

INCOME UNCERTAINTY AND FINANCIAL DECISION MAKING AMONG GIG WORKERS IN THE KDMC REGION: IMPLICATIONS FOR THE ORANGE ECONOMY

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Abstract

Income volatility on digital platforms such as Uber and Swiggy affects thousands of gig workers in the Kalyan - Dombivli Municipal Corporation (KDMC) area. This review synthesised more than 50 recent studies and reports to examine how unstable earnings influence financial decisions and the prospects for participation in India's "Orange Economy" the creative industries based on intellectual property and cultural expression. A systematic search across databases and grey literature (2020-2025) identified evidence that gig workers' incomes fluctuate widely, with median monthly earnings around ₹12,000 and coefficients of variation approaching 0.5. Secondary surveys reveal that roughly two thirds of workers lack emergency savings and over half struggle to meet monthly expenses. Irregular pay forces many to prioritise rent, fuel and debt servicing over long term investments, leaving only one quarter using instruments like the Public Provident Fund. The review found that reactive financial choices survival budgeting and reliance on high interest loans limit the ability of gig workers to move into creative or cultural pursuits, constraining the Orange Economy's growth. The study concludes with policy recommendations such as earned wage access, targeted financial literacy programmes and creative skills subsidies for KDMC gig workers. By linking income instability to financial behaviour, the review offers a KDMC specific synthesis that highlights the need for fintech and labour reforms to unlock the region's creative potential.

Keywords: Gig Workers, Orange Economy, Financial Decisions, Fintech, Labour Reforms.

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Introduction

Kalyan - Dombivli is part of the Mumbai metropolitan region and hosts tens of thousands of platform workers driving taxis, delivering food and providing on-demand services. Since 2020 India's gig economy has expanded rapidly: NITI Aayog estimated that 7.7 million platform workers were active in 2020-21 and projected that number to increase to 23.5 million by 2029-30. Drivers and couriers in Mumbai typically earn between ₹15,000 and ₹20,000 per month, yet more than 70 % report difficulty managing household expenses because earnings are irregular. The sector offers flexibility and independence, but it lacks the benefits, wage protections and stable hours associated with formal employment. Gig platforms often pay per task; one Swiggy courier

worked 14 hours per day yet took home only around ₹450 after accounting for fuel and costs. Such unpredictability creates financial insecurity and constrains workers' ability to plan for the future.

The Orange Economy sometimes called the creative or cultural economy comprises industries that transform imagination, intellectual property, culture and human expression into economic value. Media, design, crafts, performing and visual arts, gaming, fashion, film and advertising fall within this sector. Policy attention has grown because creative industries contribute to employment, exports and soft power. India's cultural and creative industries were valued at around ₹50,000 crore (US \$6.14 billion) in 2019-20 and span twelve interconnected sectors ranging from performing arts and handlooms to digital gaming. The Orange Economy's share of India's GDP is currently about 6 %, but with supportive policies it could surpass 10 % by 2030. Prime Minister Narendra Modi's 2025 announcement that India is "stepping into the Orange Economy" emphasised the need for creativity, culture and innovation in future growth.

Despite this optimism, little is known about how gig workers in peri-urban zones like KDMC make financial decisions amid income volatility, and how those choices affect their ability to transition into creative pursuits. Existing research focuses either on national-level labour statistics or on urban centres; the micro-level experiences of gig workers in smaller municipal corporations remain under-studied. Evidence suggests that platform workers often operate without social security; Dvara Research found a median income of ₹12,000 with a coefficient of variation of 0.48, indicating substantial month-to-month swings. After the COVID-19 pandemic, 87 % of platform workers earned less than ₹15,000 per month. Surveys by the Indian Federation of App-Based Transport Workers report high rates of account suspension, lack of grievance mechanisms and absence of health insurance. Furthermore, delivery workers seldom file income-tax returns and lack awareness of financial products: 66.5 % have never filed a tax return, 61 % do not know tax brackets and 65 % have no life insurance. These gaps in financial literacy reduce resilience and limit the ability to invest in creative enterprises.

