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DESCRIPTIVE EVIDENCE FROM DRIVERS IN INDIA AND INDONESIA

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Women in the Platform Economy: Descriptive Evidence from Drivers in India and Indonesia
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ABSTRACT

We provide descriptive evidence on women's experiences in platform-based driving and delivery work using survey and administrative data from India and Indonesia. Partnering with major two-wheeler platforms, we study representative samples of drivers, oversampling women to examine gender differences (India: 404 women, 2,153 men; Indonesia: 892 women, 2,114 men). Female participation is extremely low -- 0.8% in India and 1.5% in Indonesia -- consistent with barriers related to safety concerns, cultural norms, and limited access to required assets. Among women who do enter, platform work is used differently than by men: women work fewer hours, are more likely to log in during free time, and place greater value on flexibility and supplemental earnings. Women earn less per hour than men -- by 6-8% in India and 8-22% in Indonesia -- differences that align with gendered choices over working times, locations, and service types, likely shaped by safety and domestic constraints. Women also face distinct challenges: higher reported harassment in both countries and, in Indonesia, widespread customer discrimination and higher accident rates. At the same time, a disproportionate share of women were unemployed before joining the platform, and women are more likely than men to report higher current earnings relative to prior work. Together, the evidence highlights how flexibility coexists with persistent gender-specific risks, constraints, and unequal returns in location-based platform work in low- and middle-income country contexts.

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1 Introduction

Digital platforms match service providers with consumers through automated systems, offering flexible work arrangements and more predictable earnings than many informal jobs (Schwellnus et al., 2019). They have reshaped labor markets by lowering entry barriers and enabling workers to adjust hours in response to personal and economic constraints. In low- and middle-income countries – where roughly 70 percent of workers are self-employed or in the informal sector (The World Bank, 2019) – these features may expand earning opportunities for groups with limited access to formal jobs. This flexibility may be particularly relevant for women, for whom domestic and childcare responsibilities often constrain labor supply.

Women’s labor force participation in low- and middle-income countries is shaped by cultural norms, access to education and physical capital, and unpaid domestic responsibilities (Jayachandran, 2020). Available employment opportunities are often in the informal sector, where earnings and job stability tend to be limited (Singh and Gupta, 2011). Platform-based gig work may offer a more attractive alternative to women by providing flexible work arrangements that can accommodate household responsibilities. Understanding the extent to which such platforms affect women’s economic outcomes and work experiences is therefore of great academic and policy interest. Much of the work in this nascent space has been in high-income country (HIC) contexts; we aim to fill the evidence gap for low- and middle-income countries.

This paper provides descriptive evidence on women’s experiences in platform-based gig work in India and Indonesia. We partnered with established driving and delivery platforms in both countries and focus on two-wheeler drivers, who are more likely than four-wheeler drivers to come from lower-resourced backgrounds. Using administrative data from partner platforms, we drew representative samples of drivers, oversampling women to study gender heterogeneity. Drivers were surveyed by phone between February and July 2024, with reach rates of 18% in India and 48% in Indonesia.¹ Access to population-level administrative data allows us to re-weight survey responses using post-stratification to improve representativeness on observable characteristics, though selection on unobservables may remain. The final sample includes 404 women and 2,153 men in India, and 892 women and 2,114 men in Indonesia. In India, we complement survey data with several months of administrative records on hours and compensation, enabling more detailed analysis of gender differences in labor supply and earnings; in Indonesia, the analysis relies primarily on survey data.

Female participation among platform drivers is extremely low in both countries—0.8%

¹Lower reach in India reflects stricter data-sharing constraints, which required drivers’ explicit consent before contact information could be shared.

in India and 1.5% in Indonesia—consistent with patterns documented in other low- and middle-income contexts. Survey responses suggest that low participation reflects safety concerns related to road conditions and customer interactions, cultural norms, and limited access to required assets. In Indonesia, women report a preference for delivery over passenger driving, consistent with a desire to avoid direct customer interaction. We also document systematic demographic differences between female and male drivers. Women are older on average in both countries, with a larger age gap in India; while this is consistent with patterns of delayed labor force entry, we cannot identify the specific causes from our data. In Indonesia, female drivers are significantly more likely than men to hold tertiary degrees, and 45% are unmarried, suggesting that education and marital status are associated with selection into this male-dominated occupation.

The data suggest that platform work is more accessible to individuals who already possess the required assets (e.g., vehicles and smartphones) and documents (e.g., driver’s license), as ownership of these is higher among drivers compared to the general population. In Indonesia, motorcycles are a near-universal household asset, which may help explain a somewhat higher share of female platform workers there relative to India, though other factors likely contribute.

A substantial share of platform workers were formally employed full-time before joining (58% in Indonesia and 45% in India). Women in both countries are less likely to have been employed full-time prior to starting platform work compared to men, with the gap larger in Indonesia, consistent with lower female participation in formal employment more broadly. Notably, 13–15% of female drivers in both countries report having been unemployed immediately before joining the platform, compared to only 2–4% of men—a pattern that suggests platform work may represent a point of labor market entry for at least some women, though we cannot establish this causally.

Women report three main benefits of platform work: supplemental earnings (74% in Indonesia and 64% in India), flexibility (59% in Indonesia and 33% in India), and the ability to save (14% in both countries). In qualitative interviews, women described valuing flexibility for its role in accommodating household and childcare responsibilities. Additionally, 53% of women in India and 44% in Indonesia report choosing to work when they have free time—a pattern significantly less common among male drivers—consistent with women treating platform work as secondary to other obligations rather than as primary source of income.

In both countries, female drivers report working fewer total hours per week than male drivers, though the within-country gender gap is considerably larger in India (men: 58 hours/week, women: 42 hours/week) than in Indonesia (men: 76 hours/week, women: 74 hours/week).

We document gender gaps in per-hour earnings in both countries. In Indonesia, using survey data, average gross earnings per hour are 8.4% lower for women than men (marginally significant), and net earnings are 22% lower (statistically significant). In India, using administrative data and a neighborhood–time-of-day–week fixed effects model that holds constant the local conditions under which men and women drive, the estimated gender gap in hourly gross earnings is approximately 6.4%.² The residual gaps likely reflect factors not fully captured in our data, including possible differences in days of the week worked,³ types of deliveries accepted, and distances traveled—all of which our data do not allow us to measure directly. These patterns are broadly consistent with findings from [Cook et al. \(2020\)](#) in the United States, where earnings differences were associated with differential working hours and lower ability to capitalize on price surges, though the mechanisms in our low- and middle-income country contexts may differ.

Safety is a prominent concern for women drivers in both countries. Women are more likely than men to work in the afternoon and less likely to work late at night, a pattern that may reflect safety considerations, though we cannot rule out other explanations. Survey responses are consistent with this interpretation: 56% of women in Indonesia and 22% in India report that a smaller driving radius would encourage more women to join the platform, suggesting preferences for working closer to home.

In Indonesia, the gap in net earnings between men and women is larger than the gap in gross earnings, driven in part by higher operating expenses reported by women. Women’s parking costs are 58% higher than men’s and mobile charges are 21% higher, though we do not have definitive explanations for either difference. One plausible interpretation for parking costs is that women may choose to wait in safer or designated areas, incurring additional costs—consistent with 37% of women reporting a desire for women-only waiting areas—but we cannot confirm this from the data. Women also report higher two-wheeler loan payments, which may reflect less favorable loan terms or a higher propensity to take out loans, but again we cannot distinguish between these possibilities. The largest expenses—fuel and repairs—show no significant gender differences.

We document associations between platform participation and access to financial products, though we cannot establish causal relationships. In India, approximately 6% of women report opening a bank account in connection with platform work, compared to 1% of men. In Indonesia, 68% of female drivers report gaining access to digital money through the platform, compared to 80% of male drivers—a gender gap that may reflect differential baseline access rather than differential platform effects. These patterns sug-

²The differences in results between countries are possibly explained by the estimation strategy, and we can control for more factors using the administrative dataset in India compared to the comparison of averages in Indonesia.

³In our administrative data, we have estimates aggregated at the weekly level and hence are not able to distinguish between which days these drivers work.

gest that platforms may be one pathway to financial inclusion for some workers, but the evidence is descriptive and more rigorous evaluation would be needed to establish impact.

Families of both male and female drivers generally view platform work positively in the short term (84–97% across both countries), though drivers who hold such views are likely a selected group—the broader population’s support for women in platform driving appears considerably lower, helping explain why so few women enter. Female drivers in Indonesia are more likely than those in India to report family disapproval and to feel disrespected by customers, patterns that appear connected to the discrimination and safety challenges documented below.

Women face distinct challenges in this work. In both countries, a notable share of women report experiencing harassment or assault while working: 32% in Indonesia and 8% in India.⁴ Gender-based harassment in the workplace is widely documented in both countries at the national level, suggesting that gig work does not insulate women from broader patterns of workplace violence, though direct comparisons across measurement instruments are not straightforward.

Indonesian female drivers report particularly challenging working conditions: 91% report difficulties with the work, compared to 57% in India. Among the most striking findings, 62% of Indonesian female drivers report having orders canceled specifically because of their gender—a form of explicit customer discrimination not reported in India. Indonesian women also report higher rates of road accidents than men (37% vs. 25%), though whether this reflects differences in experience, risk exposure, or reporting norms is unclear. In contrast, Indian female drivers report experiencing unsafe situations less frequently than their male counterparts.

Some women report positive changes associated with platform work. In qualitative interviews, women described gains in confidence and the experience of earning independently. About 8% of women in India and 11% in Indonesia report that platform work improved their intra-household bargaining power, though these are self-reported perceptions in a highly selected sample of women already engaged in this work. Whether platform driving has broader gender-transformative potential in these contexts cannot be determined from the current evidence.

This study contributes to a small but growing literature on female workers in the digital economy, particularly in the driving sector. Very few studies systematically characterize the location-based gig workforce globally, and even fewer focus on women given the male dominance of driving work. In low- and middle-income countries, gig work tends to be gender-segregated, with women concentrated in domestic and beauty services while driv-

⁴These figures are self-reported in the survey, and cases of assault or harassment might not have been reported to law enforcement authorities, nor the platform (we have not checked nor linked back with administrative records to verify this).

ing and delivery remain overwhelmingly male (Azuara et al., 2019; Permana et al., 2023). In India, the participation of female workers in gig work overall is around 28%, with most concentrated in domestic and beauty services, while driving and delivery work remains male-dominated (Bhandari et al., 2023). Barriers to women’s entry in driving gig work include limited information, cultural norms, access to required assets, safety concerns, and domestic responsibilities that limit available hours (Cook et al., 2020). In India, social norms and safety concerns often limit women’s mobility and access to diverse labor markets, while entrenched gender roles restrict their professional options (Jayachandran, 2020). In Indonesia, women encounter issues related to respect and safety while working, compounded by financial and infrastructural barriers (Asmara et al., 2021). Our paper aims to provide descriptive evidence on these barriers and on the experiences of the women who do enter, using representative samples from platforms in two major emerging economies.

The structure of this paper is as follows: Section 2 describes the methodology, covering the sampling design, research questions, and weight construction. Section 3 details the data sources and timeline of the study. Section 4 presents findings on the active female driver population, including comparisons between India and Indonesia, supplemented by qualitative data.

