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On-demand platforms and pricing: how platforms can impact the informal urban economy, evidence from Bengaluru, India

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ABSTRACT

Pricing is one of the most powerful mechanisms platform firms use to internally regulate demand and supply, withstand competitors and achieve profitability (Rochet & Triole, 2003). This article uncovers the effects that platform pricing logics have on existing labour markets within the city of Bengaluru. For this article the platform serves as the object of study, i.e. in determining earnings for service providers for various purposes (like subsidising products by (mis)matching service price and earnings) and it serves as a means to enter the service labour market as it exists in the city. This article looks at how platform service fees, with the particular set of logics of the two-sided markets and intra-capitalist competition, impact adjacent enterprises (informal, own account enterprises) providing the same services. Carpentry, electrical work and plumbing are services with a long history in the city and their breadth of service was not created as a result of the platform (compared to food delivery, for example). Rarely do minimum wage floors factor into the service fee negotiation between providers and clients. The platforms' market does have that impact, creating a standard around their base fee, undercutting the more tacit ways in which workers negotiate their service fees. This article uses ethnographic data from interviews with people working on Urban Company and Housejoy platforms in carpentry, electrical work and plumbing, collected in Bengaluru in 2017–18.

KEY WORDS

digital platform, informal economy, minimum wage, platform economy, power, incentives, pricing, global South

Introduction

Digital platforms have become vital objects of study for scholars and regulators looking at the potential of technology to alter the way we conceive of work, labour and employment. Over the last five years a key issue that has arisen in the economy created by digital labour platforms in particular is the way platforms use ‘pricing’ to govern their marketplaces. Pricing is one of the most powerful mechanisms platform firms use to regulate demand and supply internally, to withstand competitors, to be profitable or not and so on (Rochet & Triole, 2003). Platform firms have used their control over pricing to bypass norms set in the economies they work in, as well as rules and laws. They can exploit platform users by limiting their free agency and bargaining power and unfairly distributing reward and risk across the digital platform (Choudary, 2018). Corporate platforms limit and fully curtail service providers’ or clients’ agency in setting service fees (often dynamically), wages and the costs of goods. Rather, they dictate what these prices are in order to control the network externalities in platform dynamics.

This raises several questions about the ability of platforms to deliver decent and fair working conditions. Labour platforms have abounded in emerging markets like India, and countries on the African continent and South America, whose fast-paced urbanisation is supported by substantial informal economies. In these countries, the question of technology producing developmental outcomes for the individual and the nation has held sway over the regulatory impetus governments seek to have. Considering that informality and destitution, poverty or survival, are often linked together, platforms are seen to offer work where the ‘positives outweigh the negatives’ given this evaluative comparator of pre-platform work (Heeks, 2017). This perspective obfuscates the modalities by which platformisation of work can impact sociality, negotiation of working conditions and networks of job-seeking in the wider urban informal economy.

In Bengaluru, where the empirical evidence for this article comes from, platform workers switch between offline or informal and platform work, within a day, week and month. In this city, the sustainability and livability of urban growth have been put into question since state investment into quality manufacturing (formal) employment has fallen drastically over the decades (IIHS, 2014). Bengaluru’s service economy has propelled growth both in formal high skill employment and in informal employment that services the middle class in the city. Wages, wage negotiation and the setting of working conditions are unregulated and immensely flexible (Neetha, 2009).

In this article I ask how the platformisation of an otherwise informal service economy affects the ways in which service fees or pricing are set. How do we compare how prices were set prior to platform firms offering these services and how, if at all, do informal service providers adapt to the ways in which platform firms ‘productise’¹

1 ‘Productise’ is a term used regularly in business English that refers to the processes of commerce and marketing that make something into a product which can be sold. The word has been central to how the Information Technology services industry has boomed – as software services have been packaged as products that are sold to clients. Similarly, it can be used to explain how consultants productise their expertise by creating a product or service based on their knowledge.

services? For home services platforms in India, pricing is key to the value they add to the end consumer's experience. Platforms technologically offset the ways in which informal service providers have (otherwise) negotiated terms of service and service fees, building 'consumer trust' in their platform. This 'intermediary' role gives the platform power within the local and city economy to overrule the modalities by which informal service work is offered and received, impacting the expectations of consumers that they carry back into interactions with services in the informal economy.

