

ISSN: 2091-2986 DOI Prefix: 10.3126/ijssm

### International Journal of Social Sciences and Management

#### Research Article

# The Role of AI in Shaping the Future of the Gig Economy: A Study of Gig Workers in Urban India

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#### **Article Information**

Received: 13 May 2025

Revised version received: 20 July 2025

Accepted: 23 July 2025 Published: 28 July 2025

#### Cite this article as:

A. Dawle et al. (2025) Int. J. Soc. Sc. Manage. 12(3): 150-157. DOI: 10.3126/ijssm.v12i3.82350

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#### Abstract

This study examines the disruptive nature of AI-powered platforms that change job distribution, pay, and skill growth for gig workers over time. Reading research on AI from reports by international organizations such as the International Labour Organization (ILO) and the World Economic Forum, together with white papers on major gig platforms, indicates the double-sided nature of AI in parallel. On the one hand, AI boosts operational excellence and opens room for skill development & inclusive employment. However, this leads to new problems such as algorithmic bias, fluctuations in income, and less worker autonomy. This research further investigates how AI can be instrumental in bridging skill imbalances to promote economic inclusion, especially in less advantaged groups. Important policy recommendations include fully algorithm-transparent initiatives, the introduction of social protection access, and the provision of skill enhancement in the form of skill development plans. It also highlights the regional inequality solution in the gig economy in India through artificial intelligence, which can be a way to address both, the urban and the rural employment gap. With the rapid expansion of the gig economy, this research offers valuable findings for policymakers, platform developers, and gig workers regarding the need for a balance between efficiency fairness, and equity. This study confirms the importance of deploying AI responsibly to enable sustainable development, economic resilience, and social inclusivity in a dynamic labor market.

**Keywords:** Artificial Intelligence; Gig Economy; Algorithmic Management; Urban India; Labor Market Transformation; Digital Platforms; Income Variability; Policy Frameworks.

#### Introduction

The gig economy is a landmark change in global labor markets - it refers to seasonal and fluid jobs facilitated by digital platforms. This paradigm shift is most obvious in urban India, where a thriving digital economy has positioned the country as one of the leaders in this change. From job matching algorithms, and dynamic pricing to feedback systems, platforms such as Uber, Swiggy,

Zomato, and UrbanClap all use AI to emphasize the importance of technology in this emerging sector. Sundararajan (2017) states, "We have a new contestable crowd-based capitalism in the gig economy, which is fundamentally shifting traditional employment structures by technology-powered task- and opportunity-discounting." It highlights the change in employment relationships that AI is bringing, from traditional employer-employees to task-based engagements.

Globally, the gig economy is changing urban labour markets, and India is a major player in this change.

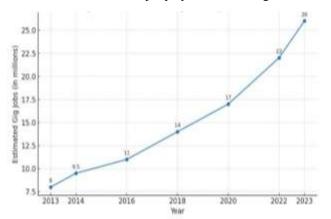


Fig. 1: Growth of India's Gig Economy (2013-2023)

Source: NITI Aayog. (2022). India's Booming Gig and Platform Economy: Perspectives and Recommendations on the Future of Work. https://www.niti.gov.in

Digital platforms such as Swiggy and Ola have grown on AI algorithms that power the slick back-end functionality in their platforms, from demand for supply matching, route optimization, and real-time customer service. The World Economic Forum (WEF) in 'The Future of Jobs Report' (2023) highlighted that "AI and automation are not merely tools, but foundational forces that are redefining labor markets leading greater flexibility with new capabilities demanded from workers." This dual nature speaks to the disruptive change AI is bringing about in work, bringing with it opportunities and challenges. The gig economy offers flexibility for millions and is a source of income, but it also becomes disadvantageous. Workers on digital platforms have been noted by the International Labour Organization (ILO, 2021), also "often have uncertainty in terms of income to providing social security and organizing collectively." The paradox is that gig work is insecure and not regulated in many ways from traditional employment. Gig work leaves these workers economically vulnerable.

Thus, the gig economy in urban India is a vivid example of a technology versus labor interplay powered by the power of AI. Though it stimulates creativity, it also poses important questions about the stability of jobs or wage fairness requiring regulatory custodianship. It is necessary to address these challenges to ensure that the gig economy remains a sustainable and fair model of work.