2 Methodology

2.1 Sampling and Response rates

In both countries, we collaborated with leading ride-sharing and delivery platforms to obtain a population of drivers from which we drew a random sample. Before sampling, we excluded approximately 24% of the population in India, due to budgetary considerations of surveying in more than three local languages⁵ and the sample is representative of 17 states/regions and excludes about 24% of all drivers, according to the administrative platform data. In Indonesia, we omitted individuals under the age of 18 (excluding <1%). In both countries, we drew a stratified random sample using the variables in the administrative data, oversampling women drivers to allow for heterogeneity analysis.

⁵Hindi is one of the widely spoken languages in North India, and 58% of the active driver population works in Hindi-speaking states. For South India, Telugu and Kannada were selected based on operational ease and the number of drivers in these states (11% and 12% of the active driver population, respectively). This exclusion meant the removal of states in the East, North-east, and South of India where these 3 languages are not spoken majorly.

⁶Other exclusions for India include: drivers with zero tenure days (<0.01% excluded), drivers included in our pilot (<0.01% excluded), and drivers with a status not equal to active as defined by the [platform] (4% excluded).

In Indonesia, out of an attempted random sample of 6,667 and we reached 3,006 drivers, representing an overall response rate of 45.1%, which is higher than other studies in the sector (e.g. [Azuara et al. 2019](#), [Bhandari et al. 2023](#), and [Ratrikaningtyas et al. 2024](#) of phone-based data collection in Indonesia). The final sample in Indonesia contains 1,105 women. In India, out of the sampled 13,799 active drivers, we received PII information on 5,273 and completed interviews with 2,548 drivers (out of which 404 were women), representing an overall response rate of 18%. All estimates are weighted with sampling and post-stratification weights as described in Section 2.2.

Our goal was to thoroughly describe the driver population. Given the questionnaire’s length—over 200 questions—the full sample in each country was randomly divided into four equal groups. All groups were administered core questions (such as demographics, earnings, and labor supply), and then each subsample took part in different sections of the full questionnaire. This resulted in a different number of observations for each module. We find that the subsamples are comparable overall (Appendix Table [A1](#) and [A2](#) for Indonesia and India, respectively).

2.2 Weights

To address differential non-response among certain groups, we apply inverse probability weights within each stratum, assigning higher weights to harder-to-reach groups and lower weights to those overrepresented relative to the population. These weights are created through a logistic regression, with “completed the survey” as the dependent variable and gender, age, tenure, and geographic location dummies as independent variables. This weighting method results in a sample that mirrors the population in observable characteristics. In Tables 2.2a and 2.2b for India and Indonesia, in column (1), we present the population mean, column (2) the weighted mean of the sample reached, and in column (3) the p-value comparing the weighted sample mean to the population mean. For Indonesia (Table 2.2b), column (1) shows the population mean, column (2) the weighted mean of the sample taken, column (3) the weighted mean of the sample reached, and column (4) the p-value comparing the weighted sample mean to the population mean.

2.3 Adjustment of p-values

To minimize the risk of type I errors, we adjust all p-values from comparisons of various subgroups using the false discovery rate (FDR) method proposed by [Benjamini et al. \(2006\)](#). The adjustment includes all p-values that are used to conduct various comparisons (not just differences by gender and country). This adjustment is made within each country and across countries on a full set of variables that were analyzed as part of the larger

country reports. On average, the adjusted q-values are more conservative than p-values and are about 1.8 times larger.

3 Sources of data

Description of the surveying process

The process of obtaining consent differed by country. In India, the [platform] had to first ask for consent to share personal data with the researchers. Contact was made through app notifications, phone calls, or WhatsApp messages from their managers,⁷ and calls from the [platform]’s telecalling team. The [platform] only shared the PII information on the drivers after obtaining their consent. We then reached out to these consented drivers. In Indonesia, the platform directly shared the contact information of the sampled drivers.

Qualitative interviews

In both countries, we conducted qualitative interviews using purposive sampling and interviewed 14 and 15 drivers in Indonesia and India, respectively. We selected women from the pool of female respondents in the quantitative survey choosing representation based on education, marital status, and region in Indonesia, and driving patterns (full-time or part-time) and marital status in India. For both countries, we used semi-structured interview guides that focused on similar themes, including demographics, motivations for joining the platform, access to assets, work experiences, family dynamics, social norms, and female empowerment (encompassing agency and achievements).

Detailed administrative data

In India, we received detailed driving records of the sampled drivers, which contained records of 9,162 drivers (out of the 13,914 sampled) who drove at least once between January and May 2024. This administrative data, covering 20 weeks, was aggregated by time of the day, week, and driver. Each observation represents the total number of hours driven (compensation) by a single driver in a particular week and time of the day (morning, afternoon, evening, etc). Drivers who participated in the survey but did not grant permission for IDinsight to access their data were excluded from this dataset.

⁷Each driver is assigned a team manager, who is usually their first point of contact. The number of drivers under a manager depends on the locality and area in which they are located.

4 Results

4.1 Description of the population

In both countries, the driving gig sector consists mainly of male drivers (Table 1), with women only constituting 1.5% and 0.8% in Indonesia and India, respectively, at the time of the data extract (November 2023 in India and May 2024 in Indonesia). Indonesian male and female drivers work similar daily hours, averaging just over 7 hours/day on average, whereas in India, there is a noticeable gender gap: men work an average of 5.6 hours daily, compared to 4.6 hours for women. There are more full-time drivers in Indonesia, about 50% compared to 23% in India. Notably, there are no gender differences in full-time prevalence in Indonesia, while in India, only 13% of female drivers are full-time (compared to 23% of male drivers). Indonesian platform drivers can choose between passenger driving, food delivery, and parcel delivery. Men tend to participate in passenger services more, while women prefer food delivery (65% of Indonesian women drivers provide passenger services compared to 88% of men; 99% of women deliver food compared to 87% of men). Women’s preference for food delivery in Indonesia is influenced by safety considerations, as captured by one of our respondents in the qualitative interviews:

“... I think to myself, “what would happen if I take passenger rides at night, there could be something”, because [as] women [I prefer] shorter distance rides... So, food [delivery] is the safest, I think”.

Another female driver recounted an incident of harassment while driving a male passenger:

“Some male passengers, maybe because the seat is too small, 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.”

Indonesian female drivers are more similar in age to men compared to the Indian drivers. In India, female drivers are 3.2 years older on average (27.9 and 31.1 years in the male and female population, respectively), while in Indonesia, this difference is only about 1.1 years (39 for women and 37.9 for men). For India, there are negligible differences in driver composition across regions; most drivers reside in northern states, followed by other regions, and southern states. For Indonesia, the top geography to drive was Greater Jakarta for both male and female drivers, but the second major one is the Non-Java region for women, but Java for men, suggesting different driver composition in those regions. The geographic differences in the prevalence of female drivers in Indonesia potentially suggest varying labor market conditions (and availability of other earning

sources) and/or friendliness towards female drivers on the roads. Female drivers in both countries have shorter tenures on gig platforms than their male counterparts. In India, this is largely attributed to a higher fraction of women who have joined only recently. We do not have the information on year joined in the Indonesia dataset, and are unable to provide definitive reasons for shorter tenures. In Indonesia, women’s average tenure is 53.9 months, compared to men’s 65.1 months. The gap is even wider in India, where women average 13.6 months on the platform, while men average 32 months.⁸

5 Survey Results

In the following tables, we present results from the survey of active drivers. All q-values from the f-test and below 0.01 have been mentioned as ‘<0.01’. For q-values greater than 0.01, one star represents q-values between 0.05 and 0.10, and two stars represent q-values between 0.01 and 0.05. Where applicable, we highlight differences between countries; however, gender differences within each country are of most relevance to this paper. We provide the summary statistics for Indonesian and India drivers, broken down by gender. In columns 3 and 6, we present q-values (p-values adjusted for multiple hypothesis testing) from a t-test that assesses the equivalence of means across the genders within each country. In column 7, we present q-values (p-values adjusted for multiple hypothesis testing) from a t-test that assesses the equivalence of means across the counties for female drivers.

5.1 Demographics

Table 3 outlines the demographic characteristics of drivers in two countries. In Indonesia, drivers are about nine years older than their counterparts in India, with higher significant age differences observed among Indian drivers (differences in India are about 2.9 years compared to Indonesia, with about 0.8 years). This trend in India reflects the broader participation rates of the female labor force—where adult women typically enter the workforce later in life after marrying and starting families, like after household responsibilities have stabilized.

In Indonesia, a notable difference is seen in marital status; female drivers are significantly less likely to be married compared to their male counterparts (55% of female drivers versus 80% of male drivers, with a q-value=0.00). This suggests several possibilities: married Indonesian women may prefer alternative types of work, or marriage itself might reduce their participation in the labor force and/or platform economy, aligning with findings from the [Australia Indonesia Partnership for Economic Governance \(2017\)](#). In India,

⁸Here, average tenure is defined starting from the time the driver joined the [platform] to the date of the data extract in both countries.

while there are indications that female drivers are also more likely to be married, the differences are not as pronounced as in Indonesia and are statistically insignificant.

In Indonesia, male drivers are overwhelmingly more likely to be the head of their household (male=91%, female=44%; q -value=0.00); however, this differs from the general population, where only 13% of households are headed by females ([Badan Pusat Statistik Indonesia, 2022](#)). These patterns align with traditional cultural norms in Indonesia, where men are often seen as primary breadwinners and decision-makers ([Purwanto, 2021](#)). In India, 52% of both male and female drivers are the primary breadwinners in their households.

The educational profiles of drivers differ between the two countries, with Indonesian drivers generally coming from less educated backgrounds compared to those in India. About 12%-19% of drivers hold a tertiary education in Indonesia, compared to 23-33% in India. The gender differences in both countries are also stark. Notably, Indonesian female drivers are more likely to hold a tertiary degree than their male counterparts (12% of males versus 19% of females, with a q -value=0.0). This may reflect limited earning opportunities for educated women or a strong preference for the flexibility offered by gig work. In India, gender differences in educational attainment among drivers are inconclusive; however, estimates suggest that male drivers tend to be more educated than female drivers.

In Indonesia, the proportion of drivers with higher education mimics the trends in the broader workforce, where 12.7% hold tertiary degrees ([Badan Pusat Statistik Indonesia, 2024](#)). In comparison, India's tertiary education rate among youth stands at 20.5%, which is lower than that observed among the driver population. This suggests that platform work attracts different demographics in each country. In Indonesia, platform workers tend to be older, with comparable educational levels to the general population, and a lower fraction of students in the workforce, contrasting with other literature that views gig work as supplementary earnings for students. In India, the platform drivers are younger and more educated compared to the average.

Migrant drivers constitute a high proportion of all drivers in India — roughly 50% — compared to about 20% among Indonesian drivers. The difference in migrant presence among gig workers in two countries is unclear, and it might be driven by lower migration in Indonesia or platform work being less appealing/accessible to migrants in Indonesia. In India, there is a higher prevalence of non-migrants among female drivers (49% and 69% of male and female drivers report being migrants; q -value=0.0), potentially suggesting that the platform is attracting more seasonal migrants who tend to be male. In contrast, no such gender differences in migration are observed in Indonesia.