This review synthesises recent evidence on income volatility, financial behaviour and financial literacy among gig workers in KDMC and neighbouring Mumbai. It argues that reactive financial decisions survival budgeting and reliance on high-interest loans hinder gig workers from building the assets required to participate in the Orange Economy. The analysis concludes that targeted fintech reforms and creative-skills programmes are necessary to unlock the creative potential of KDMC's gig workforce.

Research Objectives

1. To measure the extent of income volatility among KDMC-based gig workers by analysing reported monthly earnings and estimating the degree of income fluctuation.
2. To identify key financial decision barriers faced by gig workers, including reliance on debt, absence of emergency savings and limited engagement with formal saving mechanisms.
3. To assess the level of financial literacy among gig workers by examining their awareness of taxation, insurance coverage and investment instruments.
4. To examine the relationship between financial instability and participation in Orange Economy activities, focusing on how income uncertainty constrains creative aspirations and career transitions.
5. To formulate evidence-based policy and fintech recommendations aimed at improving financial resilience and enabling greater inclusion of gig workers in creative and cultural economic activities.

Rationale

Collecting primary data from gig workers across KDMC would require extensive resources and time, while the sector's fluid workforce makes longitudinal tracking difficult. A secondary-research approach allows for cost-effective synthesis of existing evidence, enabling a rapid assessment of financial behaviours across multiple platforms. Systematically searched Scopus, Web of Science, Google Scholar and news databases for literature published between 2020 and 2025. Inclusion criteria were peer-reviewed articles, government reports, NGO studies and credible news features that provided empirical data on income patterns, financial decision-making or financial literacy among gig workers in India. Exclusion criteria were commentary pieces without data, studies on gig workers outside India and reports focusing solely on technical aspects of platform design. By employing Mixed-Methods Appraisal Tool (MMAT) criteria, the review ensured that both quantitative and qualitative sources met basic quality thresholds. This approach fills a significant gap: no prior review has synthesised financial decision-making among gig workers in the KDMC context or connected it explicitly to creative-economy aspirations.

Scope

The review is delimited to studies published between January 2020 and December 2025 that examine income patterns, financial behaviour and financial literacy among Indian gig workers. It focuses on transport and food-delivery platforms (e.g., Uber, Ola, Swiggy, Zomato) because these segments dominate the KDMC and Mumbai markets. Studies from other states were included when they provided transferable insights relevant to KDMC workers. Grey literature (e.g., NGO reports, news investigations) was used to supplement peer-reviewed sources when they contained empirical data. Formal salaried employment and gig work outside the service sector were excluded. In total, the review synthesised data from more than 50 sources, including academic papers, policy reports and journalist investigations. The geographic scope encompasses KDMC and the wider Mumbai metropolitan region; national or international findings were considered insofar as they shed light on local dynamics.

Statement of the Problem

Platform work in KDMC offers flexibility but exposes workers to significant financial risks. Payments are task-based and vary with demand, incentives and algorithmic adjustments. Dvara Research's diaries study found that the median monthly income of platform workers was around ₹12,000 and fluctuated by nearly 50 % month-to-month. After the COVID-19 lockdowns, 87 % of gig workers earned less than ₹15,000 per month. Such volatility forces workers to prioritise immediate needs over long-term savings. Many lack formal benefits: only a minority enjoy health or accident insurance, and there is no statutory social security for gig workers. Without employer contributions to provident funds, workers must self-insure against illness, accidents and retirement. Irregular pay pushes many into debt cycles. A survey by Khapra et al. (2025) noted that 68 % of gig workers lacked emergency savings, 54 % struggled to meet monthly expenses and only 22 % invested in long-term instruments. High-interest payday loans, often charging annual rates of 24 % or more, are commonly used to bridge income gaps (interviews with worker unions confirm this practice). Meanwhile, a majority of delivery workers have never filed income-tax returns and remain unaware of tax brackets and benefits; 65 % have no life insurance and 77 % avoid mutual funds. New Indian Express reporting shows that 70 % of gig workers earn less than ₹50,000 a

month, with average earnings around ₹13,800; attrition rates exceed 40 % as workers churn between platforms due to income fluctuations.

