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Platformed Precarity: A Tale of Two Cities in India

Sabyasachi Basu Ray Chaudhury

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We have been moving from a traditional economy of commons to a new era of commodification in the recent times. Capitalism is both an economic and a social system based on private ownership of the means of production. The capitalist means of production comprises the ownership of the means of production by a minority, production of goods and services for the market, monetary exchange and market coordination, production which is motivated by profit, incessant growth and last, but definitely not the least, the commodification of labour. 1 Karl Polanyi once argued that, machinery does not only boost the efficiency of production, but radically transform the society by triggering the "fictitious commodification" of labour, among other inputs of production.² As the new machineries, derived from the Industrial Revolution, made the production more capital-intensive, on the one hand, and took the technological dependencies to the newer heights, on the other, continuity and relentlessness of production became of vital importance. This constant supply of goods and services in the market could only be safeguarded through the commodification of a number of critical inputs, mainly that of labour. Capitalism has experienced multiple transitions since the days of industrial capitalism. If the steam engine staged the backdrop of commodification of labour, among other inputs of production, the development of digital infrastructures, particularly over the last two decades, along with growing informalisation, contractualisation and casualisation of labour, have radically altered the world of labour, where the neoliberal dreams easily turn into precarity.³ In an age of digital capitalism and ever-expanding sector of platform economy, the commodification of relational data has become the fundamental regulatory concern.⁴ During the earlier period, technological changes played quite crucial role in the development of monopoly capitalism. Similarly, the recent invention of the digital technologies has, in a way, changed the nature of neoliberal economy over the last two decades. This transition has not only transformed the nature of work, but has also given rise to the re-composition and new differentiation of the working class, as well as has perhaps transformed the psychology of workers.

In this context, this essay is not about the algorithmic architecture of neoliberal ecosystem or digital capitalism. This is rather an attempt to explore the changing frame of sociology of labour in neoliberal times, with primary attention on the labour in platform economy. The concern of this essay is to highlight new hierarchies, generated by new algorithms and simultaneous legal (re)constructions of cybernetic capitalism, which are beyond the purview of mere cyber laws. For the purpose of this paper, I have borrowed examples mainly from Kolkata, Delhi, and Mumbai, three

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different cities of India. This paper is based on 21 semi-structured interviews with drivers working through the ride-hailing platforms, including Uber, Ola and InDrive, and 28 couriers engaged in food-delivery platforms, including Swiggy, Zomato and Uber Eats across the three cities mentioned above. From all these narratives, we shall select only two stories, one from Kolkata and the other one from Delhi.

Great Exodus

I started taking active interest in the labour in platform economy when the Covid-19 pandemic started spreading almost all over the world, and when many countries in the world decided to go for a complete "lockdown." In a bid to contain the spread of Coronavirus infection, the Government of India also announced a nationwide lockdown in the end of March 2020. In today's society of spectacle, when most of us were locked inside our shelter (for many poorer and homeless, that shelter also did not exist), our notice suddenly, but invariably, shifted to the long trek back home of the migrant labour in India. Each time pandemic-related restrictions were eased by the government, huge number of migrants started pouring out of the cities and towns in India. India has not witnessed any such human exodus since the Partition of Indian subcontinent. These migrant labourers had to embark on long and hazardous journeys on foot, sometimes walking thousands of kilometres, in the absence of any mode of transportation, or in the overcrowded "Shramik Specials" (special labour trains) and buses, thus throwing the advice of "social distancing" out of the windows. Most of them were running helter-skelter to somehow have a foothold on any of the "special" transports available intermittently. This journey of migrant workers from the cities to their native villages was quite often without any food and safe drinking water as the roadside shops were sill closed due to the restrictions imposed by the administration.

This unprecedented journey of migrant labour in India was in the context of an atmosphere of intense uncertainty and fear. The life in "lockdown" without work made them penniless within a few days, when they had the difficult choice of dying either of hunger or of the pandemic. Although on March 29, 2020, the Ministry of Home Affairs, Government of India had announced that, the employers must pay their workers full wages, the implementation was rarely perceptible. Therefore, with no way to survive in the urban centres that had pulled them from their economically backward villages, many of these migrant workers decided to walk thousands of miles back to their families. However, many could not finish their long journey. In one incident, sixteen such labourers were run over by a freight train as they were sleeping on the tracks. Many other accidents took the life of many more. Many more died from exhaustion, dehydration and/or hunger. Some were picked up by the police for "violation of pandemic restrictions," and were often sent back to the cities they had tried to escape.

On another plane, particularly since the second wave of the pandemic in India, the "captains of industry" were worried about their business, and the government was concerned about de-growth of economy. As the people with some savings, salaried people, or the people who could afford to "work from home," could confine themselves to their homes, and at the same time, started restricting the entry of their domestic help as the latter using the public transport, and/or working at multiple houses, could be the easy carrier of the deadly virus. In the absence of these household workers, a large number of families started relying more on home deliveries of their food, groceries and the other essential commodities. Many of them were also avoiding the nearby market to remain "safe."