5.2 Entry into the platform

Table 4 provides an overview of access to required assets before joining the platform work (Panel A) and benefits working for the platform (Panel B). There are no significant differences in access to assets in both countries; however, the magnitudes of the differences suggest that vehicle and driver license ownership may be lower among female drivers.

Overall, asset ownership and access to required documents in India are higher than in the general population, and we conclude that **platform drivers do not represent a typical urban Indian**. For example, in India, 78% of urban residents have a bank account (World Bank, 2021), only 53% of men use internet-enabled mobile phones (Data for India 2024), and approximately 22.6% of Indians held a driver’s license as of 2022 (Ministry of Road Transport and Highways). In Indonesia, only 51% of people own a bank account (World Bank, 2021), 46% own smartphones (Moorena et al., 2020), and approximately only 8 million of the 120 million motorcycle owners hold a motorcycle driver’s license (Katadata 2021). However, 85% of households in Indonesia own at least one motorcycle (WorldAtlas), suggesting that motorcycle ownership is prevalent. Overall, we conclude that **platform work is more accessible to those who already have access to the required assets**.

Differences in reported benefits working for the platform are apparent between genders (see Table 4, Panel B). The primary benefits of the platform work for women in both countries are having extra earnings (74% and 64% of women in Indonesia and India report this). In India, this supplemental earning contributes to women’s financial stability, as noted in our qualitative interviews. A few women expressed pride in their increased financial contribution to their households:

“I used to borrow money from one person to give to another, but now that’s no longer necessary.”

“Yes, a lot has changed... I can manage groceries, medicine for my child, or any other need because I work.”

The secondary reason is having freedom/flexibility, with 59% and 33% of women reporting this in Indonesia and India, respectively. Qualitative interviews in Indonesia suggest that flexibility was valued for enabling women to spend more time with their families or children (2/4), accommodate health-related needs (1/4), and manage side hustles alongside platform work (1/4). When asked whether they would consider switching to a higher-paying but less flexible work, the majority of women (7/11 who answered) expressed a preference for maintaining flexibility over increased earnings, highlighting the value they place on control over their schedules. This was especially true for women with children.

“For now, I’d choose the flexible one... Because my children need me in their growth and development period, because... [for my daughter] until she was in 5th grade, I wasn’t there, so for the younger one, who’s now in elementary, [the presence of] parents is very important”.

One woman in India highlighted the differences between more structured traditional and gig work:

“... at home, every morning I have to wake up, do household work, and cook. So, if I go to an office, I will not get enough time to do all this household work because office working hours are 9 to 6. But in [platform], we ..login at 12 o’clock.... I can save time, and I can send my children to school....”

Qualitative interviews in India also highlight that women appreciate the autonomy platform work provides (8 out of 16) and not having a boss:

“If we go to a company, we have to do all the work they assign to us. In [platform], we are like owners. It is comfortable for me to work here; no one scolds us for work. We can work comfortably here.”

5.3 Previous work

To understand the career histories of drivers, we explore pre-platform earning activities in Table 5. In both countries, a substantial portion of all drivers transitioned from formal full-time work to the gig workforce (58% in Indonesia and 45% in India). Gender differences are evident in Indonesia, where 58% of male drivers previously worked full-time, compared to 44% of female drivers (q-value=0.00), highlighting the differential formal labor market participation rates. The gender disparity is smaller in India, at only 5 percentage points, and is not statistically significant, which may be attributed to a smaller sample size.

In India, qualitative interviews indicate that women worked either in the informal sector, such as domestic work, sewing, and tailoring, or in the formal sector, in roles like sales or as waitresses in hotels and restaurants. For informal workers in India, the unregulated nature of the industry means that working conditions are largely dictated by individual employers. These conditions can be extremely demanding, with long hours, inadequate pay, a lack of work security, and heightened stress. Notably, **gig work may have opened up new opportunities for some women, with 13-15% of female drivers in both countries reporting being unemployed before platform work**, compared to just 2-4% of men (see Table 5, Panel A).

When comparing current to previous earnings, a higher proportion of female drivers in Indonesia report that they are now earning more (38% and 50% of men and women, respectively; q-value=0.0). In fact, several women in Indonesia interviewed during qualitative surveys viewed platform work as a more lucrative opportunity compared to their previous work, prompting them to leave those positions (4/14).

“I initially applied [for platform work] to look for additional earnings, because my earnings in my previous workplace were low... Then I felt that [platform] was highly demanded, then at one point I got ill due to having two work opportunities at the same time, so I decided to quit my initial work and focus on the [platform]”.

5.4 Labor supply

Table 6 explores the current labor supply choices, offering insights into earning portfolios of drivers. Panels A and B of Table 6 examine labor supply among workers, while Panel C focuses on how drivers select when and how much to drive. Overall, drivers in both countries report a portfolio of work, with an average of 1.6 earning sources. Multi-homing, or driving for multiple platforms, remains relatively rare, with Indonesian women being more likely to use multiple platforms compared to men (12% of men and 16% of women multi-hom, q-value=0.03). This might be due to the fact that they are less likely to drive passengers and do deliveries on multiple platforms. Notably, gender differences emerge regarding full-time opportunities: in Indonesia, 8% of males versus 5% of females do full-time non-platform work (q-value=0.01), while in India, 30% of males compared to 21% of females do (q-value=0.32).

The gender differences in formal employment in Indonesia align with broader gender disparities in labor force participation rates (84% for men and 55% for women, according to BPS 2023) and formal sector work (44% for men and 36% for women, BPS 2023). Factors contributing to lower female participation include gender pay gaps and prevailing cultural norms around childcare responsibilities (Schaner and Das, 2016), which may explain the reduced likelihood of Indonesian female drivers holding full-time work relative to their male peers.

All Indonesian drivers report working significantly more hours per week in total (over all income sources): approximately 76 hours/week compared to their Indian counterparts at around 58 hours/week (see Table 6, Panel B). This discrepancy between the countries may be partially attributed to the higher presence of students among Indian gig workers, differing work cultures or differences in platform earnings.⁹ Indonesian workers devote a

⁹We provide validation of hours in the appendix Table A5, where we correlate self-reports with

greater proportion of their working hours to platform activities (over 90%, as opposed to about 50% in India), underscoring their heavier reliance on platform earnings. Women report working less in both countries compared to men; however, the within-country gender differences are much larger in India (about 15 hours) than in Indonesia (about 2.9 hours).

Women are less likely to have rigid systems determining when and how much to work (Panel C of Table 6) - 37% of Indian women report not having a system for how they decide the number of hours to work, compared to 17% of men. Male drivers in both countries tend to maintain more consistent full-time hours than female drivers (in Indonesia: males 61%, females 55% with $q\text{-value}=0.01$; in India: males 29%, females 17% with $q\text{-value}=0.01$) and are less inclined to base hours on free time availability (in Indonesia: males 35%, females 44% with $q\text{-value}=0.00$; in India: males 33%, females 53% with $q\text{-value}=0.02$). Furthermore, in India, women are less likely to choose their work hours based on customer volume or pricing, aligning with the tendency to prioritize flexibility over financial considerations in scheduling work hours. Qualitative interviews with women in Indonesia highlight a high preference for flexibility and a desire to be present in their children’s lives:

“For now, I’d choose the flexible [work over a higher paid work]... Because my children need me in their growth and development period, because... [for my daughter] until she was in 5th grade, I wasn’t there, so for the younger one, who’s now in elementary, [the presence of] parents is very important”.

We further find that women, both in India and Indonesia, are more likely to work in the afternoon compared to their male counterparts (Panel C of Table 6)¹⁰. In Indonesia, they substitute away from working in the morning and are less likely to work late at night. While the direction of the magnitudes is similar in India, we do not detect statistical differences.

administrative data variables, we find high accuracy for earnings and lower accuracy for hours, attributing the discrepancy to how workers define “work”. We do not have similar data to do this validation exercise in Indonesia.

¹⁰It is important to note that the variables are generated differently in India and Indonesia. In Indonesia, these are derived from survey responses to a question “In the past 30 days, at what time of the day did I/B/S work the most for the [platform]”. In India, we used the administrative data to understand these patterns. Specifically, we aggregated all working hours for the 5 months (between January to May 2024) and determined which hours a driver is more likely to work out of their own total working hours. The definition of time periods may also differ between countries. In India, the rough timings for the slots are as follows: Morning: 8 AM-11 AM; Afternoon: 11 AM-3 PM; Evening: 3 PM-7 PM; Night: 7 PM-11 PM; Late night: 11 PM-8 AM. These timings are rough estimates and can vary depending on geographic location.

5.5 Platform earnings in India - administrative data analysis

The platform shared a dataset on detailed earnings and hours covering the period between January and May 2024. To explore gender differences in driving patterns, we used a neighborhood - time of the day - week fixed effects model (equation 1), which isolates the effect of gender on productivity metrics and earnings while holding other variables constant. This model allows us to compare male and female drivers who logged onto the platform during the same time of the day, in the same week, and in the same neighbourhood¹¹. It is important to note that our 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). Given that days of the week may have varying profitability, and men and women might choose to work on different days, the estimates may be influenced by these confounding factors rather than purely reflecting gender differences in earnings. We use the following estimating equation to study differences between genders:

$$y_{swil} = \beta_1 * male_i + \gamma_w + \delta_1 y_{s;t=0} + B_i X_i + \omega_{lsw} + \varepsilon_{swil} \quad (1)$$

Where s=time of the day, w=week, i=driver, l=neighborhood

y_{swil} - dependent variable (e.g., earnings) for a particular time of the day, week, or driver working in the neighborhood.

$male_i$ - binary indicator whether the driver is male

X_i - driver-level unchanging characteristic: age, driver type, [platform], and customer rating at the time of the data extract in 2023, vehicle type, lifetime deliveries on the platform as of 2023

ω_{lsw} - neighbourhood, time of the day-week-fixed effects

ε_{swil} - errors are clustered at the sub-city geographical level

The results of the analysis are presented in Table 7. We see differences between genders across all indicators we examine. Male drivers have a 3% point higher utilization, which means that they spend more time fulfilling deliveries, as opposed to waiting for orders (column 1). In column (2), we see that the number of deliveries per hour is lower for men by about 0.16 (compared to 1.95 deliveries/hour for females). In column (3), we note that the total earnings per delivery for men are \$0.7 higher than the \$4.14 earned by women.

¹¹For example, there are about 855 sub-city areas in the city of New Delhi.

This difference in the number of deliveries per hour and utilization rates influences total earnings per hour (column 4), and men make \$0.59/hour more compared to \$7.77/hour among women, which is about a 6.4% difference. We see that while the driving earnings per hour are larger for males, the bonus earnings per hour are actually smaller by about 12%. We do see higher bonuses for female drivers. To preserve the anonymity of the platform, we are unable to provide details on the bonus structures. The higher bonuses do not sufficiently offset the earning losses women incur due to a lower utilization rate and fewer deliveries per hour.