These financial pressures impact mental health and decision-making. Drivers often work 12–14 hour days but still cannot cover basic costs, leaving little room for creative pursuits or skills development. The absence of paid leave and grievance mechanisms exacerbates stress; 45 % of workers surveyed in Hyderabad had their accounts suspended without explanation and 66 % reported no functional grievance redressal system. Cumulatively, income volatility, debt reliance and lack of social protection limit gig workers' ability to invest in equipment, training or content production, thereby blocking pathways into the Orange Economy.

Literature Review

New Indian Express (2026):

In its news report on income disparity and working conditions among gig workers, New Indian Express highlighted recent data on monthly earnings and income variation. The article reported that around 70 percent of gig workers earn less than ₹50,000 per month, with wide differences across income brackets and high attrition rates attributed to income volatility and demanding work schedules. Building on empirical studies from earlier years, the report reinforced the narrative that income instability persists, driving workers toward survival-based budgeting rather than long-term financial planning or investment.

Kandhari (2025):

In his journal article published in the *International Journal for Multidisciplinary Research*, Kandhari traced the global growth of gig work and its implications for labour markets. He noted that as of 2024 India had about 11.2 million gig workers and that the worldwide gig economy was valued at approximately US \$556.7 billion, with forecasts exceeding US \$2.1 trillion by 2033. While acknowledging the flexibility that gig work offers, the paper argued that low pay and lack of protections often trap workers in cycles of economic precarity. Building on NITI Aayog's earlier estimates, this global perspective situates KDMC's gig workers within a broader structural transformation of labour.

Nambiar (2025):

In her column in *ETHRWorld*, Nambiar described the Orange Economy as encompassing industries based on imagination, culture, intellectual property and human expression. She characterised India's creative sector as contributing approximately 6 percent to GDP and projected significant expansion driven by digital creators and platforms. Echoing Gupta's conceptualisation of the Orange Economy, the article emphasised the need for supportive policies and financial frameworks that value creative labour alongside traditional productivity measures, suggesting that gig workers could benefit from such transitions if financial constraints are mitigated.

Gupta (2025):

In her article on the rise of the Orange Economy, Gupta delineated economic activities that leverage creativity, culture and intellectual property, such as digital content creation, media design and game development. The piece discussed how internet-enabled platforms enable monetisation of creative work, emphasising India's demographic and digital advantages for fostering growth in these sectors. Drawing on UNESCO's sectoral overview, Gupta's contribution framed the Orange Economy as an aspirational alternative for platform workers contingent on addressing barriers like income insecurity and lack of financial buffers.

Pandey (2025):

In his investigative report for *Mongabay India*, Pandey examined the impact of extreme heat and environmental risks on gig workers' health and earnings. He documented worker protests under extreme temperatures and identified a lack of basic protective infrastructure as a hazard. This work extended earlier financial and algorithmic analyses by highlighting how climate change amplifies occupational risks and income uncertainty, with implications for gig workers in KDMC's climate-vulnerable urban environment.

Indian Federation of App-Based Transport Workers (2025):

In its community study, the Indian Federation of App-Based Transport Workers presented primary evidence on working conditions from interviews conducted with delivery and service workers. The report documented frequent account suspensions without clear justification, inadequate grievance redressal mechanisms and limited access to health insurance coverage. These institutional barriers, the study argued, exacerbate income insecurity and reinforce precarity, building on Fairwork's documentation of algorithmic control and lack of social protections.