#### **Literature Review**

#### The Role of AI in the Gig Economy

This global force is the gig economy, which, through flexible employment, has sought to solve problems such as skill mismatches and underemployment. The urban job sector in India, especially youth, as well as a semi-skilled advantage greatly because of this. The role of artificial intelligence is crucial in the gig economy, which makes a number of the underlying processes automatic multifunctionality such as task allocation, route optimization, and dynamic wages. Major Studies on the Gig Economy in India is summarized in Table 1.

Table 1: Summary of Major Studies on the Gig Economy in India

Study	Year	Key Focus	Methodology	Key Findings
NITI Aayog Report on Gig Economy	2022	Scope, size, policy gaps	Mixed-method research	India had 7.7 million gig workers in 2020–21; projected to reach 23.5 million by 2030
Boston Consulting Group (BCG)	2021	Gig economy drivers and demographics	Survey (5,000 workers)	56% of gig workers under 30; 93% use digital platforms; income variability is a major concern
ILO Working Paper (India chapter)	2021	Gender participation in platform work	Quantitative survey	Female participation is 18%; algorithmic bias and safety issues reduce platform equity.
World Bank: India Development Update	2022	Gig economy's macroeconomic impact	Secondary data analysis	The gig economy is a key contributor to urban employment; tech adoption is a critical enabler

The Future of Jobs report from the World Economic Forum (2023) cautions the double-edged nature of AI - it boosts productivity and operational efficiencies but also poses data privacy risks as well as algorithmic bias. All of these challenges mirror larger criticisms of accountability and fairness in the gig economy. Overall, India's gig economy has some opportunities and threats as well in conclusion. As it opens up more doors for access to work and accelerates urban employment, we set immediate issues of fairness in AI-driven outsourcing with workers' rights and ethical governance. It is vitally important to deal with these issues to ensure the sustainability of the gig economy and equity.

## AI and Gig Platforms/ Challenges of the AI-Driven Gig Economy

Critical to gig platforms, artificial intelligence (AI) handles matching jobs in real-time, dynamic pricing, and automated systems for taking or giving customer feedback. In the words of Thomas (2024a), and their "demand for: AI and Machine Learning, gig platforms can do much of what otherwise would be impossible in terms of scaling of operations but at the cost of worker intermediary agency/decision making." These technologies are efficient and save convenience, but also create huge problems, especially for gig workers who depend on these platforms to earn. Algorithmic decision-making is perhaps the most visible. NITI Aayog (2023) explains: "Gig platforms may enable flexible work, yet workers are often dependent on opaque and untransparent algorithms for everything - from work scheduling to wages." The use of these mechanisms results in precariousness, for workers who cannot control the mechanisms that affect their job assignment pay and working conditions. Such opacity exacerbates the power imbalance between platforms and workers but also raises questions about justice.

White papers from leading gig platforms (e.g., Uber and Swiggy) admit these challenges and; the need to mitigate AI biases in fast-running systems. Autor (2022) says in Uber Report, "We aim to develop technology that is for all, however a need for ongoing fairness checks on our algorithms remains." This acknowledgment underscores the task of designing AI systems that are effective, unbiased or unfair. Overall, AI has made a big difference in scaling and operationalizing gig platforms but has also brought major ethical and real challenges. Moving forward and in order to completely resolve these problems, we need transparency, accountability, and fairness in an AI system for an inclusive long-term gig economy that serves the interests of both platforms as well as workers.

#### Challenges in AI-Driven Gig Work

Issues of Gig Work Driven by AI Gig economy models have been transformed by operationalizing artificial intelligence (AI) in work allocation management and payment. However, this hyper-growth of technology has also given rise to serious concerns that must be addressed by stakeholders for the gig economy to be fair and sustainable.

#### Algorithmic Bias:

Algorithmic bias is an important issue for AI systems on gig platforms. Biases can emerge from the algorithm itself, data that reflect existing social instabilities, and the imbalances in which society is drowning the AI. Task allocation will be based on preliminary, to some extent, and when most recent biased, or in the worst case, incomplete datasets about whole demographics are used - making the former one. It levels the playing field for workers, especially those of marginalized or identity groups. As Scholz (2016) states that, such inequalities worsen challenges faced by gig workers, as they already work in precarious and congested conditions. Solutions for this purpose include rigorous auditing of gig platforms that correct and extinguish biases within AI systems to deliver opportunities for all workers fairly.