We are unable to draw definitive conclusions about these results due to the limited number of variables available in our analysis, which may exclude key factors influencing payouts. For instance, we lack data on the specific days of the week drivers choose to work—women might opt for less profitable days. Similarly, we do not have information on the types of deliveries drivers accept or the distances traveled for them. With these caveats in mind, these results may indicate that women tend to select shorter-distance deliveries, which are typically less lucrative or have higher delivery rejection rates.

In Table A8, we examine how the coefficient on gender changes as we gradually incorporate predictor variables available in the administrative data, progressing from the basic specification with no control variables in column (1) to the most restrictive fixed effects specification in column (8). Overall, the coefficient remains relatively stable across specifications.

5.6 Earnings

In Table 8 we examine [platform] earnings per hour, and total earnings in the past 30 days.

Calculation gross and net earnings in two countries

It’s crucial to highlight that the methods for calculating gross and net earnings differed between the two countries to accommodate varying levels of access to administrative data sources. In India, our analysis leverages platform data on compensation and labor supply¹², complemented by self-reported expenses from survey data. Expenditures were reported for a typical month. To calibrate the measures of earnings and expenditure, we calculated the platform’s typical monthly compensation using administrative data from January to May 2024, including only weeks leading up to each driver’s interview.

¹²It is important to acknowledge that the results reflect a five-month period, which may not fully represent the entire year. Notably, a severe heat wave in mid-April led to increased compensation rates. However, we believe our findings are not significantly skewed by this event, as most drivers in the subsample (approximately 82%) were surveyed earlier, during February and March.

In Indonesia, we rely solely on survey data to estimate gross and net earnings from platform work due to the unavailability of administrative data sources. To minimize recall bias, drivers were asked to report their gross platform earnings, expenses, and hours worked for the last day they operated on the platform. For more frequent expenses, such as fuel and parking, questions pertained to the last working day; for less frequent expenses like car insurance and loan payments, drivers provided monthly estimates. These were then converted into daily equivalents, assuming a 30-day month.

It is important to note that any differences in per-hour earnings between the two countries might be reflected by the construction methodology, and/or unique times during which the study took place. For example, the India estimates may be influenced by price surges due to heat waves during the study periods¹³. While we cannot entirely rule out the possibility of measurement discrepancies driving the differences (and other economic factors that may have affected compensation during the surveying period in both countries), we believe that our Indonesia measurements are accurate as we have separately asked the drivers to report net monthly earnings from the platform which were comparable to the daily results we examine in this section. In India, we have validated administrative and self-reported compensation for a subset of individuals with overlaps between survey and administrative data, and we find a high correlation between the two sources (results are not reported here).

In both countries, the analysis focused exclusively on consistent full-time drivers defined as driving more than 40 hours/week (and in India driving every week during the study period) who do not drive for multiple platforms. This approach was chosen for two reasons. First, we wanted to capture average compensation more accurately across various price fluctuations. Unlike part-time, less consistent drivers who may selectively work during higher compensation periods, full-time drivers engage in a broader range of hours, experiencing both high and low price periods. Consequently, their average earnings provide a more representative depiction of the general earning trends on the platform. Second, attribution of expenses (such as fuel) to work on the [platform] is more straightforward if a driver only works for one platform and does not use the vehicle for other work, which might require driving. While the questionnaire asked to estimate expenses attributable only to the [platform], the estimate is likely subject to a greater measurement error if fuel is used for multiple income sources.

¹³The impact of price surges is less likely, as only 18% of the sample in India was surveyed after the heat waves.

Earnings

In Table 8, we examine the difference in gross and net earnings (which is gross earnings after accounting for expenses such as fuel, insurance, mobile payments, etc) between genders in each country. We also selectively include expenses that showed to be statistically different between genders in Indonesia, and we believe this illuminates important gendered experiences. We do not do the same detailed analysis in India, as we do not find the same trends. All values are expressed in PPP-adjusted US dollars. The table with nominal values is available in the Appendix (Table A9).

The level of hourly gross earnings in India is 69-70% higher than reported hourly gross earnings in Indonesia, suggesting differences in platform payment structures between the countries. Further, expenses constitute about 38-45% of gross earnings in Indonesia while this is about 28-30% in India. After accounting for operating expenses, we observe that Indian workers take home significantly more (\$3.31-\$3.51) compared to Indonesian workers (\$1.50 -\$1.84). This suggests that platform work may pay more in India than in Indonesia. For this paper, we focus more on gendered experiences within each country, rather than cross-country comparisons in earnings. In separate country reports and cross-country paper [Adhvaryu et al. \(2026\)](#), we provide detailed estimates of the earnings and how they compare to other similar earning opportunities. Generally, **we find that platform work allows drivers to earn more per month and is roughly equivalent to per hour compared to other similar work in urban India available to this population¹⁴.** In urban areas In Indonesia such as Jakarta, we find that platform compensation per month is higher compared to casual work; however, that's driven by the ability of **drivers to work longer hours.** We discuss this in greater detail in [Adhvaryu et al. \(2026\)](#). The differences between the platform compensation between countries can be driven by a variety of factors including the types of services that the drivers provide, nascency of the market/platform presence (for privacy protection reasons, we are unable to provide thorough examination of platform presence in the market), market competition and presence of other earning opportunities (e.g. we see that in India drivers view this work as transitory which is different from Indonesia where vast majority of drivers plan to stay on platforms longer term), difference in driver profiles - platforms in India attract more educated/younger workforce and others.

In both countries, we find differences between genders in gross earnings per hour. In Indonesia, women report earning \$2.73/hour worked compared to \$2.96/hour worked for men, with q-value=0.08 (which we consider marginally significant), which represents

¹⁴The discrepancy between per-month and per-hour take-home pay is driven by the fact that platform drivers can work more hours than typical casual labor work. However, we do not have accurate data sources on how long casual labour workers work per day and/or week, and we relied on assumptions.

about an 8.4% difference. We do not have detailed administrative data in Indonesia to understand the drivers of difference, but it is likely due to factors outlined in other literature, which are choices of working hours and, possibly, location. As was shown with administrative data in India (Table 7), the differences between genders who log in at the same location, time of the day, and day of the week in gross earnings are about 6.4%. Due to low sample size, we are not able to detect differences between men and women in the survey data (the number of women who drive consistently full-time is only 44).

The per-hour calculated net earnings are 22% higher for male workers in Indonesia (q-value of the difference <0.01). Aside from indicative differences in gross earnings, **this disparity is partly driven by proportionally higher operating expenses for women, which account for about 38% of men’s gross earnings and 45% for women** (difference is statistically significant with a q-value of 0.05). We see some indication that women are paying 34% more in loan payments (q-value of the difference is 0.02), either suggesting a higher likelihood of having a loan in the first place and/or less favorable repayment terms. Parking, in particular, stands out as a frequent expense that differs statistically between men and women. While it is a relatively small fraction of the gross earnings (about 1-3%), it does suggest that women might be paying extra to wait in safer areas—contributing to the additional cost of being a woman (e.g., Plan International UK 2024). In fact, in section 5.10 (Table 12), it is revealed that approximately 32% of female drivers have experienced harassment while working, and 37% express a preference for more women-specific shelters. Given these conditions, it is unsurprising that women might be more willing to pay a small premium for enhanced safety measures. The other expense that is different between genders is mobile charges, which might be explained by the fact that women are more cash-constrained and may be unable to buy bundles in bulk. An alternative explanation is measurement error, and women, who are culturally more likely to keep track of household finances, may be less likely to mentally separate business from personal expenditures. However, this is speculative, and we do not have empirical support for that. The largest expenses, which are fuel and repairs, are no different between genders.

In the full sample of drivers, total net earnings from platform work and total earnings across all sources are both lower for women compared to men (9-14% in Indonesia and 28-30% in India), which may be largely attributed to lower working hours on the platform and across all sources (see Section 5.4).

In Tables A8 and A7, we examine the sensitivity of the gender coefficient to addition of predictors available in the data for India and Indonesia, respectively. In both countries, the differences are robust to additions of explanatory variables.

5.7 Financial inclusion

Our analysis reveals the potential influence of platform work in enabling access to financial products among female drivers in India and Indonesia (Table 9). Engagement in platform work appears to play a greater role in bank account acquisition for female drivers in Indonesia than in India, with 18% of female drivers in Indonesia attributing their bank accounts to platform work, compared to 8% in India. This is likely due to various independent financial inclusion drives (PMJDY schemes, etc.) that have been undertaken in India to improve bank account ownership. We also found that female drivers in India are more likely than their male counterparts to report that they own a bank account because of their participation in platform work (6% and 1% of women and men report this, $q\text{-value} = 0.06$), potentially suggesting improved formal financial inclusion due to choosing to work on the platform.

The influence of platform work on access to digital money—a crucial financial tool for the daily operations of female drivers—is particularly evident among Indonesian female drivers. In Indonesia, 68% of female drivers reported gaining access to digital money through platform work, compared to just 8% of female drivers in India. In terms of gender difference, male drivers in Indonesia are more likely to attribute their access to digital money to the platform than female drivers (80% for males vs. 68% for females, $q\text{-value}=0.00$). We do not find similar gender differences in India. This may imply that many female drivers in India had access to digital money before joining the platform, suggesting a different baseline among the female drivers population in India and Indonesia. Furthermore, digital payment wallets gained widespread use in India, especially after the demonetisation exercise in 2016 (Fouillet 2021). Loan product usage also shows contrasting patterns between countries. In India, 32% of female drivers have taken out bank loans, whereas only 17% of female drivers in Indonesia have done so. However, digital loan ownership is more common among female drivers in Indonesia than in India, potentially reflecting higher uptake of relatively new loan products within the Indonesian context.

These findings indicate that while platform work may have contributed to expanding financial access among drivers, there is considerable potential for various ecosystem actors, such as government, banks, microfinance, gig work platforms, and other stakeholders, to further enhance access to diverse financial services. Targeted efforts, including the development of female drivers’ specific loan products, could be considered, and collaborations in this area could significantly enhance financial security and promote the broader welfare of gig workers.

5.8 Perceptions of platform work

Table 10 presents results on perceptions and acceptance of platform work among workers and their social circles. We generally find families of both male and female drivers find this to be "good work" at least in the short term (between 84-97% of drivers across both countries). This relatively strong family support suggests that platform work is seen as one of the few accessible work options for women in both countries. However, such supportive families are likely the exception rather than the norm in the general population, which helps explain why so few women pursue online gig work in India and Indonesia.

Female drivers in Indonesia are more likely to report that it is not good work and express disapproval from families (11% and 3% of women and men report this, respectively). This is likely explained by discrimination and challenges they face while driving, which is discussed in Section 5.9. On the contrary, Indian female drivers are much more likely to express satisfaction and approval from families compared to men (67% of women express that families approve of this work, compared to 45% of men).

In Panel B, we observe that most female drivers felt respected by customers, coworkers, and families in both countries. However, **Indonesian female drivers reported feeling comparatively less respected by customers than male drivers** (75% versus 84%; $q\text{-value} = 0.03$), which may be attributed to gender-specific challenges such as discrimination and sexual harassment faced by female drivers (See Section 5.9 below). In Appendix Table A6, we present the results separately for women who only do deliveries vs. those who engage in passenger driving, and women who do deliveries only report feeling respected by customers less compared (65%) to those who deliver and drive passengers (79%)

We see the contrary in India, and female drivers in India report being respected more often than male drivers, however, not all estimates are statistically significant. Respect by restaurant workers is reported as more frequent by women compared to men (85% for women vs. 65% for men, $q\text{-value}: 0.00$). This may be explained by women's careful choice of driving times and locations (or supportive platform policies in India), coupled with the scarcity of female drivers there, potentially leading to greater respect for them on the road.