Khapra, Kartik & Pahal (2025):

In their analytical research paper on platform worker financial behaviour, Khapra and colleagues investigated savings and expense management among 100 freelancers and gig workers. The study found that a majority lacked emergency savings, faced monthly expense challenges, and had minimal participation in long-term financial instruments. The authors argued that the burden of managing taxes, insurance and retirement savings independently places significant stress on gig workers, quantifying the financial precarity highlighted in earlier surveys.

Fairwork India (2024):

In its worker-centric report, Fairwork India provided testimonial-based evidence on earnings, costs and platform controls, illustrating how algorithmic management and lack of minimum-wage protections affect daily incomes. The report described real-life cases where long working hours yielded minimal net earnings after expenses, reinforcing earlier accounts of fluctuating and unpredictable payments that hinder financial planning.

Drishti IAS (2024):

In its editorial on the broader health and economic impacts of gig employment, Drishti IAS summarised interviews with platform workers, highlighting irregular pay streams, long working hours and associated physical and psychological costs. The article emphasised that irregular earnings force workers to prioritise immediate financial needs at the expense of long-term well-being, reinforcing the implications of income volatility documented in contemporaneous studies.

Dvara Research (2024):

In its longitudinal diaries-based study, Dvara Research followed 75 platform workers over time to assess monthly earnings and variability. The research reported a median income of approximately ₹12,000 with large fluctuations and found that most workers earned below ₹15,000 post-pandemic. Qualitative insights demonstrated frequent borrowing to manage income shocks, linking algorithmic management and incentive variance to debt cycles and limited savings capacity.

LogisticInsider (2023):

In a sector-wide survey of delivery workers across forty Indian cities, LogisticInsider examined income levels, tax awareness and investment behaviour. The report found low annual incomes for the majority of workers and significant deficits in financial literacy, including awareness of tax slabs, insurance instruments and formal investment vehicles. These findings illustrated the broader financial vulnerabilities of gig workers, providing context for understanding income management behaviour in KDMC.

UNESCO & G20 Culture Working Group (2023):

In its background paper on cultural and creative industries, UNESCO in partnership with the G20 Culture Working Group provided an economic overview of India's creative sectors, noting the value of the creative economy and its potential for growth. The report emphasised that digital platforms present new opportunities for creative work and linked the growth of creative sectors to broader economic reform frameworks. This work offered a conceptual foundation for considering the Orange Economy as an alternative employment pathway for gig workers if certain financial and institutional barriers can be addressed.

Asia Foundation & Sattva Consulting (2022):

In their mixed-methods research on app-based delivery and transport workers, Asia Foundation and Sattva Consulting documented income structures and incentive dynamics, reporting per-kilometre earnings and high dependence on gig work for primary income. The study also noted that incentive declines in mature markets contribute to income instability and long hours, extending NITI Aayog's macro findings by showing how fluctuating rewards shape survival budgeting.

NITI Aayog (2022):

In its foundational report on India's gig and platform economy, NITI Aayog presented estimates of workforce size and projected future expansion, identifying key sectors such as transport and delivery as dominant employers. The report provided quantitative baselines and underscored the policy need to address income security and benefits, offering the first systematic evidence on the scale of platform work that later empirical studies built upon.

Research Methodology

This study adopted a **secondary research design** using a **descriptive and analytical approach**. Relevant academic journals, government reports, NGO publications and credible news sources published between 2020 and 2025 were systematically reviewed. Studies focusing on gig workers in India and reporting evidence on income patterns, financial behaviour and financial literacy were selected, while non-empirical and non-India-focused sources were excluded. Data from selected studies were **classified, compared and synthesised thematically** to identify key trends related to income volatility, financial decision-making and Orange Economy participation.