#### Economic Insecurity:

Dynamic pricing models, an important aspect of AI-powered platforms, enable them to respond in real-time to varying demand fluctuations. Although surge pricing can serve workers well during periods of high demand, it perpetually entails an element of unpredictability regarding income. The worker, on the other hand, is exposed to market dynamics that are far out of control and cannot hope to ever be free from financial insecurity or have goals with a lasting nature. Say, a driver of a ride-hailing platform makes way less than the expected amount of money in the off-peak hours when compared with the rush hours, he/she is working. Economic instability emphasizes that platforms can and should ensure support for workers, such as base income guarantees or more fixed pricing mechanisms such as insurance against extreme income volatility.

#### Lack of Transparency:

Algorithmic decision-making in gig labor is also less transparent, which worsens the difficulties faced by gig workers. Unfortunately, most platforms function as "black boxes" because workers cannot understand how algorithms influence task assignments, ratings, or platform pay structures. This lack of transparency leaves workers feeling disenfranchised and unable to call out exploitations or take the necessary corrective action based on objective standards. The observation by Scholz (2016) about gig workers being commonly "burned out and underpaid" rings really true here as they become part of a system that is driven by efficiency and profit rather than worker welfare. Algorithm transparency is essential for building trust and worker-friendly spaces. In short, better communication about algorithms can help bridge the gap between humans and machines.

#### Opportunities Created by AI

AI has the potential to be transformative in a gig economy, by facilitating speed and easy access. AI has enabled the rise of digital platforms which in turn open more than just white-collar flexible work opportunities but for all sorts of identities (women, marginalized communities, etc.) Ghosh *et al.* (2023) write that "Digital platforms powered by AI have increased the opportunity for women and other socially marginalized groups, offering flexible jobs previously impossible." This flexibility, which allows people to not comply with the traditional work schedule and mobility restrictions, helps to increase economic engagement. Gig Workers' Perception of AI Impact on Job Security is described in Table 2.

**Table 2:** Gig Workers' Perception of AI Impact on Job Security

Perception Category	Percentage of Respondents (%)
Positive Impact	42%
Neutral/Unsure	28%
Negative Impact	30%

Source: Based on BCG (2021) survey data

Simultaneously, a growing dependency on AI also introduces its own set of challenges - from the potential biases of algorithms to unpredictable income streams. Workers can be exploited as power-discrepant and opaque AI-driven digital platform workers (ILO 2021). The challenges around this must be tackled by transparent, open algorithms and policies that balance workers' rights with the need for innovation for us to realize the benefits of AI.

#### **Research Methodology**

#### Research Design

A study using a systematic review of published papers, reports, and case studies as qualitative research designs. This study uses a systematic literature review to build on existing work and explore key trends, challenges, and opportunities with AI as it impacts the gig workforce.

#### Data Sources

The research draws on the following sources:

- Peer-reviewed journals
- Reports from international organizations such as the International Labour Organization (ILO), World Economic Forum, and NITI Aayog.
- White papers and industry reports from leading gig economy platforms operating in India.
- This study employs a systematic review of the existing literature, including reports from international organizations such as the ILO, the World Economic Forum, and NITI Aayog, as well as white papers and industry reports from gig

platforms. This approach ensures a comprehensive understanding of AI's impact on the gig economy.

#### Inclusion Criteria

- Relevant research and publications from 2014 to the present (last 10 years) 2014–2024
- Papers and special reports on AI applications in gig economies worldwide and a detailed analysis of urban India
- Original research examining the economic, social, and technological aspects of AI in a gig economy

#### **Data Collection and Analysis**

- Search Strategy: Academic databases like Scopus, JSTOR, and Google Scholar were used to look up the terms starting from respective keywords i.e (AI and gig economy, "it" work on 'platforms' in India," soliciting with artificial "intelligence"
- **Screening:** Abstracts were screened to ensure relevance, followed by a full-text review.
- Data Extraction: Key themes such as algorithmic transparency, income variability, and worker autonomy were extracted.
- Synthesis: Thematic analysis was conducted to identify patterns, insights, and research gaps in the literature.