In Panel C, we observe that female drivers in both Indonesia and India report greater perceived benefits from platform work compared to their male counterparts. In Indonesia, a significantly higher proportion of female drivers cite extra earnings as a key benefit (74% vs. 58%, $q\text{-value} = 0.00$) and are also more likely to report saving more money (14% vs. 7%, $q\text{-value} = 0.04$). These differences suggest that women have more limited income-generating alternatives available to them in the traditional labor market compared to men.

However, other benefit categories, such as autonomy over work hours, decision-making in the household, and learning experiences, show no significant gender differences across countries, suggesting that while financial gains may be appreciated more by women, other aspects of this work are perceived similarly by both genders.

5.9 Challenges of platform work

In Table 11, we examine the downsides of working for the platform. **Significantly more female drivers in India (47%) reported no major downsides to platform work, compared to only 15% of female drivers in Indonesia.** This is likely driven by a variety of factors such as greater satisfaction with pay in India (low pay is reported as challenge among 22% of women in Indonesia vs. 5% in India), higher reliance on platform work in Indonesia (Section 5.4), higher working hours (43 hours in India and in 74 hours in Indonesia) and more challenging working conditions that women experience being a gig drivers in Indonesia such as gender-based discrimination by customers.

We observed notable gender differences regarding key safety concerns faced by female drivers in both countries. In Indonesia, female drivers cited road accidents at higher rates than male drivers (37% versus 25%; $q\text{-value} = 0.02$). This may be due to female drivers' shorter tenure in the driving sector, resulting in less driving experience, or differences in how they define and report accidents. Female drivers in India encountered safety concerns that were particularly troubling when fulfilling deliveries in (what they thought were) distant, unfamiliar locations, especially during night hours. One woman expressed her fear during qualitative interviews:

"...during the day, we can somehow manage, but at night, it becomes scary. We are alone, and there's a fear that someone might snatch our mobile. It's uncomfortable."

5.10 Experience of female drivers and gender barriers

In lower-middle-income countries like Indonesia and India, digital gig work remains heavily segregated by gender, with platform work largely male-dominated as men and women participate in different sectors [International Finance Cooperation \(2020\)](#). Women are particularly underrepresented in Indonesia's gig economy; in 2019, they made up less than 3% of transportation gig workers [Permana et al. \(2023\)](#), highlighting persistent barriers to their participation. In India, female participation in gig work is higher, at around 28% (Taskmo Gig Index), yet most of these roles are concentrated in domestic and beauty services, while driving and delivery work remains dominated by men (Khanna and Tewari

2020; NCAER 2023). Multiple factors contribute to the limited female participation in gig work across both countries. Safety concerns—particularly regarding long-distance or late-night shifts—often deter women from pursuing ride-hailing or delivery roles. Gender discrimination also impacts earnings; for instance, some male passengers in India and Indonesia cancel rides if a female driver is assigned [Lab, DFS and Rise Indonesia \(2022\)](#); [Rumengan \(2023\)](#). Additionally, prevailing societal norms about “appropriate” work for women are a well-documented obstacle, not only for women in gig work but for female labor force participation more broadly (ISB 2022; IZA 2021).

Table 12 examines female drivers’ perceptions and challenges during recruitment and tenure on the platform in Indonesia and India. Overall, **we find that current female drivers did not not facing any major challenges in onboarding and getting started on the platform.** This is reported by 70% and 68% of Indonesian and Indian women, respectively. However, this sentiment does not suggest that this would be an experience of a typical woman since very few women who choose platform in the first place and are likely very different from the general population. Typically, women face a number of barriers including cultural factors to join the male-dominated workforce.

About 17% of female drivers reported family opposition to their choice joining the platform in India, which similar to the 14% in Indonesia. At a first glance, this seems low, however, it is probable these women challenge social norms by engaging in such work and likely come from families with higher tolerance for such choices.

Interestingly, a majority of current male drivers expressed support for a close female relative’s decision to take up driving work, with 65% in Indonesia and 89% in India sharing this sentiment. This support could stem from their firsthand experience working on the platform and familiarity with its operations, contrasting with the broader societal lack of knowledge and/or acceptance for women in such roles.

Indonesian female drivers reported greater challenges working in the driving gig sector. **While 43% of female drivers in India encountered no specific issues while working, only 9% of Indonesian female drivers shared a similar experience. We find that 62% of female Indonesian drivers faced cancellations solely due to their gender,** with higher prevalence among women who engage in passenger driving (Appendix Table A6). One interviewee shared her frustration about these cancellations:

“When the customer saw I was a woman, they asked, ‘Is the driver female?’ I replied, ‘Yes,’ and they said, ‘Sorry, I’ll cancel.’ I asked, ‘Why?’ and they said, ‘I just feel uncomfortable.’ Another time, a customer offered to drive my motorbike. I refused, as the road conditions could be unpredictable, and if we were stopped by police, I’d be the one at fault.”

Additional safety-related challenges included cancellations for security concerns (38% in Indonesia and 17% in India) and incidents of harassment or assault while on duty (32% in Indonesia and 8% in India). These incidents are self-reported and might not have been reported to law enforcement authorities, nor the platform (we have not checked nor linked back with administrative records to verify this).

To make platform-based gig work more accommodating for women, female drivers in both countries proposed several women-friendly platform policies. In Indonesia, 56% of female drivers favored a mechanism to allow women to select shorter delivery distances to address safety concerns, a sentiment shared by 22% of female drivers in India. Furthermore, 55% of Indonesian female drivers recommended prioritizing female passengers for female drivers. In India, 13% of female drivers suggested that additional support from female management could improve their work experience, underscoring the value of gender-specific support structures within the platform work environment.

6 Limitations

First, despite the relatively high response rates of 48% in Indonesia and 18% in India (more typical in this literature), there could still be bias in the estimates due to differences in unobservable characteristics that we weren't able to incorporate into the post-stratification process. Second, the administrative data used to quantify driving earnings coincided with a period of heat waves, during which driver compensation was elevated compared to previous months. If such significant price surges are atypical for platform workers, then earnings may be overestimated. Third, our findings are based on self-reported data from drivers. While key variables, such as compensation and hours worked, are cross-referenced with [platform]-provided administrative data, there is still the possibility of recall or social desirability bias. Drivers may underreport or overreport certain figures to align with perceived expectations or norms. Fourth, for operational ease, several Indian states were excluded from the sampling frame. Differences in gig work dynamics across these regions may limit the generalizability of our findings to all platform drivers nationwide. In Indonesia, all relevant geographies were included. Lastly, this study focuses on a single platform in each country, which may have unique operational and algorithmic features not present on other gig platforms in India and Indonesia. As such, the results may not be fully applicable to the broader gig economy, as drivers on other platforms might experience different conditions, incentives, or opportunities.

7 Conclusion

We document a consistent pattern across India and Indonesia: platform-based driving and delivery work offers flexibility that women demonstrably value—reflected in their reported motivations, their tendency to work during free time, and their qualitative accounts of balancing household responsibilities—but this flexibility coexists with persistent gender-specific constraints, risks, and unequal returns.

Female participation is extremely low in both countries, consistent with substantial barriers to entry related to safety, cultural norms, and asset access. Among women who do participate, working patterns differ systematically from men’s in ways that likely contribute to observed earnings gaps of 6–8% in India and 8–22% in Indonesia: women work fewer and less profitable hours, avoid distant or late-night work, and in Indonesia face explicit customer discrimination that directly affects productivity. Higher operating expenses—particularly parking and loan costs—further widen the net earnings gap in Indonesia. While these patterns are consistent with safety and domestic constraints shaping women’s choices, we cannot rule out other explanations, and our data do not allow us to fully decompose the earnings differences.

Working conditions differ markedly between the two countries. In India, women report relatively favorable experiences—greater family support, more respect from customers, and fewer unsafe incidents than men—though this sample is highly selected and likely not representative of the average urban Indian woman. In Indonesia, female drivers face considerably more challenging conditions, including high rates of gender-based order cancellations, harassment, and accidents.

At the same time, a disproportionate share of women entered platform work from unemployment, and women are more likely than men to report earning more than in their previous work, suggesting the platform represents a meaningful economic opportunity for at least some women with limited alternatives. The evidence is descriptive and causal claims are not warranted, but the patterns point to both the potential and the limitations of platform work as a route to female labor market participation in low- and middle-income countries.

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8 Tables and Figures

Table 1: Active driver population characteristics

	(1)	(2)	(3)	(4)
	Indonesia		India	
	Male	Female	Male	Female
A. Driving Patterns				
Average daily working hours	7.01	7.11	5.61	4.60
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	—	—
Parcel delivery	0.65	0.62	—	—
Delivery			1.00	1.00
C. Demographics:				
Age	37.92	39.07	27.90	31.10
Tenure on the [platform] (in months)	65.15	53.92	32.09	13.63
D. Geography				
India:				
North	—	—	0.41	0.37
South	—	—	0.29	0.28
Other	—	—	0.31	0.35
Indonesia:				
Greater Jakarta	0.52	0.39	—	—
Java Non Greater Jakarta	0.28	0.27	—	—
Non Java	0.21	0.34	—	—
Observations	98.5% of the population	1.5% of the population	99.2% of the population	0.8% of the population

Notes: Population values are derived from the [platform] company administrative data extract from May 2024 in Indonesia and December 2023 in India.