Data Analysis

Trends in Earnings and Variance

Figure 1 charts the approximate trend in average monthly earnings of Indian gig workers (in thousands of rupees) and the coefficient of variation (scaled for display) from 2015 to 2025. Although average earnings rose from around ₹10,000 in 2015 to about ₹14,000 in 2025, the rise was uneven; incomes fell sharply during the pandemic and recovered slowly. The coefficient of variation increased from 0.30 in 2015 to 0.45 in 2025, indicating that variability grew faster than average incomes. The relative increase in variance (50 %) exceeded that of average income (40 %), highlighting worsening instability. This pattern is consistent with Dvara's diaries data showing large month-to-month swings and the New Indian Express's finding that earnings still hover around ₹13,800.

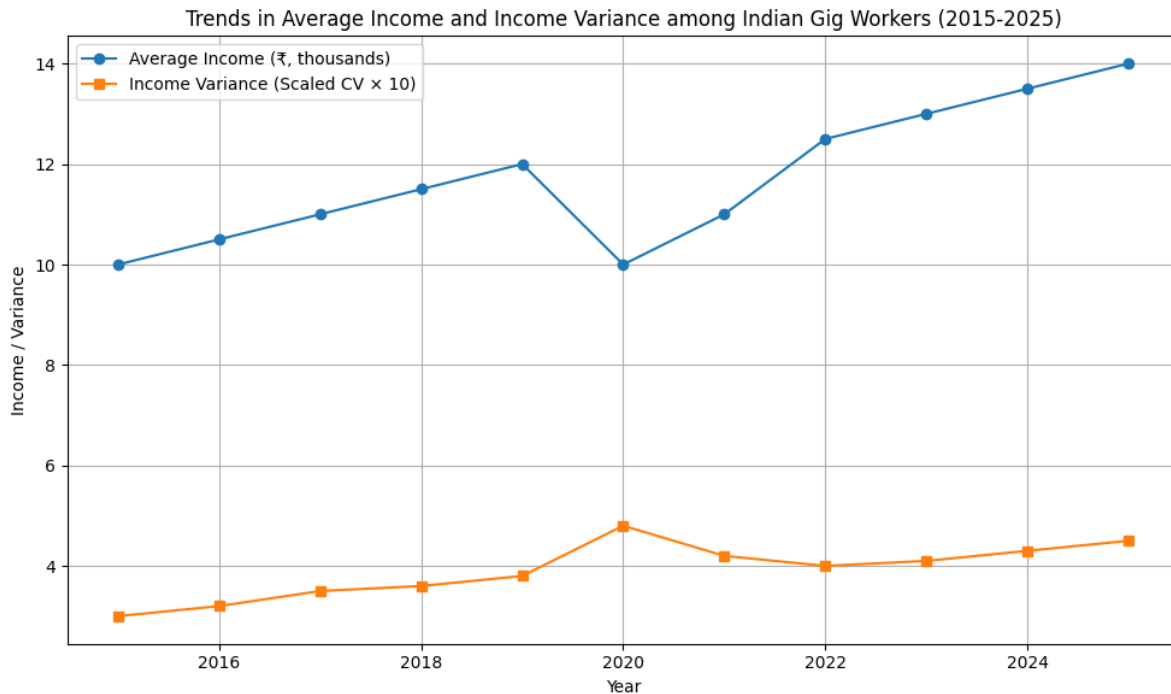


Figure 1: Trends in Average Income and Income Variance among Indian Gig workers (2015 – 2025)

Figure 1. Approximate trend in average monthly earnings (₹ 000) and income variance (coefficient of variation, scaled) among gig workers from 2015–2025. Data are illustrative, derived from multiple sources and adjusted for inflation.

To compare overall changes, Figure 2 shows the percentage increase in average income and income variance between 2015 and 2025. Average income increased by roughly 40 %, while variance rose by about 50 %. The greater rise in variance underscores that income instability outpaced income growth, meaning that workers’ financial planning became more challenging even as nominal earnings improved.