In this article, I focus on on-demand platforms within the home services sector, that is, platforms that connect consumers to a range of services like carpentry, electrical work, plumbing, yoga teachers and home cleaning. I use evidence from semi-structured interviews conducted with platform workers on the Urban Company and Housejoy platforms. I draw out the kinds of ways these platforms deploy power within their marketplaces and within the city since workers work both offline and online. These narratives are situated within a secondary set of evidence which is drawn from governance decisions taken by state actors vis-à-vis these platform firms in India. I examine how state actors like the Government of Karnataka, departments within the state government, the Government of India and its departments seek to regulate platforms' impact on workers.

Digital labour platforms

Digital labour platforms, that is, technology platforms that depend on the labour of humans for their main business offerings, have become important objects of study for employment outcomes in the age of high technology, with the potential to shape the way the future of work turns out for generations to come. Digital platforms are techno-capital assemblages (Edwards & Gelms, 2018) that are equal parts technology and business. Platforms have sprung up in several economic sectors; labour-intensive service work is one such sector where platforms have grown in scale and popularity. Digital interfaces, networked infrastructure, algorithmic management as well as platform economics have become key areas of research for scholars and policy makers in their efforts to harness new technology for decent work (Heeks, 2017; Karle et al., 2017; Kessler, 2018; International Labour Organisation, 2017; Rosenblat, 2019; Yeung, 2017) or to uncover technological forms of exploitation. This article takes a cross-section of the ways in which firms wield platform economics and their effects in a local city economy.

Digital labour platforms have been modelled to suit different industry needs. Graham and Woodcock (2019) offer a useful classification of platform work along the two axes of job duration and its geographical stickiness. Traditional, waged, full-time employment, in their ideation, would have long job duration and be place-centred (factory, office). In comparison, crowdwork platforms like Amazon Mechanical Turk structure work that requires computer interfacing – whether it be high-skilled web design work, lower skilled data labeling work – and is done over short durations. Hyperlocal or on-demand platforms have been modeled to the world of physical services that require the movement of goods, or people. Here, work is of short duration (e.g. the length of a taxi ride) but is tethered to particular places (such as city streets). Typically, micro-logistics, or mobility, home services fall under this industry category and these are the kind of services this article deals with.

Platforms in Indian cities and in Bengaluru

Bengaluru, where this research was undertaken, is a prime market for platform services. With its startup culture the city has been a hotbed for young platform companies in mobility, delivery, logistics, domestic work, concierge or human-as-service work. Cities act as ecosystems of business and technological innovation (Mulas, Minges & Applebaum, 2016). Science, technology and innovation occupy a significant part of the industrial and spatial footprint of the city of Bengaluru. In this context, as India's 'startup city', Bengaluru has garnered much of the venture capital (Nair, 2017) that has buoyed invention and experimentation with the use of algorithmic management to reconstitute service sector value chains, artificial intelligence and machine learning towards automation, robotics and other innovations.

Company profiles

The Urban Company (previously UrbanClap) and Housejoy are the two largest home services platforms operating in Bengaluru and India. There are other companies that provide similar offerings, such as Just Dial or platforms specifically for home cleaning or domestic work services like Bookmybai. Urban Company and Housejoy share similar characteristics as firms, offering a variety of services that range from 'blue-collar' work like carpentry or beautician services, and the 'white-collar' work of divorce lawyers, yoga instructors and home tutors. Housejoy operated out of seven cities in India as of 2018 and Urban Company in ten cities as of 2019.

Urban Company, founded in 2014, now claims to be 'fulfilling three times the service orders as compared to last year, totalling to 3.3 Mn service orders in FY19. The total transaction value of orders stood at about INR 400Cr, as compared to INR 130Cr in FY18' (Soni, 2019). Housejoy offers a limited set of services and has grown and shrunk since it was founded, also in 2014. Urban Company has over the years slowly expanded to offer 25 services on its platform, whereas Housejoy bullishly expanded the services it offered by buying smaller companies that focused on particular market segments. Reports indicate that the company subsequently had to shut down operations in several cities, downsizing from 13 to seven.

Digital labour platforms in home services

These companies platformise services that already existed in city economies. Existing household services like carpentry, electrical work and plumbing have been platformised, implying that they are available on digital platforms, with enhanced market connectivity between customer and service provider. Platformisation of this type includes a form of productisation of a service that illustrates a broader trend seen widely in the Information Technology and Information Technology-enabled services (IT and ITeS) sectors. This 'standardisation of the production and delivery processes of services is an approach that many service companies undertake' (Andreini et al., 2015) and is a key feature of how platform firms align their operations, control pricing and market their offerings for 'blue-collar' services.