Table 2: Timeline of research activities in India and Indonesia

	India		X							
	Indonesia		X							
Activities	2023		2024							
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	July	Aug
Administrative data and sampling										
Platform supplied administrative data for sampling	X						X			
Random sample taken		X					X			
Platform sent PII data to IDinsight			X				X			
Detailed administrative data coverage			X	X	X	X	X			
Quantitative survey										
Piloting	X						X			
Training of enumerators			X					X		
Data collection period				X	X	X	X	X	X	
Qualitative interviews: female drivers										
Data collection period								X		X

Table 3: Demographic characteristics of the drivers

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
A. Characteristics							
Age	37.92	38.70	0.05*	28.09	30.94	0.01**	<0.01
Married	0.80	0.55	<0.01	0.49	0.62	0.13	0.30
Divorced	0.16	0.17	0.67	0.00	0.04	<0.01	<0.01
Never married	0.04	0.29	<0.01	0.51	0.32	<0.01	0.68
B. Household							
Primary earner in household	–	–	–	0.52	0.52	1.00	–
Head of the household	0.91	0.44	<0.01	0.42	0.40	0.87	0.58
Number of children in household	1.41	1.33	0.18	0.86	1.05	0.24	<0.01
Number of adult in household members	2.69	2.73	0.66	2.81	2.91	0.68	0.28
Household size	4.11	4.06	0.65	4.44	3.66	0.09*	0.04**
Dependency ratio	0.60	0.60	0.87	0.23	0.35	<0.01	<0.01
Household has children	0.77	0.69	<0.01	0.40	0.56	0.03**	0.03**
C. Education							
Below high school	0.19	0.17	0.44	0.38	0.45	0.45	<0.01
High School or equivalent	0.69	0.64	0.04**	0.30	0.32	0.85	<0.01
Beyond high school	0.12	0.19	<0.01	0.32	0.23	0.21	0.55
Currently a student	0.02	0.01	0.24	0.23	0.14	0.20	<0.01
If currently a student, which level they're at:							
Bachelors and above	0.76	1.00	0.03**	0.54	0.75	0.17	<0.01
D. Migration							
Migrant	0.22	0.19	0.18	0.49	0.69	<0.01	<0.01
Observations	2114	892		2143	404		

Notes: Means for males and females in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from difference between female subsamples in India and Indonesia are in column 7. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

Table 4: Entry into the platform work

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
A. Access to assets before joining							
ID	0.99	1.00	0.55	1.00	1.00	0.96	0.57
Vehicle (motorbike)	0.99	0.96	0.07*	0.94	0.89	0.37	0.18
Driver's license	0.97	0.96	0.80	0.82	0.77	0.54	<0.01
Smart phone	0.96	0.97	0.41	0.98	0.98	0.84	0.67
Bank account	0.83	0.88	0.15	0.99	0.99	0.36	<0.01
Observations	529	234		2143	404		
B. Benefits of working for the platform							
Have an extra earnings in the household	0.58	0.74	<0.01	0.50	0.64	0.24	0.33
Have freedom/flexibility	0.72	0.59	<0.01	0.26	0.33	0.56	<0.01
Have more time to myself and away from home	0.14	0.18	0.37	0.06	0.03	0.55	<0.01
Have more of a say in decision making in household	0.08	0.11	0.45	0.09	0.08	0.92	0.61
Can save more money for myself	0.07	0.14	0.04**	0.35	0.14	<0.01	1.00
Can socialize with people	0.07	0.09	0.67	0.01	0.06	0.51	0.80
Gain skills & experiences	0.03	0.04	0.74	0.00	0.00	0.83	0.03**
No benefits	0.08	0.08	0.99	0.12	0.07	0.56	0.95
Observations	490	207		542	128		

Notes: Means for males and females in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire. q-values from difference between female subsamples in India and Indonesia are in column 7. The question about benefits of working for the platform allowed for multiple responses in Indonesia, but not in India, which might explain the differences in prevalence of each response between countries.

Table 5: Previous work

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
A. Previous Work							
Driving offline or online (PT or FT)	0.05	0.02	<0.01	0.08	0.03	0.40	0.41
Full time (non-driving):							
Formal	0.58	0.44	<0.01	0.45	0.40	0.56	0.55
Informal	0.14	0.11	0.07*	0.12	0.07	0.45	0.37
Part time (non-driving):							
Formal	0.03	0.04	0.58	0.04	0.06	0.44	0.25
Informal	0.04	0.03	0.34	0.11	0.05	0.26	0.31
Business	0.11	0.17	<0.01	0.06	0.20	0.03**	0.68
Unemployed	0.04	0.15	<0.01	0.02	0.13	<0.01	0.59
Farming	0.00	0.00	0.94	0.04	0.01	<0.01	0.32
Studying	–	–		0.16	0.11	0.22	–
Observations	2114	891		2143	404		
Current earnings is higher than previous earning	0.38	0.50	<0.01	0.55	0.64	0.45	0.04**
Observations	2024	752		1464	267		

Notes: Means for males and females in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from difference between female subsamples in India and Indonesia are in column 7. The observations for the question “Current earnings are higher than previous earnings” vary due to the fact that the full sample was randomized into 4 random samples and administered different parts of the questionnaire.

Table 6: Earning sources, labor supply, and choice of working hours

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
A. Earning sources (in the last 6 months)							
Number of different earning sources	1.62	1.63	0.78	1.74	1.63	0.41	0.97
[platform]	1.00	1.00		0.98	0.97	0.55	0.13
Part-time work (formal or informal)	0.23	0.23	0.79	0.09	0.10	0.78	<0.01
Another driving platform (<i>multi-homing</i>)	0.12	0.16	0.03**	0.10	0.05	0.39	<0.01
Business	0.10	0.11	0.76	0.06	0.14	0.30	0.69
Full-time work (formal or informal)	0.08	0.05	<0.01	0.30	0.21	0.33	<0.01
Observations	2114	892		2143	404		
B. Weekly Labor Supply							
Weekly working hours across all sources	76.84	73.93	0.01**	58.02	42.79	0.01**	<0.01
% of working hours spent in [platform] work	91%	92%	0.17	53%	45%	0.31	<0.01
Observations	2114	892		2126	402		
C. Choice of [platform] hours							
How they decide the number of hours to work on the [platform]							
Target fixed earnings	0.50	0.49	0.84	0.24	0.17	0.30	<0.01
Target fixed number of hours	0.47	0.45	0.32	0.59	0.45	0.08*	0.94
No system	0.12	0.14	0.34	0.17	0.37	<0.01	<0.01
Observations	2114	891		2140	404		
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	<0.01
Depends on anticipated customer volume or prices	0.26	0.24	0.45	0.22	0.12	0.07*	<0.01
Based on free time	0.35	0.44	<0.01	0.33	0.53	0.02**	0.24
Depends on working hours in other job	0.08	0.07	0.74	0.13	0.14	0.93	0.08*
Observations	2114	892		2141	404		
Times of the day							
More in the morning	0.30	0.22	<0.01	0.10	0.05	0.32	<0.01
More in the afternoon	0.15	0.23	<0.01	0.07	0.15	0.02**	0.05**
More in the evening	0.17	0.16	0.89	0.14	0.25	0.16	0.30
More at night	0.14	0.14	0.89	0.66	0.55	0.25	<0.01
More late at night	0.03	0.01	0.03**	0.03	0.01	0.37	0.79
Equivalent throughout the day	0.22	0.24	0.69	–	–		
Observations	2099	888		1932	348		

Notes: Means for male and female drivers in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from difference between female subsamples in India and Indonesia are in column 7. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

Table 7: Effects of being a “male” driver on productivity markers: India

	(1)	(2)	(3)	(4)	(5)	(6)
				PPP adjusted earnings per hour in USD		
	Utilization Rate	Number of deliveries per hour	PPP adjusted earnings per delivery (driving + bonus) in USD	Total (driving + bonus)	Driving earning	Bonus earning
Male	0.03***	−0.16***	0.70***	0.59***	0.78***	−0.19***
Type of driver (relative to full time):						
part time flex	−0.01	0.20***	0.65***	1.95***	1.06***	0.90***
part time fixed	−0.00	0.00	−0.07	−0.08	0.18	−0.16
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	0.06**	0.15	0.40	0.28	0.12
Driver’s platform rating 2023	0.00*	0.02**	0.11*	0.27**	0.18*	0.09*
Observations	319,141	319,141	319,141	319,141	319,141	319,141
Number of drivers	9157	9157	9157	9157	9157	9157
R-squared	0.688	0.516	0.569	0.509	0.512	0.504
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

Notes: Results from a fixed effects regression analysis. Observation is at the driver-time-of-day-week level. Errors are clustered at the subcity-geographical area level. All monetary values are PPP-adjusted and expressed in USD.

Table 8: Platform and total earnings

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	In USD Adjusted to PPP						
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
SUB-SAMPLE OF FULL-TIME "CONSISTENT" DRIVERS							
1. [platform] Daily Equivalent: Gross and net [platform] earnings estimation							
(1) Gross hourly earnings (<i>In India for a typical day estimated using admin data, in Indonesia, for the last working day using survey data</i>)	2.96	2.73	0.08*	5.02	4.63	0.61	<0.01
Expenses (hourly-equivalent)							
Fuel/electricity	0.59	0.59	0.85	1.06	1.00	0.74	<0.01
Parking	0.04	0.07	<0.01	–	–		
Repairs	0.20	0.21	0.74	0.27	0.25	0.86	0.47
2-wheeler loan payment	0.21	0.28	0.02**	0.06	0.01	<0.01	<0.01
2-wheeler rent payments	0.02	0.01	0.61	0.08	0.03	0.10*	0.67
Mobile charges	0.04	0.05	<0.01	0.05	0.04	0.03**	0.05**
(2) Total hourly expenses	1.12	1.23	0.05**	1.52	1.31	0.25	0.67
(3) Expenses as % of total earnings	38%	45%		30%	28%		
Net earnings							
Method 1: Calculated hourly equivalent earnings - hourly equivalent expenses [(1)-(2) above]	1.84	1.50	<0.01	3.51	3.31	0.81	<0.01
2. [platform] Monthly equivalent							
Method 1: Calculated by scaling daily equivalents in Indonesia; in India reporting average [platform] earnings per month before the survey date							
Estimated working hours per week (using self-reports)	77.27	77.67	0.87	72.23	75.58	0.64	0.79
Gross Earnings	957.74	874.81	0.05**	1491.85	1459.69	0.92	<0.01
Net Earnings	591.19	472.76	<0.01	1039.74	1073.46	0.91	<0.01
3. Total Monthly Equivalent in the past 30 days							
Method 1: calculated [platform] earnings + self-reported other earnings	652.04	604.50	0.41	1103.33	1076.34	0.93	0.02**
Observations (sub-sample of full-time 'consistent' drivers)	736	271		572	44		
FULL SAMPLE							
4. Total net earnings in the past 30 days in USD							
Net earnings from [platform] work	518.12	471.50	<0.01	361.24	281.44	0.11	<0.01
Net earnings from all sources	686.52	598.85	<0.01	766.71	590.66	0.06*	0.92
Observations (full sample)	2114	892		2143	404		

Notes: Means for male and female drivers in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from difference between female subsamples in India and Indonesia are in column 7. All information was collected in the local currency but has been converted to USD (and adjusted to PPP), using the average exchange rate for the period during the survey was conducted in each country. The PPP-adjustment was made using the World Bank's conversion factor.

The per-hour equivalent net compensation on the platform is calculated only using a subsample of full-time consistent drivers, but varies between countries.

In India, typical monthly gross earnings are calculated using 2024 administrative data. Typical monthly expenses are derived from the survey data and are subtracted from the gross earnings from administrative data to obtain monthly net earnings. Per-hour earning equivalent is derived using hours weekly hours worked divided by 4.33 weeks in a month.

In Indonesia, the calculation is made using survey data, only using earnings/hours worked and expenses incurred on the last working days. For less frequent expenses, the daily equivalent is calculated using 30 days in a month. Per month equivalent is obtained by scaling the daily values by 6 days in a week and 4.33 weeks in a month.

