	0.03
Got because of [platform]	0.01	0.00	0.02
Ever taken out health insurance (for sel	0.16	0.03	0.52
Got before joining [platform]	0.08	0.02	0.43
Got because of [platform]	0.08	0.01	0.05

26% of drivers got **bank account** because of the platform in Indonesia→ in early stages of expansion the platform assisted with opening bank account (in general population: 90% in India, 56% in Indonesia, 81% in Kenya)

79% of drivers got digital money because of platform in Indonesia

13% got bank loans because of access to the platform in Indonesia

India/Kenya possible interpretations:

- Reaching a different demographic (more financially included)
- Other efforts in India/Kenya contributed to wider financial inclusion

Financial Inclusion:
In India financial inclusion improved for women; in Indonesia for men

	(1)	(2)	(3)	(4)	(5)	(6)
	Indonesia			India		
	Male	Female	q-value	Male	Female	q-value
Bank account ownership	0.92	0.97	0.01**	1.00	1.00	0.20
Got a bank account because of [platform]	0.26	0.18	0.07*	0.01	0.06	0.06*
Credit card ownership	0.04	0.03	0.50	0.10	0.07	0.76
Got a credit card because of [platform]	0.00	0.01	0.60	0.00	0.01	0.60
Digital money ownership	1.00	1.00	0.50	0.99	0.93	0.30
Got digital money because of [platform]	0.80	0.68	<0.01	0.04	0.08	0.66
Have taken out a bank loan	0.16	0.17	0.85	0.27	0.32	0.85
Got access to bank loan because of [platform]	0.02	0.02	0.99	0.01	0.01	0.99
Have taken out a digital loan	0.27	0.21	0.23	0.19	0.10	0.23
Got access to digital loan because of [platform]	0.13	0.10	0.46	0.06	0.03	0.43

Indonesia: Women have higher bank account ownership, but men are more likely to adopt digital money because of the platform (26% vs. 18%)

India: Women are more likely to get bank accounts because of the platform (6% vs. 1%)→ work on platforms is potentially a path to greater financial inclusion in India

Research Question 6: What are drivers' perceptions of this work?

What challenges do women face and how does that differ across countries?

Benefits and Downsides of platform work: Best job perceptions in India, worst in Indonesia

	(1) India	(2) Indonesia	(3) Kenya
A. Benefits of working for the [platform]			
Have freedom	0.26	0.72	0.44
Have more of a say in decision making in household	0.09	0.08	0.10
B. Downsides of working for the [platform]			
No downsides	0.40	0.12	0.11
Earning are too low	0.06	0.29	0.18
Have to work more	0.11	0.21	0.10
C. Safety			
Ever experienced unsafe situation	0.45	0.64	0.56

Benefits: extra earnings, paradoxically **"freedom"** mentioned more frequently by Indonesian drivers (despite working more and more fixed schedules than others)

"No downsides" and are mentioned more frequently in India (likely due to higher compensation)

"Have to work more" and **"earnings too low"** are the most common in Indonesia - aligns with findings on work hours and compensation

In Indonesia, **experiences of unsafe situation is the highest** possibly due to higher working hours or worse road conditions

Benefits and Downsides of platform work:
Flexibility and freedom, low earnings in Indonesia

	(1)	(2)	(3)	(4)	(5)	(6)
	Indonesia			India		
	Male	Female	q-value	Male	Female	q-value
A. Benefits of working for the platform						
Extra earnings in the household	0.58	0.74	<0.01	0.50	0.64	0.24
Freedom/flexibility	0.72	0.59	<0.01	0.26	0.33	0.56
Have more of a say in decision making in household	0.08	0.11	0.44	0.09	0.08	0.92
Save more money for themselves	0.07	0.14	0.04**	0.35	0.14	<0.01
B. Downsides of working for the [platform]						
No downsides	0.12	0.15	0.50	0.40	0.47	0.67
Earning are too low	0.30	0.22	0.16	0.06	0.05	0.90
Have to work more	0.21	0.23	0.68	0.11	0.23	0.42

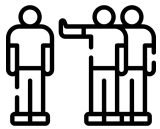
Benefits: In Indonesia "extra earning for the household" reported more commonly among women, suggesting higher financial distress; "freedom/flexibility" less commonly potentially due to comparison to counterfactual which is full time employment among men