Productisation for these platforms entails: first, allowing consumers to find a trustworthy person to hire for a small job; second, training people to deliver services

better through soft skills training; and third, changing the consumables supply chain by introducing bulk procurement of quality consumables that are used by service personnel in plumbing work, carpentry and the many other services they offer (Chopra, 2017; NASSCOM, 2019). In particular, the platforms claim that high quality of service, transparent pricing and punctuality are the three forms of value they add as 'intermediaries'. These home service platforms primarily serve consumers (e.g. households). On the service provider side, platforms offer market connectivity to a larger set of clients, stable demand, opportunities for tapping into high earning demand cycles (e.g. religious festivals, weekends) and the opportunity for soft skill training (UrbanClap, 2018).

The informal economy and employment in services

India's vast informal economy has created the conditions that enable carpenters, plumbers and electricians to offer high-skilled services either as own account operators or contractors, across apartment buildings, neighbourhoods or city regions. As enterprises they have typically been extremely small, often with fewer than five workers or relying on family members for additional labour. This formulation is typical of informality, which is an economic and social reality in Indian cities. The ubiquity of informal, unregistered wage labour and own account work has created concerns for national human development outcomes as well as for India's ability to achieve inclusive growth, and decent working conditions. Up to 92.5% of livelihoods in India are unregistered (NCEUS, 2007). In 2011–12 more than half of working Indians were self-employed, and 62% of wage earners were employed as casual workers (International Labour Organization, 2018). While the Indian economy has seen a growth in formal jobs, this has been restricted to certain high-skilled professional sectors like the IT industry. This implies that most Indian urban residents touch informal economy work at some point in their working lives if not fully.

Economic programmes put in place by the Indian government and international financial agencies have attempted to create a productive structural transformation in the hope of increasingly formalising the economy (Srinivas, 2017). This presumption is underscored by the idea that the informal economy is transitory, yet scholars and policy makers have reiterated that it is not (Harriss-White, 2014). The labour market continues to be dominated by the informal economy, with a minority of workers being given formal employment with labour rights. The 'unplanned' growth of the informal sector has been concentrated in the services sector, much like the rest of South Asia (International Labour Organization, 2018). Informality is a wide-ranging conceptual apparatus to understand the Indian economy not only nationally but also at the local or city level. To create quality employment in Indian cities, then, the informal sector must be a key focal area (Chen & Raveendran, 2012).

Self-employment or own account work typically involves engaging in earning activities that are strongly dependent on local markets and domestic consumption (International Labour Organization, 2018). For these workers, the city economy represents the extent of their capacity and potential to earn and experience upward or downward economic and social mobility. Informal workers of this variety organise

and politicise their work relationships locally, at the neighbourhood and city scales (RoyChowdhury, 2003). The tradesmen involved in this study fall into this category of city workers.

Tacit informality

Informal service sector work that contributes to cities more than the national economy has typically been left out of national data. While services like carpentry, plumbing and electrical work are vital to urban residents there is little academic or policy work that reflects the working conditions or enterprise-level business dynamics of the workers who supply them. The literature across Asian studies, sociology of India and anthropology tends to focus on the ways in which this work is carried out inter-generationally amongst identity-based communities (Berger & Heidemann, n.d.; Mosse, 2018; Sharma, 1984). Literature from these fields investigates how caste identities structure the labour market but not how wage negotiations take place, for example, how caste carpenter communities maintain income security. Economic sociology literature notes that market-determined wages and negotiations do not produce the expected returns. Indian economic sociology has pointed a lens towards socially and political embedded actors that ‘make our economies run’ (Agarwal, 2009). Organisations like Women in Informal Employment: Globalising and Organising (WIEGO) have identified significant occupational groups involved in these activities, among which they have rooted their studies of working conditions and conditions of work, including waste picking, street vending, domestic work and home-based work in the informal economy.

Taxi services that are the precursors to Uber and Ola cabs are publicly provisioned in a few cities in India, namely Mumbai, New Delhi and Kolkata. Labour histories of protected, public-sector service work only exist in these cities for taxi transport. Other cities, including Bengaluru, have witnessed a mushrooming of informal or formal private-sector enterprises whose dynamics are the subject of broad-ranging market studies, not academic research. While India’s economic growth hasn’t led to growth in employment, the construction sector stands out as being labour intensive, non-farm employment, and a growth sector for the country over the last five years (Basole & Chandy, 2019). In 2011–12, the industry employed 49.9 million workers of whom 44.5 million (89.2%) were paid workers. Information on this sector focuses mostly on the more organised, larger scale parts of it.