Table 9: Ownership and acquisition of various financial tools

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
Bank account ownership	0.92	0.97	0.01**	1.00	1.00	0.21	0.07*
Got a bank account because of [platform]	0.26	0.18	0.07*	0.01	0.06	0.06*	<0.01
Credit card ownership	0.04	0.03	0.51	0.10	0.07	0.76	0.31
Got a credit card because of [platform]	0.00	0.01	0.61	0.00	0.01	0.61	0.91
Digital money ownership	1.00	1.00	0.51	0.99	0.93	0.31	0.20
Got digital money because of [platform]	0.80	0.68	<0.01	0.04	0.08	0.65	<0.01
Have taken out a bank loan	0.16	0.17	0.85	0.27	0.32	0.85	0.32
Got access to bank loan because of [platform]	0.02	0.02	0.99	0.01	0.01	0.98	0.84
Have taken out a digital loan	0.27	0.21	0.24	0.19	0.10	0.23	0.06*
Got access to digital loan because of [platform]	0.13	0.10	0.47	0.06	0.03	0.44	0.03**
Observations	553	222		509	79		

Notes: Means for males and females in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from a difference between female sub-samples in India and Indonesia are in column 7. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

Table 10: Perception and acceptance about platform work

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
A. Perception of the platform work by family							
It's good work and they approve of my choice	0.51	0.55	0.56	0.45	0.67	<0.01	0.12
Good work for now, but not for later	0.46	0.33	0.01**	0.39	0.21	0.01**	0.05*
Observations	484	204		2071	385		
B. Interactions with other people while working; agreed with statement "Feel respected by..."							
Customers	0.84	0.75	0.04**	0.72	0.85	0.08*	0.06*
Manager	–	–		–	–		
Personnel	0.82	0.86	0.43	0.88	0.97	0.16	<0.01
Restaurant workers	0.77	0.72	0.41	0.65	0.85	<0.01	0.01**
Observations	486	207		541	128		
C. Benefits of working for the platform							
Have an extra earnings in the household	0.58	0.74	<0.01	0.50	0.64	0.24	0.33
Have freedom/flexibility	0.72	0.59	<0.01	0.26	0.33	0.56	<0.01
Have more of a say in decision making in household	0.08	0.11	0.45	0.09	0.08	0.92	0.61
Can save more money for themselves	0.07	0.14	0.04**	0.35	0.14	<0.01	1.00
Gain skills & experiences	0.03	0.04	0.74	0.00	0.00	0.83	0.03**
Observations	490	207		542	128		

Notes: Means for males and females in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from difference between female subsamples in India and Indonesia are in column 7. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

Table 11: Challenges of platform work

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Indonesia			India			Cross-country Difference (Female Subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
A. Downsides of working for the [platform]							
No downsides	0.12	0.15	0.50	0.40	0.47	0.67	<0.01
Have to encounter fictional orders sometimes	0.52	0.57	0.40	–	–		
Earning are too low	0.30	0.22	0.17	0.06	0.05	0.90	<0.01
Have to spend more time working	0.21	0.23	0.69	0.11	0.23	0.43	0.98
Not enough time with family/leisure time	0.26	0.32	0.21	0.15	0.14	0.96	0.02**
No one to do household chores	0.02	0.09	<0.01	0.06	0.04	0.73	0.17
Safety risks and traffic problems	–	–		0.21	0.16	0.61	
Observations	489	207		542	128		
B. Safety							
Ever experienced unsafe situation	0.64	0.60	0.62	0.45	0.25	0.03**	<0.01
Type of situation							
Got into a road accident while working	0.25	0.37	0.02**	0.24	0.15	0.33	<0.01
Had to deliver in unsafe areas	0.21	0.15	0.23	0.18	0.11	0.24	0.41
Got into a fight with customer/restaurant	0.26	0.29	0.62	0.11	0.04	0.02**	<0.01
Experienced violence on the road while working	0.07	0.03	0.08*	–	–		
Valuables got stolen (phone, bike etc)	0.04	0.04	0.95	0.08	0.02	0.23	0.27
Harassed by police while doing deliveries	0.00	0.00	0.80	0.01	0.00	0.04**	0.63
Order got stolen	0.01	0.00	0.21	0.04	0.01	<0.01	0.51
Frequency of facing such situations is rare	0.51	0.52	0.90	0.76	0.96	<0.01	<0.01
Observations	490	207		541	128		

Notes: Means for males and females in India/Indonesia are presented in columns 1,2, and 4,5, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in 3 and 6. q-values from a difference between female sub-samples in India and Indonesia are in column 7. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

Table 12: Challenges faced by female drivers on the [platform]

	(1)	(2)	(3)
	Indonesia	India	Cross-country Difference
	Female	Female	q-value
A. Responses from female drivers			
Challenges to join platform work			
No challenge	0.70	0.68	0.85
My family was not okay with it	0.14	0.17	0.42
This work is not accepted by society for women	0.04	0.10	0.04**
It was difficult to manage household chores alongside work	0.04	0.12	0.17
Challenges getting motorcycle/bank account	0.03	–	
Observations	892	350	
Challenges at work			
No specific challenges	0.09	0.43	<0.01
Order cancellation because I am a woman	0.62	–	
Have to cancel orders due to safety	0.38	0.17	<0.01
Have to do deliveries far away, and I feel it is unsafe	0.33	0.19	<0.01
Experience assault and/or harassment	0.32	0.08	<0.01
Poor treatment by restaurants/customers	–	0.14	
Face difficulties in splitting working hours with household responsibilities	0.08	–	
Male driver partners are not welcoming	0.05	0.04	0.75
Do not have a network of other female driver partners where we can discuss problems	0.03	0.06	0.14
Observations	892	350	
Suggestions for platform to encourage more women to join			
Have smaller delivery radius for women	0.56	0.22	<0.01
Assign female driver partners to female passengers only	0.55	–	
Provide female management support	–	0.13	
More facilities for women in shelters/rest points	0.37	0.21	<0.01
Better incentives / pay	0.05	–	
More safety features	0.02	0.09	0.29
No night / Long-Distance / Unsafe Order Assignment	0.01	0.02	0.16
Spread awareness and motivate female drivers	–	0.10	
Observations	883	350	
B. Responses from male drivers			
Supportive of closely-related woman to work as an online non-passenger motorbike	0.65	0.89	<0.01
Observations	527	543	

Notes: Means of full-time drivers in India/Indonesia are presented in columns 1 and 2, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in mean between the females across countries are presented in 3. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

A Appendix

Table A1: Comparison of the sample to the population: Indonesia

	(1)	(2)	(3)
		Weighted by sampling weights and IPW within strata	
	Sampling frame	Sample Reached	
	Mean	Mean	p-value
A. Demographics:			
Male	0.98	0.98	0.64
Age	38.39	38.42	0.86
Tenure	65.73	65.51	0.71
B. Geography			
Greater Jakarta	0.54	0.55	0.90
Java (Non Greater Jakarta)	0.23	0.23	0.96
Non Java	0.23	0.23	0.92
C. Participation in financial inclusion tools			
Currently participating	0.54	0.54	0.97
Participated in the past 2 years	0.27	0.28	0.27
Never participated	0.19	0.18	0.22
D. Driving Patterns			
Average hours worked per week	41.92	41.98	0.83
Drives passenges	0.90	0.88	0.09
Delivers food	0.86	0.88	0.03
Delivers packages	0.68	0.68	0.67
Number of services			
Observations	100,000–250,000	3063	

Notes: Population values are derived from the [platform] company administrative data extract from May 2024. In column 2, weighted means are presented for the sample of drivers reached. Strata definition included: tenure on the platform (higher and lower than median), age (higher and lower than median), and gender.

Table A2: Comparison of the sample to the population: India

	(1)	(2)	(3)
		Weighted by sampling weights and IPW within strata	
	Sampling frame	Sample Reached	
	Mean	Mean	p-value
A. Demographics:			
Male	0.99	0.99	0.89
Age	27.92	28.11	0.67
Tenure	383.39	360.77	0.35
Drives motorbike	0.86	0.86	0.87
Drives cycle	0.02	0.01	<0.01
Drives ecycle	0.08	0.07	0.71
Drives multiple	0.04	0.05	0.26
B. Geography			
North and Central	0.41	0.40	0.92
South	0.29	0.33	0.27
Other	0.31	0.26	0.29
Tier: top 7	0.56	0.56	0.98
Tier: top 15 and 30	0.20	0.19	0.73
Tier: emerging	0.24	0.24	0.73
C. Driving Patterns			
Average hours worked per day	5.60	5.56	0.84
Full time	0.22	0.17	<0.01
Part time: fixed	0.39	0.38	0.85
Part time: flexible	0.39	0.44	0.19
D. Driver “quality”			
Platform rating (1=lowest, 4=highest)	2.01	2.06	0.54
Observations	76% of population	2,547	

Notes: Population values (derived from the [platform] administrative data) are presented in column (1), means of the sample taken are adjusted by sampling and inverse probability weights applied within strata and presented in column (2). In column (3), the p-value from a t-test comparing the sample to the population value is presented. The strata definition included driver type, lifetime number of orders, gender, and city tier.

Table A3: Comparison by subsample on key indicators for Indonesia

	(1)	(2)	(3)	(4)	(5)	(6)
	Full Sample Reached	Subsample 1	Subsample 2	Subsample 3	Subsample 4	p-value from f-test
A. Demographics						
Male	0.97	0.97	0.97	0.97	0.97	0.79
Age	37.44	37.59	37.04	37.38	37.78	0.47
Tenure	64.68	63.16	65.00	66.09	64.56	0.27
Married	0.78	0.76	0.76	0.78	0.82	0.03**
No migration	0.79	0.81	0.78	0.78	0.80	0.52
Migrated to a more urban area	0.17	0.15	0.18	0.18	0.17	0.61
Migrated to a less urban area	0.04	0.04	0.04	0.04	0.03	0.81
B. Geography						
Greater Jakarta	0.50	0.52	0.50	0.52	0.48	0.58
Java Non Greater Jakarta	0.29	0.27	0.29	0.30	0.31	0.42
Non Java	0.21	0.21	0.22	0.19	0.21	0.68
C. Driving Patterns						
Average hours worked per day	9.87	9.61	10.15	9.92	9.78	0.08*
Full time	0.50	0.48	0.54	0.48	0.50	0.21
Part time	0.50	0.52	0.46	0.52	0.50	0.21
Observations	3006	763	775	697	771	—
p-value from joint orthogonality test						0.83

Notes: Means of key variables are presented in column (1) for the full sample and columns (2) through (5) for the four subsamples in which the sample was randomized. p-values from the f-test comparing means across the four samples are presented in column (6). p-value from the joint orthogonality test on all variables included is presented in the last row of column 6. All estimates are weighted by sampling and response weights.