#### Ethical Considerations

As this research is based on secondary data, ethical considerations include proper citation and acknowledgment of sources to ensure intellectual integrity.

#### **Findings and Discussion**

Employment practices have been rapidly reshaped in the gig economy, which is powered by artificial intelligence (AI) across notable shifts in labor markets. This section addresses such findings as a part of the comment on AI in the gig economy in totality, bringing job matching, variability of income, autonomy, and power of worker and skill development, and pushes further towards equity issues, and policy implications for society.

#### AI and Job Allocation

On gig platforms, AI systems are the core for smooth task allocation to workers based on location, skills-matching, and customer preference. Increased operational inefficiency is explicitly addressed in Swiggy's white paper (2023): "Our AI-driven systems enable wait time reduction and earnings enhancement for active workers." However, there are trade-offs in this optimization. Algorithmic efficiency often comes at the cost of autonomy, with workers being subordinated to platform efficacy based on their own preferences. According to Thomas (2024a): "It's important to note that while the AI-driven systems that enhance

performance also disempower workers who do not fit algorithmic profiles, however." This reflects findings from the ILO (2021), which states that "algorithmic management in the gig economy tends to focus more on efficiency and less on what workers prefer as well as their wellbeing. On the other hand, workers will see an increase in workload and fatigue when there are high demand periods (e.g., festivals or sale seasons); thus, a balance to manage both is the key.

#### Income Variability

Dynamic pricing is an iconic feature of AI Gig Platforms which allows earnings to cycle with demand. However, this system allows for more money in high-demand times, at a massive scale of income unpredictability (Table 3).

**Table 3:** Change in Monthly Income Before and After Gig Work

Occupation Category	Avg. Monthly Income Before Gig Work (INR)	Avg. Monthly Income After Gig Work (INR)
Delivery Workers	12,000	18,000
Ride-Hailing Drivers	15,000	22,000
Freelancers	18,000	25,000
Warehouse/Logistics	13,000	20,000

Source: NITI Aayog. (2022). India's Booming Gig and Platform Economy

The World Economic Forum (2023) stated that "Gig workers often have an erratic income as they work in demand-based pricing models that do not always work for the benefit of the workforce." It is incredibly difficult for workers to adequately budget their personal finances or get credit with this instability in their financial state, so we need insurance to secure their economic future.

#### Worker Autonomy

Focusing too much on efficiency, AI removes workers' autonomy. Performance metrics and algorithmic triggers are the oxygen of platforms; for workers, they create a sense that they have lost power. Malia et al. (2024) state, "AI-generated performance metrics have been leaving gig workers more primly impacted with little control over their working conditions." This deficit in control was coupled with the opacity of AI-driven decision-making. NITI Aayog (2023) adds, "Gig platforms create flexible employment, gig workers experience high levels of algorithm dependency (often opaque and unaccountable). The solution here with platforms is that they need to focus on creating inclusive practices and enabling workers to make decisions regarding their work arrangements.

#### Skill Development Opportunities

However, AI-based platforms also offer opportunities for skill-building. Plugging in training modules and learning aids, platform arm workers with the skills they will need for this technology-intensive future. AI can be used to propel workers forward: in the words of Moghavvemi *et al.* (2023) "AI may provide personalized training programs to help workers adapt to a rapidly evolving economic landscape." And UrbanClap paper (2022) for example: "Our platform matching workers with customers also empowers them with AI-based learning tools to provide a better quality service." Thus, AI facilitates worker empowerment.

#### Discussion

#### Balancing Efficiency and Equity

AI Platforms are structured on the basis of power-to-scale operational excellence. This focus, however, rarely serves equity - in an algorithm that prioritizes workers' rights and welfare. Gig platforms and AI (Thomas 2024b) "AI moving into gig platforms highlight the need for risk assessment on worker rights and agency." Governance frameworks that achieve transparency and fairness in algorithmic decision-making are prerequisites for reducing these risks. ILO (2021) affirms the need for such a response, arguing that "Transparent algorithmic decision-making in a governance framework to reinforce fair labor practices is central. These are necessary trade-offs that platforms need to navigate between serving users and acting operatively as well as treating their workforce equitably."