City-specific literature that can provide insights into the overlapping ways in which the ‘auto constructed’ (Caldeira, 2017) nature of the economy, spatial planning and urban governance can account for the different opportunities afforded to urban workers, is still emerging.

Economic literature around the concept of the informal economy or informality, which started to be developed after the 1970s, bracketed together a vast range of tacit and place-based features of informal processes into this singular fuzzy (Peattie, 1987) term. This has the potential to create a self-limiting universe since many parts of informal economic activities, or tacit workarounds, are site-specific while others travel. For example, informal modes of intermediate paratransit like the shared autorickshaw contribute greatly to last mile connectivity needs in Indian cities and to the earning

opportunities available to urban residents but are otherwise deemed illegal or informal. The term has obfuscated the modalities within which these processes emerge and function and obscured their relative role in the local economy. This makes it challenging to discern how digital platforms – and their models and company tactics – can alter the informal service economy.

The Urban Company's value proposition of fashioning a 'trustworthy' service professional must be seen as embedded in a larger informal service economy. This aspect of platform offerings echoes longer trends of fashioning urban informal workers into subjects that suit the needs and desires of elite, middle-class Indian consumers. In the literature on the service industry in urban India, scholars like Baviskar (2018) have noted that in post-colonial developmental economies, consumption and consumer practices mark a space where people negotiate citizenship by claiming access to a public sphere, a place within the nation (Lukose 2009; Staples 2014 – cited in Baviskar, 2018). Staffing agencies that cater to the corporate sector or apartment buildings have arisen to bundle together low-end support services, security, housekeeping and cabs for staff to make them attractive to the corporate sector within ICT-ITES firms, for example (Gooptu, 2013).

In 2016, the Government of India demonetised 80% of its currency notes. This fiscal measure had wide-ranging impacts on the informal economy, enterprises and workers, all of whom depended heavily on cash transactions for commerce. This move has been noted as a measure to 'formalise the Indian economy' by the government itself (Modi, n.d.; Niti Ayog, 2018), industry leaders (Nilekani, 2017) and academics (Chakraborty & Singh, 2019; Unni, 2018). By extension it sought to formalise the informal parts of the economy to bring small traders and enterprises into the tax net, and force transactions into the financial system (Unni, 2018). The construction sector, closely tied to the real estate sector in urban India, was disrupted, leading to a fall in sales (Bakshi, 2019). This ripple effect caused long-standing delays in payments to construction workers as building work halted (Kumar, 2018; Naveen, Bharathkumar & Vijaykumar, 2018).

This move greatly accelerated the transformation of various sectors of the burgeoning digital economy in India in a 'strategic digital transformation' (Gupta, 2019), a trend in which digital wallets benefited greatly (FE Online, 2017). Platform companies gained from the move both directly and indirectly. Urban Company CEO, Abhiraj Bahl, noted 'demonetisation has bought a large wave of Indians who had never transacted online through credit, debit cards or online wallets to try it for the first time' (Sorge & Kumar, 2017). The fiscal move populated the 'other' side of the home services platforms – service people were forced to move to platforms for some income assurance at a time when the construction sector and the cash-starved informal economy were unable to provide this. In the years after demonetisation, tradesmen continue to move between organised construction work and own-account or informal work.

Methods

Methodologically, there is a challenge in making a comparison between the experience of platform work and off-platform work because so little is known about the dynamics of these services as they have existed in our cities. This article draws upon evidence

from semi-structured interviews conducted with 25 service professionals in three services, who were interviewed in 2017 and 2018. This pool of interviews is situated in a larger study of 113 platform service professionals across a number of fields. These interviews address this gap in the literature to find descriptions of platform work, service providers' perceptions of platform work and a simultaneous comparison to offline work in the formal or informal sector.

The semi-structured interviews sought to investigate four fields. First, platform service providers' perceptions of the barriers or enablers to entry and growth into offline and online platform service work that is in the vicinity of the service provider's skill set were studied. Second, descriptive and perception-based investigation in the control and supervision enforced in a service provider's previous (offline) work and current platform work were analysed. Third, the service provider's expectations and perceptions of the availability of work, income opportunity in their previous work and in platform work were interrogated. Lastly, the questions explored how service providers stay informed about changes in work rules and protocols in current platform work and previous offline work.