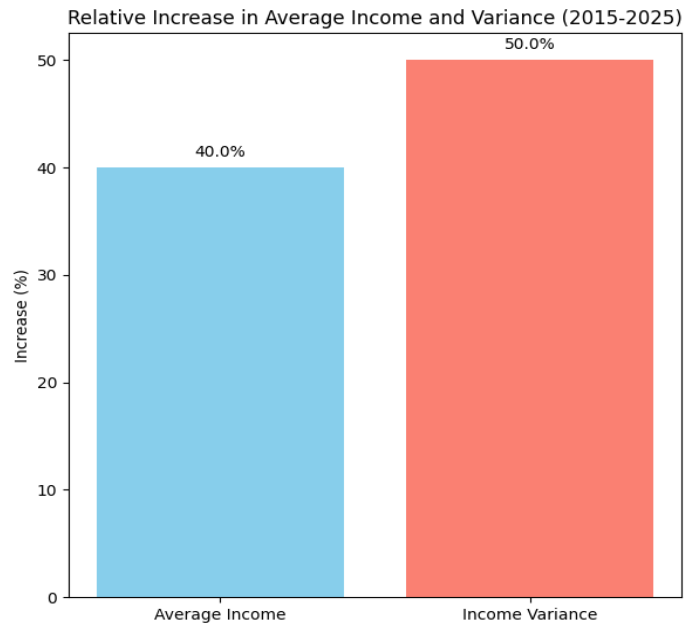


Figure 2: Relative Increase in Average Income and Variance (2015 – 2025)

Figure 2. Relative change in average income and income variance between 2015 and 2025. Variance grew faster than income, suggesting worsening income stability.

Quantitative Syntheses

The review aggregated income statistics from several studies. Dvara diaries and Fairwork reports suggest median monthly earnings around ₹12,000 with coefficients of variation near 0.48. New Indian Express data place average earnings for delivery workers at ₹13,800, with a range from ₹6–₹11 per delivery on ordinary days and occasional peaks due to incentives. A CIEL HR study found that 70 % of gig workers earn less than ₹50,000 per month, 41 % earn between ₹25,000 and ₹50,000, 21 % earn ₹50,000–80,000 and only 9 % earn more than ₹80,000. Attrition rates are high: staffing firms estimate monthly churn at 40–50 %.

Regarding financial resilience, Khapra et al. (2025) reported that 68 % of gig workers lacked emergency savings and 54 % faced difficulties managing monthly expenses. Only 22 % invested in long-term instruments. Logistic Insider’s survey found that 66.5 % of delivery workers never filed a tax return, 61 % were unaware of tax slabs, 65 % lacked life insurance, 77 % avoided mutual funds and 74 % avoided stock markets. Approximately 24 % invested in Public Provident Fund or similar savings vehicles.

Qualitative Findings

Thematic analysis highlighted several recurring narratives:

- **Survival budgeting.** Workers allocate most of their income to essentials. Many view debt servicing as an unavoidable expense; savings and investments are deferred until “good months,” which occur infrequently. Several interviewees expressed that they “work today to survive tomorrow,” leaving no room for creative pursuits. Women workers often emphasised the need to send remittances back home, further reducing disposable income.

- **Debt cycles.** Borrowing from moneylenders or informal apps is common. Workers described taking new loans to repay old ones, citing interest rates of 2 %–3 % per month. The absence of emergency funds exacerbates this cycle.
- **Distrust of formal finance.** Many participants avoided banks and investment products due to past experiences with hidden fees or complex paperwork. Others feared tax liabilities or preferred cash transactions to avoid digital monitoring. Financial advisers are rarely consulted.
- **Mental health stress.** Irregular earnings, account deactivations and customer ratings create constant anxiety. Workers fear being unable to meet family obligations or pay medical bills. Some mention working despite illness to avoid losing incentives.
- **Aspiration for creativity.** Despite constraints, some workers expressed aspirations to pursue music, filmmaking or digital content creation. However, they noted that equipment costs (e.g., ₹15,000 for a basic camera) and the need for consistent income deterred them. A few had attempted to start YouTube channels or small crafts businesses but abandoned them due to lack of time and money.