#### **Policy Implications**

The exponential acceleration of AI in gig work requires a strong public policy to counter its specific problems. Existing labor legislation is generally unsuited to gig work and hence provides financial protection to workers. The NITI Aayog (2023) highlights the need for an adaptable regulatory set in India: "Regulation for gig work in India must enter the modern era by providing protection against algorithmic biases and a dispute resolution mechanism." This encompasses areas of key policy initiatives such as transparency in algorithmic decision-making, dispute machinery setup, and social security. Second, platforms should partner with policymakers in creating industry-wide standards, that combine innovation with ethical labor.

#### Social and Economic Impact

AI dependency in a gig economy has large societal and labor market implications. Sundararajan (2017) talks about this transition as "crowd-based capitalism" and indicates that it is much more than just an economic model; it is a systemic change of society calling for new administrative guidelines. Although AI creates platforms that make work available to anyone, it also produces moral and social questions. The World Economic Forum (2023) states: "The changing face of labor with technology as we speak has to build a bridge between its pure economic rationale and ethical, or perhaps social aspects of AI-driven employment. These involve algorithmic accountability, data privacy, and fairness (or lack thereof) of opportunities. A collective

effort on platforms, policy, and civil society is necessary to address these challenges. Among other things, it allows for dialogue and collaboration, managing inclusive practices, and helps steer the AI gig economy into the service of society instead of the opposite.

#### Recommendations

The gig economy and artificial intelligence (AI) are creating opportunities and threats, that require collaboration to balance the advantages and mitigate the risks of this new age. This section, provides targeted policy recommendations for policymakers, gig platforms, and workers to make the gig economy a more equal and sustainable arrangement.

#### For Policymakers

Policymakers are critical arbiters of the regulation that the gig economy must navigate, without furthering inequality among workers.

1. Enforce Regulations for Algorithmic Fairness and Transparency

Policymakers should mandate transparency in algorithmic operations to address power asymmetries between platforms and workers. Regulations must include clear guidelines for the ethical use of AI, ensuring that workers have visibility in how algorithms impact job allocation, earnings, and performance evaluations.

- 2. Develop Social Protection Schemes for Gig Workers Workers in gig work are broadly speaking about the nature of what they do left to fend for themselves when it comes to traditional employment benefits such as healthcare, retirement, or unemployment insurance. Social protection for gig workers: Policymakers must create and implement
- for gig workers: Policymakers must create and implement social protection schemes aimed at gig workers based on social security components (income stabilization, health insurance, and maternal benefits).
- 3. Establish Grievance Redressal Mechanisms for AI-Related Disputes

It is necessary for workers to have pathways that are accessible and effective in reporting grievances related to algorithmic decisions. Policymakers must sit down and collaborate with these platforms to set up independent grievance redressal mechanisms along with the time-bound resolution of disputes.

#### 4. Incentivize Ethical AI Practices

Ethical AI through platforms: Provide incentives to platforms that are rated for regular auditing, peer-review impact assessments, or inclusive algorithmic decision-making processes when accountable to the government.

#### For Gig Platforms

The gig platforms, as major intermediaries in this so-called gig economy, are supposed to be the arbiters of fair treatment for workers and operational efficiency.

1. Increase Transparency in Algorithmic Operations
Platforms should clarify what criteria jobs are assigned,
how wages are set, and how performance metrics are
cackled. Transparency builds trust and lowers tension
between platforms and workers.

#### 2. Invest in Skill Development Programs

It is essential to develop skills to build worker resiliency and adaptability in a technology-driven labour market. Platforms need to provide workers with skills training modules based on their role in order to enhance worker job quality and navigate career-based transitions.

#### 3. Address Biases in AI Systems

Platforms need to be ahead of the curve in terms of identifying algorithmic biases that the algorithm might have despite good intentions, and be proactive in fixing those for worker demographics. Create inclusive algorithms that enable equal access to opportunities for various groups of people.

#### 4. Implement Periodic Audits of AI Systems

Independent and periodic audits can also help capture the systemic biases that exist within AI systems. Platforms should be open with reports from audits and steps to curb identified issues.