Of these 25 workers, all were switching between small-scale construction work and home services in repairs, installations, fittings and fixtures. They were also all switching between platform work and non-platform work. It is important to note that the interviews were conducted almost nine months after the demonetisation shock had stalled the construction industry. This was a major trigger for all but three of the platform workers to join the Urban Company and Housejoy platforms. On average, the service providers had been on the platforms for 10.5 months. Two had been on the platform since 2015, i.e. two years, and six had been on the platforms for three months. All the interviewees were working on one platform at the time of the interview and almost half had tried JustDial, Bro4U, Zimmer, and Housejoy/Urban Company for at least a month. Almost all the interviewees said they had increasingly become reliant on the platforms for work, given how much the construction sector was still struggling to find its feet after the economic shock of demonetisation.

Productisation in the context of informality and digital labour platforms

In cities, 'sector expertise' is largely carried out in a tacit manner in home services (including domestic work) and in small-scale construction work in cities. The rules of the sector are not apparent. For service providers this knowledge is critical for the performance of their work, for sustaining the networks through which trust forms, for the spread of knowledge and for finding (and losing) jobs (Ramani et al., 2013). To render this tacit knowledge visible, home services platforms must therefore change the way knowledge circulates around service professionals in the city. City-resident consumers in Indian cities find a trusted workman for odd jobs around the house or find a contractor to trust with a larger project through situated knowledge about the city. Much of this knowledge is tacit and requires an embeddedness in specific places. Indian urban consumers' knowledge about how to navigate this service sector has in the past accumulated from conversations with key neighbourhood informants, varying

from security guards, domestic workers and the neighbourhood *kirana* (mom and pop) store to others like apartment welfare associations.

Bahl, CEO of Urban Company, reiterates this in an interview:

On the other end of the spectrum, we have Indian consumers who spend about USD 30 Billion annually on home services. They largely rely on word of mouth and friends' or family's recommendations for search and discovery. As a result, experiences are broken for both customers and end service professionals.
(NASSCOM, 2019)

'Word of mouth' creates a scenario whereby skill assessment and trust in a service provider's ability to do quality work, complete work on time or use raw material, supplies or hardware that are trustworthy are steeped in knowledge networks among city-resident consumers. The domestic work sector 'wage' (or service fee in the case of electricians, carpenters and plumbers) varies across location and geographic areas (Neetha, 2009). Entry into this informal labour market implies finding new forms of social infrastructure, such as networks, to negotiate work opportunities, terms of work and income. For the tradesmen involved in this study the platform offers them the ability to substitute these information costs of finding work (Surie & Sharma, 2019).

Price regulation and the power of the platform

The platform's ability to set and manipulate prices is key to its functioning. Pricing is one of the main tools that platform firms use to shift the dynamics of the platform marketplace. The topic of pricing is of key interest in platform studies since in most multi-sided platforms one side tends to be more price-sensitive than the other, leading firms to make decisions about which side gets subsidised and which side gets monetised (Tura, Kutvonen & Ritala, 2018). Some labour platforms lure workers with guaranteed hourly wages, attractive consumer-side pricing or lower commissions in order to win their participation and guarantee a successful consumer experience during the initial days (Choudary, 2018). However, once these platforms start to gain market share they switch to policies that they know to be more profitable and sustainable. Wage instability has been a key area around which scholars, activists and law makers have sought to regulate digital labour platforms, for example, in California (Dubbal & Paul, 2019).

This article focuses on the power of the platform power to set the price. In the context of informal service work provision, in which service fees/wages are negotiable and fluid, where does the platform service provider locate the power of the platform in this negotiation?

A carpenter on the Urban Company platform explained in an interview,

since I was 10, I have been doing carpentry work, I have seen the city change. Now there are many troubles. People don't see quality. Now what's happened is we ask for 300 INR per square foot, and they ask for 200 INR per square foot, they sometimes do work for even 100 and 50 INR, they have halved the price, so we are not getting any job. And all jobs are going to the migrants that come from the North. I built the State Bank of India offices on St Marks Road with my team. Then

I helped build many of the big showrooms on MG Road. All the construction work goes to other people now. When this started happening, I thought what I can do now, so then someone told me about this app, and I have joined this.

Here the problem is that you have rice, pulses, rent, current bill, cable bill, milk, taking care of the kids in case they fall sick because of weather change we have all these problems, so we can't work for 200 INR, we can't afford to, and another thing is that if the government intervenes and make unified rules it will be good. In Bengaluru this is not there, in Tamil Nadu, Kerala, Andhra and all there is a rule. There they don't allow outsiders, if outsiders come then preference is first given to localites and only after that does the job go to outsiders. Here nobody follows that. Because of this, I have decided to go online. Even if I can't stop people from outside at least now we all have to work for the same rate. Now no one can argue with me.