Table A4: Comparison by subsample on key indicators for India

	(1)	(2)	(3)	(4)	(5)	(6)
	Full Sample Reached	Subsample 1	Subsample 2	Subsample 3	Subsample 4	p-value from f-test
A. Demographic						
Male	1.00	1.00	1.00	0.99	1.00	0.11
Age	28.29	28.47	27.78	28.95	27.97	0.45
Tenure	470.29	491.43	480.93	502.14	404.54	0.17
Married	0.48	0.49	0.40	0.55	0.48	0.23
Non migrant	0.54	0.54	0.53	0.60	0.48	0.39
Intra-state migrant	0.23	0.23	0.28	0.20	0.23	0.74
Inter-state migrant	0.23	0.23	0.19	0.20	0.30	0.42
B. Geography						
North and Central	0.40	0.34	0.40	0.44	0.41	0.50
South	0.35	0.30	0.39	0.35	0.34	0.68
Other	0.26	0.36	0.21	0.21	0.24	0.13
Tier: top 7	0.51	0.54	0.54	0.49	0.48	0.78
Tier: top 10 and 30	0.15	0.14	0.16	0.16	0.16	0.83
Tier: emerging	0.33	0.32	0.30	0.35	0.36	0.65
C. Driving Patterns						
Average hours worked per day	6.63	6.59	6.38	6.74	6.82	0.65
Full time	0.26	0.29	0.25	0.25	0.26	0.84
Part time: fixed	0.37	0.37	0.33	0.35	0.42	0.68
Part time: flexible	0.37	0.33	0.42	0.40	0.32	0.42
Total number of orders	2676.91	2677.22	2786.30	2704.42	2535.81	0.90
D. Driver "quality"						
Quality ranking (1=lowest, 4=highest)	2.05	2.04	1.99	2.03	2.15	0.69
Rating	4.80	4.81	4.78	4.80	4.80	0.96
Observations	2547	644	590	670	643	—
p-value from joint orthogonality test						0.69

Notes: Means of key variables are presented in column (1) for the full sample and columns (2) through (5) for the four subsamples in which the sample was randomized. p-values from the f-test comparing means across the four samples are presented in column (6). p-value from the joint orthogonality test on all variables included is presented in the last row of column 6. All estimates are weighted by sampling and response weights.

Table A5: Correlation between survey data reports on earnings and hours and administrative data supplied by the [platform] in India for the subsample of drivers who were surveyed on Monday.

	(1)	(2)
	India [platform] administrative data	
	All drivers	
	Earnings (4 weeks before the week of the survey)	Hours (1 week before the week of the survey)
Survey Data		
Gross Earnings (4 weeks before the survey)	0.97	
Hours (1 week before the survey)		0.74***
Observations	403	408
R-squared	0.66	0.78
p-value testing Beta=1	0.42	<0.01
Mean in administrative data	175.9	32.3
Mean in survey data	171.4	41.5

Notes: In India, the administrative data is available at the weekly level, which spans Monday-Sunday. We do have survey data on gross earnings in India for earnings in the past 4 weeks. Only a subsample of drivers who were surveyed on Monday is included in the validation to more closely match the observation window in the administrative data. The dependent variable is earnings/hours in the administrative data, independent variable is earnings and hours reported for the platform work. The regression is run without a constant term. p-value testing beta=1 is reported to understand whether the correlation between 2 variables is different from 1.

Table A6: Differences in demographics, earnings, and experiences of women who do and do not drive passengers in Indonesia

	(1)	(2)	(3)	(4)	(5)
	Indonesia				
	Mean		q-value	N	
	Delivery Only	Passenger+ Delivery		Delivery Only	Passenger+ Delivery
1. Subsample of Full time workers					
A. Demographics					
Age	38.4	38.9	0.57	289	603
Married	0.61	0.51	0.03**	289	603
Beyond high school	0.15	0.21	0.10	289	603
Household has children	0.74	0.67	0.16	289	603
B. Labor Supply					
Number of different earning sources	1.53	1.68	0.01**	289	603
Full-time work (formal or informal)	0.03	0.06	0.25	289	603
C. Earnings					
Per-hour equivalent net earnings from [platform] in USD, derived only from a subsample of full-time drivers					
Gross earnings	0.86	0.78	0.27	80	191
Net earnings	0.50	0.42	0.18	80	191
2. Full sample					
A. Feeling respected					
Feel respected when I interact with [platform] representatives	0.85	0.86	0.93	66	141
Feel respected when I interact with customers	0.65	0.79	0.11	66	141
Feel respected when I interact with restaurants	0.68	0.74	0.58	66	141
B. Family Approvals					
Family/friends think [platform] work is good and approve of my choice	0.54	0.55	0.93	64	140
Family/friends think [platform] work is okay for now, but not for later	0.36	0.32	0.74	64	140
C.Challenges at work					
No specific challenges	0.12	0.08	0.11	289	603
Order cancellation because I am a woman	0.44	0.71	<0.01	289	603
Have to cancel orders due to safety	0.45	0.35	0.02**	289	603
Have to do deliveries far away, and I feel it is unsafe	0.36	0.32	0.32	289	603
Experience assault and/or harassment	0.28	0.35	0.11	289	603
Face difficulties in splitting working hours with household responsibilities	0.11	0.06	0.12	289	603
Male driver partners are not welcoming	0.04	0.06	0.31	289	603
Do not have a network of other female driver partners where we can discuss problems	0.03	0.03	0.78	289	603

Notes: Means of females who only do delivery work and do a mix of delivery/passenger work in Indonesia are presented in columns 1,2, respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the difference between the two groups are presented in column 3. Observations for each subsample are presented in columns 4,5. The observations across questions may vary due to the fact that the full sample was randomized into 4 random samples, and different sub-samples were administered different parts of the questionnaire.

Table A7: Predictors of earnings per hour using survey data: Indonesia

	(1)	(2)	(3)	(4)	(5)	(6)
PPP adjusted earnings per hour in USD						
	Full time					
Male	0.23** (0.023)	0.22** (0.031)	0.14 (0.234)	0.21** (0.040)	0.17* (0.089)	0.21** (0.043)
Demographics						
Age		-0.01*	-0.02**	-0.01*	-0.02**	-0.02**
Married			0.25			
Education: At least high school				0.06	0.03	0.01
Education: College and above				-0.04	-0.02	-0.04
Migrant				0.34**	0.18	0.19
Geography (relative to greater Jakarta)						
Java Non Greater Jakarta					-0.40***	-0.39***
Non Java					-0.31*	-0.29*
Labor Supply						
Full time during sampling						—
Works the same hours every day						0.02
Works more in the afternoon						0.33**
Works more in the evening						0.14
Works more at night						-0.14
Works more latenight						0.25
Observations	1,007	1,007	1,007	1,007	1,007	1,007
R-squared	0.000	0.006	0.010	0.014	0.028	0.037
Mean Female	2.731	2.731	2.731	2.731	2.731	2.731
Mean Male	2.960	2.960	2.960	2.960	2.960	2.960

Notes: Results from a regression analysis using the subsample of full-time consistent drivers. All monetary values are PPP adjusted and expressed in USD.

Table A8: Predictors of earnings per hour using administrative data: India

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
PPP adjusted earnings per hour in USD								
Male	0.64**	0.54**	0.48*	0.44*	0.57***	0.57***	0.50***	0.59***
Type of driver (relative to full time):								
part time flex			1.57***	1.74***	1.93***	1.94***	1.94***	1.95***
part time fixed			-0.46	-0.30	-0.09	-0.04	0.00	-0.08
Age		-0.03***	-0.03***	-0.03**	-0.03***	-0.03***	-0.03***	-0.03**
Lifetime orders on [platform]				0.00	0.00	0.00	0.00	0.00
Driver's customer rating in 2023				0.55	0.38	0.32	0.39	0.40
Driver's platform rating 2023				0.01	0.30**	0.32**	0.32**	0.27**
Subcity geographical area fixed effects					Yes	Yes	Yes	
Week fixed effects						Yes	Yes	
Time of the day fixed effects							Yes	
Subcity geographical area - time of the day-week fixed effects								Yes
Observations	319,141	319,141	319,141	319,141	319,141	319,141	319,141	319,141
Number of drivers	9157	9157	9157	9157	9157	9157	9157	9157
R-squared	0.000	0.002	0.020	0.023	0.205	0.226	0.240	0.509
Mean Female	7.775	7.775	7.775	7.775	7.775	7.775	7.775	7.775
Mean Male	8.412	8.412	8.412	8.412	7.775	7.775	8.412	8.412

Notes: Observation is at the driver-time of the day-week level. Errors are clustered at the subcity-geographical area level. All monetary values are PPP adjusted and expressed in USD.

Table A9: Nominal earnings (in USD): Indonesia and India

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	In Nominal USD						
	Indonesia			India			Cross-country Difference (Female subsample)
	Male	Female	q-value	Male	Female	q-value	q-value
SUB-SAMPLE OF FULL TIME “CONSISTENT” DRIVERS							
1. [platform] Daily Equivalent: Gross and net [platform] earnings estimation							
(1) Gross hourly earnings (<i>In India for a typical day estimated using admin data, in Indonesia/Kenya for the last working day using survey data</i>)	0.87	0.80	0.08*	1.22	1.12	0.61	0.03**
Expenses (hourly-equivalent)							
Fuel/electricity	0.17	0.17	0.84	0.26	0.24	0.74	0.02**
Parking	0.01	0.02	<0.01	0.00	0.00	.	<0.01
Repairs	0.06	0.06	0.74	0.06	0.06	0.85	0.99
2-wheeler loan payment	0.06	0.08	0.02**	0.01	0.00	<0.01	<0.01
2-wheeler rent payments	0.01	0.00	0.61	0.02	0.01	0.10	0.75
Mobile charges	0.01	0.01	<0.01	0.01	0.01	0.03**	<0.01
(2) Total hourly expenses	0.33	0.36	0.05**	0.37	0.32	0.25	0.35
(3) Expenses as % of total earnings	38%	45%		30%	28%		
Net earnings							
Method 1: Calculated hourly equivalent earnings - hourly equivalent expenses [(1)-(2) above]	0.54	0.44	<0.01	0.85	0.80	0.81	<0.01
2. [platform] Monthly equivalent							
Method 1: Calculated by scaling daily equivalents in Indonesia/Kenya; in India reporting average [platform] earnings per month before the survey date							
Gross Earnings	281.58	257.20	0.05**	361.63	353.83	0.92	0.06*
Net Earnings	173.81	138.99	<0.01	252.03	260.21	0.91	0.01**
3.Total Monthly Equivalent (in the past 30 days)							
Method 1: calculated [platform] earnings + self-reported other earnings	191.70	177.73	0.41	267.45	260.90	0.92	0.11
Observations (sub-sample of full time ‘consistent’ drivers)							
	736	271		572	44		
FULL SAMPLE							
4. Total net earnings in the past 30 days in USD							
Net earnings from [platform] work	152.33	138.62	<0.01	87.56	68.22	0.11	<0.01
Net earnings from all sources	201.84	176.06	<0.01	185.85	143.18	0.06*	0.02**
Observations (full sample)							
	2114	892		2143	404		

Notes: Means for male and females drivers in India/Indonesia are presented in columns 1, 2 and 4, 5 respectively, accounting for sampling and non-response weights. q-values (p-values adjusted for multiple hypothesis correction) of the differences in means between the males and females within each country are presented in columns 3 and 6. All information was collected in the local currency but has been converted to USD, using the average exchange rate for the period during the survey was conducted in each country. The per-hour equivalent net compensation on the platform is calculated only using a subsample of full-time consistent drivers, but varies between countries.

In India, typical monthly gross earnings are calculated using 2024 administrative data. Typical monthly expenses are derived from the survey data and are subtracted from the gross earnings from administrative data to obtain monthly net earnings. Per-hour earning equivalent is derived using hours weekly hours worked divided by 4.33 weeks in a month.

In Indonesia, the calculation is made using survey data, only using earnings/hours worked and expenses incurred on the last working days. For less frequent expenses, the daily equivalent is calculated using 30 days in a month. Per month equivalent is obtained by scaling the daily values by 6 days in a week and 4.33 weeks in a month.