5. Enhance Worker Engagement in Algorithm Design Encouraging workers to discuss algorithmic processes will result in fairer and more inclusive platforms. Platforms need to develop feedback channels so that one can give workers feedback on app designs and suggest improvements.

#### 6. Create Incentives for Worker Retention

In the case of the gig economy, one thing that helps us achieve lower turnover rates is to provide loyalty bonuses and flexible work hours, as well as some recognition programs. These initiatives are designed to promote a sustained relationship and trust between workers on the one hand, and platforms on the other.

#### For Workers

The gig economy works through workers as party stakeholders, and giving support of skills as well as vocals to them is important to take care of working conditions and career opportunities for the workers.

1. Encourage Participation in Skill Development Programs It is incumbent upon workers to take advantage of these modules and upskilling opportunities to service platforms. Not only can these programs help with their career, but they will also help the worker be more employable and marketable without advances in the gig economy.

#### 2. Advocate for Collective Representation

Collective representation empowers workers to confront systemic challenges. Gig workers are free to form and join associations that provide them with a voice in wages, working conditions, and protection.

#### 3. Build Digital Literacy and Awareness

Given the AI world of gig work, workers should passively improve their understanding of digital tools and systems understanding passively. Digital literacy can provide workers with tools to effectively negotiate with platforms and claim rights in an algorithmic world.

#### 4. Demand Transparency and Accountability

For workers, platforms need to be more transparent about the decision-making algorithms that drive algorithmic decision-making. Workers must collaborate with civil society organizations to amplify their voices and steer platform policies.

#### 5. Adopt a Long-Term Perspective

Gig workers should also be looking at expanding their skillset, which opens avenues into other careers or even within the platform economy. A focused method for exploring career development can assist workers in dealing with gig work uncertainties.

#### Conclusion

Artificial intelligence (AI) in the gig economy is an epochchanging phenomenon that disrupts the urban landscapes, especially in Indian cities. AI-based platforms have brought about tremendous change in task shifting, pricing strategies, and interactions with workers; however, they also create intricate challenges. This study demonstrates the ambivalent function of AI and provides guidelines regarding efficiency optimization by means of possible equity, transparency, and employee position. AI is a technology that can streamline operational efficiency by matching workers with tasks on real data. By counterexample, platforms such as Swiggy show a possible reduction of order que times through AI, leading to more delighted customers. However, this optimization rarely involves humans. A bureaucracy that operates almost entirely algorithmically results in serious constraints on workers' abilities to deviate from platform-constructed performance standards. This is a potentially tricky issue in worker-powered technological innovation and ethics.

Income variability, as a result of flexible pricing, is a persistent problem. Even though surge pricing brings some money to the table for peak demand, it throws financial security for workers out of the window. Most gig workers, whose livelihoods are trapped on these AI-driven platforms, can barely think about their future because of variations. Therefore, to tackle this challenge, platforms need to reimagine their pricing plans for fair, stable compensation in rupees in the hands of their workforce. Worker autonomy is a pressing concern. Workers find themselves in the dark about how these systems participate in their outcomes and income through monolithic algorithmic decision-making which is opaque. The algorithm design needs to be more transparent and inclusive to gain the trust of the workers.

AI-powered, platforms on the plus side have shown their value in driving skill leveling and, hence, inclusivity. Modules and learning resources embedded in gig platforms can improve the workforce in a technology-intensive future. These are especially useful for closing skill mismatches and enabling upward mobility among workers from various economic classes.

Policymakers, platforms, and workers play a role in charting a more ethical and effective future for the ecosystem. For Gig Workers, regulators must create a strong systemic framework to promote algorithmic fairness, transparency, and social protection. To mitigate biases, platforms must become more proactive with increasing worker engagement and investing in skill development. Conversely, workers are expected to take on more training opportunities, push for group representation, and develop digital intelligence to address the convoluted nature of AIbased systems. Thus, the gig economy aided by AI is a double-edged sword for the Indian labour market. In the near future, the gig economy can transform into an inclusive growth paradigm in which technology works as an enabler of equity and empowerment by tackling systemic inequalities and building trust across stakeholders.

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