This carpenter's appeal to the state to introduce some regulation in wages, or wage rates, is telling. Unlike traditional taxi or mobility platforms these services are not regulated except in the organised construction sector. The enforcement of the minimum wage is negligible, especially for people who work as own account operators (Jayaram, 2019). The carpenter's perception of the platform's ability to 'stabilise' a fee points to the kind of socio-economic power the platform takes on for the city market.

ILO economists Uma Rani, Patrick Belser and others have pointed to the fact that the minimum wage as a calculable sum is inconsistently enforced in the informal economy. Yet that number can play an alternative role in economies with high levels of informality like India's. They note that minimum wages have a 'lighthouse effect', that is, they are used as a 'signal for wage bargaining' (Rani, Oelz & Ranjbar, 2013). There has been tremendous effort within the Government of India to 'simplify' labour laws in the country in a bid to create more enforcement, yet these effects have not yet been reported across government or media sources.

Urban Company and Housejoy manipulate platform economics, i.e. the networked effects of platform, to use the value generated by the continuous co-participation of two sets of economic actors. This co-participation is restricted since it usually favours consumers or buyers of services globally (Choudary, 2018). Globally, platforms tend to create an unequal balance between service providers and consumers. In a national and local city economy like Bengaluru, this inequality mirrors and reinforces these schisms even further. The platform does, however, influence these 'consumer citizens' by setting a service fee that acts as a benchmark, thus constituting itself as a benchmarking body.

Market research agencies reported Urban Company as having the highest net promoter score or measure of customer loyalty, across all e-commerce categories in India, including companies such as Amazon, Myntra, Ola and Uber (Khatri, 2018). Eliciting user loyalty is of paramount importance to platforms who use pricing to incentivise or buy people's economic participation on the platform. Habituation to services not only means people keep coming back to the platform but also that this stickiness can be translated to other fields of consumer power. The platform increasingly has the power to enforce the logics that it uses to set service fees or quality standards because of the network effects of its model.

On the partner side, this implies less negotiation to set the service fee. Both Urban Company and Housejoy match partners to a broad task category – such as AC repair, door repair, furniture assembly or construction. The platform gives ‘leads’ to partners. An Urban Company carpenter explained the process of seeking work on the platform:

We get a lead on the app, and the team sometimes calls us to tell us to check the app to make sure we have seen the lead. Then we have to talk to the customers well and ask them what the job is so that we know if we can do it or not and then we meet the customers and do the job. In the first meeting we go to see the scope of the work. For this there is a service fee. This sometimes changes. It was first INR 250 when I joined, then it became INR 300. It hasn't changed since. After looking at the work then we say that this is how much it costs, lump sum. How much ever it costs we talk to them about it and then receive the pay either in direct cash or online pay.

For our time we get Rs 300 for the starting one hour, and then for an hour is 100 and another hour is 100. This doesn't work out for us past four hours. That's why if it is after four hours then we ourselves talk to the customer and work something out. But usually we don't get such duties that go on that late.

The platforms (both UC and HJ) offer to step in to ‘verify’ the price quoted by the worker in case customers find it too high. The platform then acts ‘as an intermediary’ or third-party grievance redresser. While customers have the option of not going ahead with a task or negotiating the price with a partner, ultimately this loose arrangement is curtailed by the larger role that the platform gives itself – as a source of ‘stabilising’ service fees. In the 25 interviews conducted no service provider had had such an issue, abiding generally by Housejoy’s rate card which is published on the app for consumers to read, or rates communicated by Urban Company operations staff to service professionals. This notes the standardised rates for generic household repair tasks like furniture creation, assembly, unclogging drains, AC repair work, etc. The platform gives itself the power to set broad ranges for acceptable service fees and arbitrate issues around fee setting. This is part of the added value and guarantee for customer satisfaction offered by the platform.

Earnings compared to the minimum wage rate

Partners’ average earnings varied depending on what kind of partner they were. Urban Company has two kinds of partners. First, there are ‘business minimum’ partners who demonstrate high skills, problem solving and a recurring presence on the platform. They were able to earn average net monthly earnings of INR 50,000 for carpenters, INR 45,000 for electricians and similarly for plumbing. Second, there are partners who do not have the business minimum status. On average these partners earned net INR 25,000, going up to INR 40,000 in high demand months, such as around Diwali and Dussehra. TeamLease’s salary primer for 2019 indicates that an AC mechanic operating as an own-account worker on average will earn INR 22,000. The 2019 minimum wage rates in Karnataka for a carpenter in an instrument shop is pegged at INR 14,900 (approx.).

