

Student Workers in India's Gig Economy: A Pathway to Economic Resilience and Skill Development

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Abstract:

India's gig economy, which is currently one of the top three in the world, has drawn a sizable and expanding number of student workers who balance the demands of both earning money and pursuing their academic goals. Through five thematic axes-economic reasons, skill development, platform precarity, gender and social stratification, and policy imperatives-this article explores the relationship between platform-mediated labor and student life. The study makes the case that gig labor, when structurally supported, is a legitimate route to financial independence and the acquisition of transferable skills. It does this by drawing on secondary literature, NITI Aayog forecasts, and reported survey data from 2019–2025. However, in the absence of institutional safeguards, such as portable social protection, equitable algorithmic governance, and partnerships between universities and platforms, student gig workers continue to face serious welfare risks that could jeopardize their long-term labor market positioning and educational outcomes.

Keywords: *Gig Economy, Student workers, Platform Labour, Social Protection, Skill Development, Gender equality, University–Industry Collaboration*

I. INTRODUCTION:

THE STUDENT–WORKER AT THE PLATFORM FRONTIER

India is reaching a historic turning point in its demographics. The nation has one of the greatest talent pools in the world and one of the most underfunded student support ecosystems, with a median age of 28 and an annual cohort of over 37 million enrolled higher education students. A sizable portion of the student body has been forced to look for additional income due to the difference between the real salary increase among graduate households and the expense of higher education, which is increasing at a rate of about 11% per year. The gig economy has become the structural response to this demand, driven by platforms like Swiggy, Zomato, Urban Company, Upwork, Toptal, and an increasing number of edtech and freelancing marketplaces. For students with limited schedules, gig work is fundamentally appealing because it provides temporal flexibility, such as the opportunity to log

on at midnight or in between lectures, unlike typical part-time employment. However, this adaptability is not simple. Student gig workers have a unique profile of opportunity and vulnerability that is significantly different from the whole gig workforce due to the design of algorithmic management, income instability, and the lack of social safety.

For the Indian student gig worker, the platform serves as a financial lifeline, an unofficial school, and a labor market with unwritten norms that could change at any time.

Using a thematic analytical framework, this paper treats student gig work as a collection of overlapping experiences that are distinguished by sector (delivery, digital freelancing, tutoring, ride-hailing), geography (metropolitan versus Tier-2/3 cities), gender, caste and class position, and institutional context (the existence or lack of university employability infrastructure). The main analytical question is: In what circumstances does gig work serve as a means of fostering resilience, and in what circumstances does it perpetuate or exacerbate structural disadvantage?

II. ECONOMIC MOTIVATION S AND FINANCIAL INCLUSION

2.1 Structural Drivers of Student Gig Participation

In most reported cases, students enter India's gig economy due to financial necessity rather than aspirations. Between 55% and 65% of student gig workers claim the inability to pay for tuition, housing, or basic living expenses as their primary reason, according to numerous survey instruments conducted between 2019 and 2024. 42% of student gig workers were first-generation college students from households with annual incomes under ₹3 lakh, according to a 2023 survey conducted by the Indian Institute of Human Settlements (IIHS) across six metropolitan student populations. These cohorts have structurally limited family financial transfers.

This finding is significant because it sheds light on gig work's function as a financial inclusion strategy. Gig income often replaces missing scholarship disbursements, delayed stipends, or insufficient grant coverage for students from Scheduled Caste, Scheduled Tribe, and Other Backward Class backgrounds, who together account for more than 50% of students enrolled in government universities. As a result, platforms take on a welfare role that the government has not fully fulfilled.

2.2 Income Profiles and Educational Investment

Compared to gig workers in logistics and mobility, student gig workers in digital freelancing (content writing, graphic design, software development coaching, data annotation) routinely report better and more stable revenues. In high-skill niches, metropolitan digital freelancers between the ages of 21 and 24 have reported monthly incomes ranging from ₹12,000 to ₹35,000. These sums often surpass graduate beginning salaries in many formal-sector professions. This income gap between gig industries affects how we evaluate students' opportunity cost calculations and helps us explain why a non-trivial fraction of students report reducing their formal

education obligations in favor of more lucrative gig specialization.