Benefits: In India no differences between men/women except for savings which is higher among men

Downsides: no differences between men/women

Working conditions are more favorable to women in India

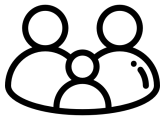
- Overall, **platform earnings are higher in India**.
- **Indonesian women face more pronounced disadvantages:**



Higher rates of **explicit customer discrimination** (62% of all drivers; 43% of delivery drivers only)

More **frequent unsafe situations** (60% vs. 25% in India)

Greater **negative interactions** with customers (29% vs. 4% in India)



Less positive perceptions from family/friends regarding their work (55% vs. 67% in India)

Lower reported respect from customers (75% vs. 85% in India),, and restaurant workers (72% vs. 85% in India).

***Women who do only deliveries in Indonesia have similar experiences to those that do deliveries & driving**, so the cross-country differences are not fully explained by different types of services women do on platforms*

Research Question 6: What type of drivers leave platform work and what are post-platform trajectories?

Post-platform trajectories: Drivers in India/Indonesia

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	India			Indonesia			Kenya		
	Active	Inactive	p-value	Active	Inactive	p-value	Active	Inactive	p-value
A. Demographics									
Age	28.1	29.0	0.28	37.9	36.3	0.08*	32.2	33.6	0.20
Male	0.99	0.99	0.55	0.99	0.96	0.00***	1.00	0.98	0.21
College graduate and above	0.31	0.39	0.36	0.12	0.21	0.07*	0.20	0.24	0.39
B. Exit from [platform]									
Earnings were too low	-	0.38	-	-	0.40	-	-	0.15	-
Terminated by [platform]	-	0.07	-	-	0.02	-	-	0.48	-
Rejoined the [platform] after quitting	-	0.28	-	-	0.33	-	-	0.31	-
C. Current Work									
Full time job (formal or informal)	0.30	0.57	0.00***	0.08	0.59	0.00***	0.35	0.11	0.00***
Offline driving	0.03	0.01	0.24	-	-	-	0.26	0.48	0.00***
D. Financial Security									
Ability to meet expenses						-	-		
Now after quiting	-	0.70	-	-	0.88	-	-	0.65	-

Most likely to leave the platforms:
- In Indonesia: younger, women, with higher education
- Education difference is directionally similar in other countries but not statistically significant

Reasons:
- "Low earnings" highest for Indonesia/India
- Termination from the platform is responsible for 48% of inactive drivers leaving in Kenya

Current work: Full time work in India/Indonesia, but offline driving in Kenya, financial security is higher for India/Indonesia driver

About ⅓ of drivers re-joined the platform after leaving in all 3 countries
- during emergencies
- platform work is insurance against shocks
- Account got reactivated for about 24% of Kenyan drivers

Post-platform trajectories

Current work portfolios:

In **India/Indonesia**: majority have a full time job

In **Kenya**, 48% do offline driving

Current earnings:

Better for 51% of Indian and 57% of Indonesian drivers, only 30% of Kenyan drivers

Financial Security (ability to meet expenses and save):

Better for Indian/Indonesian drivers after leaving platform, worse for Kenyan drivers

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	India			Indonesia			Kenya		
	Active	Inactive	p-value	Active	Inactive	p-value	Active	Inactive	p-value
C. Current Work									
Number of different income sources	1.74	1.26	0.00***	1.62	1.53	0.29	2.01	1.25	0.00***
Full time job (formal or informal)	0.30	0.57	0.00***	0.08	0.59	0.00***	0.35	0.11	0.00***
Offline driving	0.03	0.01	0.24	-	-	-	0.26	0.48	0.00***
Business	0.06	0.17	0.03**	0.10	0.37	0.00***	0.08	0.09	0.69
D. Financial Security									
Current earnings are greater than [platform] earnings	-	0.51	-	-	0.57	-	-	0.30	-
Ability to meet expenses						-	-		
While working on the platform in the past	-	0.60	-	-	0.25	-	-	0.87	-
Now after quiting	-	0.70	-	-	0.88	-	-	0.65	-
Ability to save									
While working on the platform in the past	-	0.52	-	-	0.49	-	-	0.75	-
Now after quiting	-	0.54	-	-	0.63	-	-	0.53	-