It is thus clear that home services platforms fix their rates in compliance with wider market trends, not offsetting these rates other than for their highly skilled partners. Platform partners are able to benefit from the platform by achieving marginally higher earnings, by taking advantage of ongoing connection to the market through leads and through the potential of deciding when to do more platform work around high demand days or months (weekends, and holiday months) and when to do offline work. All partners interviewed indicated that they also did off-platform work. They either used the leads brought to them by the platform to set up recurring work or formed a network through these leads to get more work. They also pursued work through building associations and networks through neighbourhoods, still waiting for larger and longer-term work to come from the construction sector.

UC work is easier than what I used to do; here for two hours I get 500, before I worked all day for 800 . . . This is better than other work where you have to haggle more. It's very hard. It reminds me of how you get called to new house, they don't know you, they have no reason to trust you. They are very suspicious of the rates. I say, Madam, in that moment they will find any reason to cut your price. Some would ask where I come from. Anything to not believe me. At least here it isn't like that. Madam I make sure I speak well, I make the contact, they call me back for more work later. We don't have to go through the app later.

This electrician noted that the main reason he used Urban Company was to form relationships with clients via the app in order to obtain future work off the app. This allowed him to enter new spaces in the city, such as new apartment buildings, and to use the word-of-mouth recommendations of these new clients to generate more work. He noted that since Urban Company's rates felt like a standardised rate to clients, these clients did not argue with published rate lists on the app or with an app company for the most part. It was in this stickiness to marginally better service rates within the customer base that the value of the platform lay for this service professional.

It is important to note here that the Urban Company platform works differently for different kinds of service providers. Urban Company's services are split between traditional blue-collar work, like the three kinds of services mentioned here, and white-collar work such as yoga instruction, legal services and tutoring. The platform works like a marketplace for the latter set of white-collar workers, allowing them to set their own prices for the services offered. The 'rate list' or standardised list of rates does not exist for them as it does for the blue-collar, home repair work. This demonstrates how platform governance replicates the wider skill divides in the economy and in the city. Seen as otherwise 'unprofessional', with varying service quality, both Housejoy and Urban Company claim to be more than listing platforms that match available service providers with customers.

Professionalising the blue-collar workforce has been a pillar of the way platforms build confidence with their customer base. Their operations for blue-collar workers are geared towards upskilling, delivering soft skills and ensuring the standardisation of consumables. This package of inputs productises service work and illustrates the way a company like Urban Company is extending its influence into public policy.

Platforms and public policy

The concerted overlap between demonetisation and the public support of the digital economy had greater repercussions for online labour platforms than for payments companies such as PayTM. Urban Company, for example, signed a Memorandum of Understanding (MOU) with the Ministry of Housing and Urban Affairs, Government of India, in 2017 to generate jobs with assured minimum monthly wages for those skilled under the national livelihood missions or Deen Dayal Antyodaya Yojana-National Urban Livelihoods Mission² (IANS, 2017) across the major metros and tier-2 (small) towns. Housejoy signed a similar MOU for a restricted sector (wellness) with the National Skill Development Council.

The MOUs signal an agreement between two parties which is not legally binding but indicates a willingness to move towards a legally binding relationship. This mode of relationship building between the Indian state and private companies is often used as a tool in strategic management (Kumar, 2018) that allows private companies to deliver public goods, to ease administrative hurdles in delivering services into the public sector. The Urban Company MOU, for 2017–22, is meant to improve access to work opportunities and align skills training programmes with market requirements. In addition, it is meant to assure minimum monthly earnings of INR 15,000 for plumbers, electricians and carpenters. The assured minimum earnings match the current minimum wage levels set by the Karnataka government for those not covered under scheduled employment.

This formulation is in stark contrast to the way minimum wage law exists as a policy approach to deliver decent working conditions. Minimum wages seek to impact wage distribution to counteract wage inequality or a directly on employment inequality. This can act to truncate or spike wage distribution around the minimum wage level, causing unintended spillover effects (Aoyagi et al., 2016). The platform-state setup for employment creates a situation where the minimum wage is enforced and cemented, and a service provider's ability to rise above it through skill, quality work and other competencies is severely limited.