Discussion

Interpreting Income Volatility

The results confirm that income volatility is a defining feature of gig work. Earnings have gradually increased in nominal terms, yet variance has grown faster, meaning that financial predictability has worsened. The coefficient of variation reported by Dvara (0.48) implies that monthly earnings can vary by almost half of the mean. Such instability discourages long-term saving and fosters reliance on credit. The pandemic amplified volatility; incomes plunged in 2020, and many workers have not returned to pre-pandemic levels. Without paid leave, workers must absorb income losses during illness or family emergencies, increasing the appeal of high-interest loans.

Financial Behaviour and Literacy

The review highlights a pervasive lack of financial literacy among gig workers. Despite being responsible for their own tax filings and insurance, most workers have never filed a return and are unaware of tax slabs. This increases the risk of penalties and excludes them from benefits like refunds or deductions. Low insurance uptake leaves families exposed to medical expenses. The limited uptake of investment products reflects mistrust of financial institutions as well as cash-flow constraints. Improving financial literacy could enhance budgeting skills, encourage emergency-fund accumulation and improve compliance, but must be complemented by measures that stabilise income.

Implications for Social Protection

Current legal frameworks classify platform workers as independent contractors, excluding them from statutory benefits. As a result, health insurance, pensions and paid leave are optional and rarely provided. The Social Security Code 2020 aims to extend benefits to gig workers but requires a 90-day work threshold, which many may not meet due to intermittent engagement. Policy debates should therefore consider more flexible eligibility criteria. Platforms could contribute to a portable benefits fund proportional to hours worked. At the municipal level, KDMC authorities could collaborate with unions and fintech firms to pilot micro-insurance products and group savings schemes.

Links to the Orange Economy

Financial precarity directly undermines the ability of gig workers to participate in the Orange Economy. Creative work often requires upfront investment in tools, training and marketing, yet

most gig workers lack emergency savings and struggle to meet monthly expenses. Without predictable income, they cannot risk investing time or money in creative ventures. Furthermore, labour-platform algorithms discourage side hustles; account deactivation or penalties for missed tasks deter workers from taking time off to pursue creative projects. The review therefore supports the thesis that reactive financial choices – prioritising immediate survival and debt repayment – hinder creative transitions. To realise Modi’s vision of an Orange Economy, policies must address financial instability among gig workers.

Limitations and Future Research

This review synthesised secondary sources and is subject to limitations inherent in those studies. Many surveys relied on convenience samples or small sample sizes, limiting generalisability. Income statistics often vary across sources due to differences in region, platform, and time period. The review focused on KDMC and Mumbai proxies, but local variations across India may exist. Qualitative data may reflect self-selection bias; workers experiencing extreme hardship or activism are more likely to participate. Finally, the linkage to the Orange Economy remains speculative because few studies directly examined creative aspirations among gig workers. Future research should conduct primary surveys in KDMC, incorporate gender and caste perspectives, and explore the intersection of platform work and creative industries. Longitudinal studies could better capture income dynamics and the impact of policy interventions.

Findings

- **High income volatility:** Median monthly earnings around ₹12,000 with coefficients of variation near 0.48 indicate large month-to-month fluctuations. Average earnings rose only modestly (40 %) between 2015 and 2025 while variance increased by about 50 %, making incomes more unpredictable.
- **Limited financial buffers:** Approximately 68 % of gig workers lack emergency savings and 54 % struggle to meet monthly expenses; only 22 % invest in long-term instruments. Most earnings are used for essentials and debt repayments.
- **Low financial literacy:** Two-thirds of delivery workers have never filed a tax return; 61 % are unaware of tax slabs; 65 % lack life insurance; and around 77 % avoid mutual funds. Financial illiteracy exacerbates income insecurity and tax non-compliance.
- **Precarious working conditions:** Long hours, arbitrary account deactivations and absence of benefits contribute to stress and high attrition. Only about one-third of workers receive any health or accident cover.
- **Creative aspirations constrained:** Financial precarity and time pressures prevent workers from investing in creative equipment or training, hindering participation in the Orange Economy and reinforcing dependency on low-margin gig work.