III. SKILL DEVELOPMENT: INFORMAL LEARNING IN FORMAL MARKETS

3.1 The Platform as Pedagogical Environment

The role of student gig work as a venue for informal skill development is one of its most analytically significant—and understudied—aspects. By structural necessity, platform work necessitates the quick development of a repertoire of skills that formal higher education often fails to foster: digital financial literacy, client communication, deadline management, self-marketing, iterative quality improvement based on real-time feedback, and cross-cultural negotiation (especially in international freelance contexts).

The compression of workplace learning that normally takes place over two to three years of formal employment into a period of intense platform engagement is known as "accelerated professional socialization," and research on student freelancers on sites like Fiverr, Upwork, and Toptal India consistently documents this phenomenon. According to students, managing revision cycles, optimizing profile visibility through algorithmic knowledge, and handling customer rejection are examples of practical business education that is not offered in their traditional curriculum.

3.2 The Credential Gap

The failure of formal credential frameworks to acknowledge gig-acquired competencies is a persistent structural restriction. No matter how advanced, skills acquired through platform employment do not show up on resumes in an institutionally readable format. This gap is partially filled by the rise of portfolio-based hiring, LinkedIn Skills Assessments, and platform-issued badges (such as Upwork's Top Rated designation). However, the Indian formal labor market, which is dominated by credential-screening at the entry level,

is still very resistant to portfolio-based signaling from gig-experienced candidates.

IV. PRECARITY, WELLBEING, AND ACADEMIC PERFORMANCE

4.1 The Flexibility Paradox

When examined empirically, platform flexibility—the key structural element that attracts students to gig work—becomes conditional and often deceptive. Consistency is rewarded by algorithmic management systems: delivery platforms set acceptance rate thresholds that penalize employees who reject orders when they are under academic pressure. Exam dates, submission deadlines, and the restorative demands of student life clash with the informal expectations created by freelance platforms, which encourage quick response times and steady availability.

According to a 2022 study conducted by Azim Premji University's Centre for Sustainable Employment, student gig workers in logistics reported mean working weeks of 28–34 hours during peak semester periods. This strain, when combined with the demands of academics, poses a risk to academic and structural health. Compared to their counterparts who did not work, students in this category reported far greater rates of sleep deprivation, stress-related sickness, and—most importantly—increased dropout and academic underperformance rates.

4.2 Income Volatility and Psychological Wellbeing

For student gig workers, income volatility is a unique stressor that exacerbates the general worries of academic life. Gig income varies with demand spikes, platform algorithmic changes, competitive market dynamics, and seasonal considerations, in contrast to salaried part-time employment, which offers a steady monthly floor. Students say that periods of low gig earnings during exam season—when they cut back on working hours—coincide exactly with increased expenses (travel, study materials, exam fees), causing financial hardship at crucial points in their academic careers.

4.3 Social Security Absence

The Employees' Provident Fund, Employees' State Insurance, and the Gratuity Act, which comprise India's official social security framework, specifically do not include independent contractors, the legal category that platforms consistently classify gig workers under. As a result, student gig workers have no protection against illness, accidents (which are especially dangerous for delivery and ride-hailing workers), or interruptions in their income. Although the Code on Social Security, 2020 establishes a framework for gig worker inclusion, implementation is still in its early stages, and student workers are unlikely to be given priority on initial coverage rolls due to their part-time, transitional status.

V. GENDER, CASTE, AND STRUCTURAL INEQUALITY

5.1 Gendered Patterns of Gig Participation

The gendered geography of public economic involvement is reflected in and reinforced by the participation of Indian undergraduate women in gig work. In home-based digital gig work (such as content moderation, transcribing, online tutoring, and social media management), female students are disproportionately overrepresented, but in mobility-based gig labor, they are noticeably underrepresented. This distribution is not solely the result of personal preference; it also reflects social shame associated with women's visible presence in public economic areas, mobility limits, domestic surveillance, and safety concerns over late-night delivery shifts.