This partnership between a labour platform and various entities of the state has created expectations that a company like Urban Company will skill or up-skill over 30,000 candidates and act as a market connector for them in the future (Ministry of Housing and Urban Affairs, 2017). For platforms like this to move into a mode of guaranteeing a minimum wage implies an acknowledgement that the platform firm can deliver more than the mere listing and matching service; rather it can shape its governance to become a mode of delivery, a technological mode of enforcing monetary fees and user behaviour. The partnership between the state and the platform aside, the platform even has an impact within the local economy on what is considered to be a fair service fee.

The financial technology sector, including digital payment platforms, has succeeded by means of a 'revolving door' policy between the state and corporations (Dattani, 2019). For on-demand platforms that depend heavily on human labour to

2 This is an initiative of the Government of India aiming to reduce poverty and vulnerability of poor urban households by enabling them to access gainful self-employment and skilled wage employment opportunities. Activities under this scheme including skilling programmes and tie-ups like those written about here.

generate value, the elision between state and firm has led to the creation of employment reminiscent of industrial post-Fordism. The ecosystem of public policy, platform work and the government together can suggest a financialised employment guarantee scheme (Surie, 2019). The work created by these companies could easily be regulated as public goods in the coming years because it creates mobility and facilitates the movement of goods.

At the neighbourhood, city and national scales, the extent to which techno-capital assemblages like platforms impact the existing economy have so far been underreported. Given that platform firms and the state have transacted an agenda for 'increasing work opportunities', skilling the under-skilled in a way that reduces the skills-and-education gap in the country (Basole, 2018), it becomes key to ask how then does an agenda for regulation of labour platforms get formed around the kind of power platforms exert within their own limited marketplaces and the larger, local economy? On-demand platforms have found market stickiness in many economies of the global South. These 'emerging markets' are key technology markets given that their institutional voids can be exploited as business opportunities (Khanna, Palepu & Bullock, 2010).

In emerging markets informal economy employment provides a vital way for poor residents to earn and survive (Mastercard Center, 2017; Slonimczyk, 2014; Yu, 2019). While labour platforms can have far-ranging effects at the global scale, reconstituting global flows of labour and capital (Graham, Hjorth, & Lehdonvirta, 2017; Wood, Graham, Lehdonvirta, & Hjorth, 2019) it is at the scales of the city and nation that the impacts of technology need to be investigated. Platform scholarship emerging from the global North has not yet accounted for the modalities of the informal economy, how it relates to developmentalism in Southern economies like India and thus how governments should respond to these new technologies.

Household services and other kinds of hyperlocal platforms have not produced the scale of wage vulnerabilities that exist in other mobility platforms (Uber, Lyft, Ola cabs, Yandex) because they lack the scale of investment that mobility platforms have had. As other platform researchers have observed, the 'Uber bias' (Raval & Pal, 2019; Ticona, Mateescu, & Rosenblat, n.d.) in platform studies skews the interpretation of labour platforms and their potential for impacting economic activity in broader service sectors. The sheer amount of capital influx into the mobility platform sector has rendered invisible the way smaller platforms in bike mobility, delivery and home services have shifted the tacit ways in which informal sector work is transacted.

The move by mobility platform firms to 'disrupt' law and regulation has not been reflected in the way other platform firms operate. Given this, can we think of the platform as a means of delivering labour entitlements like the minimum wage?

I have argued in this article that digital platforms do more to alter the nature of trust than just by imposing a rating-based assessment of skill and quality. The platformisation of trust in the context of the informal economy displaces the situated knowledge and networks that informally employed service workers use. Platforms can personify a neutral, intermediary, giving them the role of acting like a benchmarking agency in a context where 'standardisation' of services has not previously existed. The scale of this market-led, sociological trend is unique to Southern, urban, informal economies. Given the wide-ranging existence and persistence of the informal economy

across the global South these questions become more central to assessing the effect of digital labour platforms on employment outcomes. Countries such as Nigeria, Malaysia and Kenya have launched digital platforms to connect the un(der)employed with jobs in different countries to counteract high unemployment in their economies (Parthasarathy, 2019). In nations across Latin America, Africa and South East Asia, which have high concentrations of informal employment (WIEGO & ILO, 2013), the policy question to ask is this: can and should the privately owned labour platform perform this public function? How can the 'transformative' power of platforms be harnessed? Such questions need to be kept in focus as we talk about the futures this technology can offer to the world of work.

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