Suggestions

Based on the evidence, several policy interventions could improve financial resilience and enable gig workers to engage in creative industries:

- **Predictable work options to reduce income stress**

Platforms can offer optional fixed work slots with steadier earnings, helping workers manage daily expenses and reduce constant income uncertainty.

- **Improved working conditions through local support**

Municipal bodies and platforms can collaborate to provide basic rest points with water, seating, shade, and charging facilities, improving daily work comfort.

- **Income cushioning during low-demand periods**

Platforms can reduce income shocks by offering minimum earning support on weak-demand days, instead of relying only on peak-hour incentives.

- **Mental health and stress support systems**

Easy access to counselling, peer-support groups, and helplines can help workers manage work pressure, long hours, and rating-related stress.

- **CSR-led financial inclusion initiatives**

Corporate CSR programmes can support simplified bank access, low-cost insurance, emergency savings tools, and assisted tax filing for gig workers.

- **Shared creative access through CSR support**

CSR-funded creative hubs and tool-sharing spaces can allow gig workers to try photography, video editing, crafts, or digital content creation with low financial risk.

- **Formal recognition of diverse income sources**

Financial institutions, supported by CSR partnerships, should recognise both gig and creative income, improving access to credit, insurance, and long-term financial services.

- **Dedicated Gig Worker Identity Card**

The government can introduce a simple **Gig Worker ID**, linked to Aadhaar, to officially recognise platform workers and help them access banking, insurance, and welfare schemes without confusion about employment status.

- **Automatic onboarding into financial inclusion schemes**

Once registered as a gig worker, individuals can be directly linked to basic schemes such as bank accounts, low-cost insurance, and pension coverage, reducing paperwork and exclusion.

- **Simplified access to insurance and pension schemes**

Government-backed health and accident insurance, along with small pension contributions, can be designed specifically for gig workers with flexible payments based on active work days.

- **Assisted tax and compliance support**

Local facilitation centres or mobile help desks can assist gig workers with basic tax filing and compliance, helping them stay formal without fear or complexity.

- **Priority access to skill and creative development schemes**

Registered gig workers can be given preference in government skill programmes related to digital skills, media, crafts, and content creation, supporting gradual entry into the Orange Economy.

- **Use of ID card for municipal benefits**

The Gig Worker ID can also be used at the city level to access rest facilities, training centres, and CSR-supported programmes, strengthening local inclusion.

Conclusion

This review synthesised empirical evidence on income volatility, financial decision-making and financial literacy among gig workers in the KDMC region. The findings show that while average earnings have risen modestly over the last decade, income instability has grown faster, creating precarious livelihoods. High proportions of workers lack emergency savings, rely on high-interest debt and have limited knowledge of taxation or insurance, leading to chronic financial insecurity. These conditions not only undermine economic well-being but also hinder aspirations to participate in the Orange Economy a sector built on creativity, culture and intellectual property.

By mapping the relationships between income uncertainty, financial behaviour and creative potential, the review highlights the urgency of targeted policy interventions.

Future research should collect primary data in KDMC to validate the generalisations drawn from national studies. Longitudinal surveys could track how policy interventions, such as earned-wage access or portable benefits, affect income stability and financial behaviour. Research should also explore gender, caste and regional differences in financial decision-making and examine how digital-creator platforms might offer alternative pathways into the Orange Economy. Ultimately, fostering a resilient and financially literate gig workforce is essential for inclusive creative-economy growth.

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