The development of skills is significantly impacted by this gendered gig geography. Despite being safer and socially acceptable, home-based digital work is typically less lucrative, easier to automate, and less likely to provide the client-facing, negotiating, and project management skills linked to improved labor market outcomes. As a result, female student gig workers typically earn less money and develop lower-quality skills as a result of their gig job; policy interventions must specifically target this dual disadvantage.

5.2 Caste, Capital, and Platform Access

Access to higher-value digital gig work requires a constellation of capitals — device ownership, reliable high-speed internet access, English language proficiency, and portfolio-relevant prior experience — that are differentially distributed along caste and class lines. First-generation students from Dalit and Adivasi backgrounds disproportionately lack the social networks, mentorship, and credential-adjacent experience that enable access to premium freelancing tiers. They are consequently channelled into lower-value, higher-effort gig categories — data labelling, entry-level transcription, delivery — that offer less developmental return on time invested.

VI. POLICY IMPERATIVES AND INSTITUTIONAL RESPONSES

6.1 The Policy Architecture Gap

The adult, full-time gig worker is the main emphasis of India's current gig worker policy environment. Because they are part-time, transitional, institutionally affiliated, and developmentally distinct, student gig workers fall into a categorical gap between education policy, which does not recognize gig work as an educationally relevant activity, and labor policy, which does not recognize students as a distinct labor constituency. It will need intentional institutional creativity to close this gap.

A normative framework for formalizing gig labor within the educational experience is created by the National Education Policy (NEP) 2020, which makes references to experiential learning, credit recognition for work experience, and flexibility in academic scheduling. At the implementation level, however, there has been very little conversion of these ideas into operational structures (credit mapping frameworks, institutional collaborations with platforms, insurance arrangements for student workers).

6.2 Recommendations for Policy and Practice

6.2.1 Acknowledgment of Gig Learning

In accordance with NEP 2020's experiential learning requirements, establish UGC-approved mechanisms

for granting academic credit for documented gig labor that are verified by supervisor review and portfolio assessment.

6.2.2 Platform-University Collaborations

Encourage formal agreements between top platforms and institutions that include workload modifications based on the academic calendar, income floor guarantees during exam periods, and preferential placement.

6.2.3 Scheme for Student Gig Insurance

Create a contributing microinsurance program for student gig workers that covers health, income disruption, and accidents and is financed by a tripartite contribution from the central government, platforms, and students.

6.2.4 Equity in Digital Infrastructure

To give first-generation and SC/ST students access to higher-value digital gig categories, expand university-based digital labs, subsidized device ownership programs, and campus internet access.

6.2.5 Gig Design That Responds to Gender

Encourage platforms to create safety features and adaptable classification systems that lower obstacles to female involvement in higher-value gig categories, and mandate platform-level reporting on gender-disaggregated wages and participation.

6.2.6 Standards for Algorithmic Transparency

Establish basic safeguards against rating penalties incurred during recorded exam periods and mandate that platforms reveal the criteria utilized in academic-season algorithmic changes.

VII. CONCLUSION: TOWARD A PROTECTED FLEXIBILITY

Student gig workers in India occupy a liminal economic space: they are employed in markets that categorize them as independent contractors, students in institutions that do not acknowledge their work, and economic actors whose contributions to platform revenue, household welfare, and India's digital economy are routinely undervalued and unprotected.

This paper's analytical methodology opposes both the blatant denunciation of gig work as platform exploitation and its naïve embrace as democratized entrepreneurship. The data indicates that the developmental potential of gig employment, including financial inclusion, professional socialization, skill development, and economic resilience, is real but contingent. Algorithmic precarity, income volatility, social security exclusion, and credential non-recognition are structural features that are not intrinsic to gig work but are the result of intentional platform design decisions and policy neglect. It is realized unevenly, along lines of pre-existing social advantage, and is systematically undermined.

Therefore, this paper's revolutionary proposal is to reform the institutional conditions around student gig work rather than to increase or decrease it. While methodically resolving its present welfare shortcomings, a gig work environment with portable social protection, transparent algorithmic governance, academic calendar sensitivity, credit recognition, and equity-focused platform access would preserve the true benefits of flexible platform labor. This reform is not only a policy requirement but also a national economic goal due to the size of India's student gig workforce and the developmental stakes of its wellbeing.

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