Such preference or dependence on home delivery (mostly no-contact delivery as the delivery persons were supposed to leave the necessary items in front of the specified addresses without any physical contact with consumers) provided a big boost both to the grocery and food delivery business. Amazon, Big Basket, Blinkit (earlier Grofers) and other such companies arranging for delivery of household items, Swiggy, Zomato, or Uber Eats, delivering food to homes, became more popular. These delivery persons did not have the luxury of 'working from home'. They could not afford to stay at home to protect themselves, and their near and dear ones from the pandemic, as they did not have enough savings to survive during the long period of non-availability of ostensible means of livelihood. I also started ordering for groceries, and the other daily household needs occasionally, and started interacting with these delivery persons, who became the integral parts of the emerging platform economy.

That was the beginning of my present research. However, in this essay, I shall only highlight the case of persons engaged in driving through the ride-hailing apps in India. Apart from relying upon the data in the public domain, I started depending on the traditional and digital ethnographic studies on platform workers. Their own narratives have helped to shape and reshape my ideas. Apart from the workers associated to the food delivery platforms, I have concentrated also on the workers earning their livelihood through the ride-hailing platforms, like Uber, Ola and InDrive in India.

Platformisation of Labour

In the ever-expanding platform economy, workers, as independent contractors, engage in digitallyenabled and controlled work that is remunerated on a piece rate basis. The platform economy is in a way reviving the historic debates concerning the changing layout of capitalism and work, and whether these changes represent a post-Fordist or neo-Taylorist augmentation.⁵ Very often the configuration and social organisation of platform work has also been tied to the post-Fordist idea of flexibility. 6 Post-Fordism is usually associated with the move towards more flexible and competitive forms of production requiring flexible types of work organisation and multi-skilled workforces.⁷ While a post-Fordist world was supposed to usher in an era of more prosperity and more quality in employment opportunities for workers, the push for increased organisational flexibility increased rather than replaced Fordism.⁸ The impact of advances in information technology on the quality and nature of work have been more contentious.9 In other words, as technology and labour market flexibility are at the heart of the platform economy, it is probably impossible to evaluate platform work and its quality without taking into account these debates. While most of the recent research on the platform economy has focused on working relations, either from the legal or technological perspective¹⁰ this essay focusses primarily on the changing socio-economic conditions of labour. Data continue to emerge about the platform labour, but the platform economy studies "share a common concern about the worker's vulnerability to unfair labour relations and increasing occupational segregation."11

The contemporary platform economy, also known as gig economy, or sharing economy, or collaborative economy, is sometimes defined as "short-term engagements among employers, workers and customers." But, this definition perhaps fails to unravel the shifts and complexities concerned, as these forms of work are closely linked to the continuously changing digital processes. This sharing economy comprises market-based, high-impact capital, crowd-based networks, and therefore, blurs the thin lines between personal and professional, on the one hand, and full employment and casual labour, on the other. Moving beyond these contested definitions of platform economy, we shall attempt to analyse the impact of the gig economy on labour in India. The platform economy

has changed how people carry out their work in today's digital world. With the widespread digital transformations in our daily life, the emerging platforms tend to serve as the basic architecture for linking the users and services together. This essay relies on the concepts of platform capitalism to situate platforms within a wider historical, economic, and spatial trajectories.

Platform workers are usually identified as self-employed persons. Therefore, they are barred from normal labour laws and legal protections emerging from those laws. Truly speaking, these persons are not parts of any institutionalised working relationships, or part of any employment contract. Nowadays, platform work includes a number of activities, including transportation, food delivery, and household activities, managed primarily by machinic, algorithmic decision-making. Platform work usually relies heavily on the fragmentation of work in order to prevent, or avoid labour-related costs, resulting in piecemeal work leading to smaller amounts of pay per task. 17 Lowwage work, and irregular and uncertain work, as found in the platform economy, provides job opportunities to those usually excluded from the formal labour market. Many of these persons who are compelled to engage in such low-wage, irregular and uncertain work, are mostly internal migrants in India. Most of these workers are also totally unemployed in India. 18

Taken for a Ride

The basis of proliferating ride-hailing operations in India is to connect drivers to their customers through digital applications, with all conditions apparently for providing the service, determined by the customer's demands, while the platform owners determine and build into the operating software, as well as the terms of engagement. Unfortunately, these virtual connections of ride-hailing are far from equal. They are closely tied up with the economic power relations that emanate from the value placed on the productive resources controlled by some players and desired by others.

Uber, a start-up company, for instance, has popularised their one of the leading ride-hailing apps worldwide in the last few years. Uber Technologies Inc.'s exponential growth has made it one of the most interesting as well as controversial companies to emerge over the past few years. Their global ride-sharing app was launched in 2009,¹⁹ and began revolutionising the modern urban transport system. It remains one of the most visible ride-hailing platform, offering on the one hand, the persons with driving licence, interested to earn through driving, new employment opportunities, and the passengers, on the other, a safe and comfortable journey to their destination. Uber reported a total of 7.6 billion trips, and \$31.9 billion in revenue in 2022.²⁰ Interestingly, apart from many other controversies, it was alleged that, Uber had mistakenly charged drivers' commissions on the basis of pre-tax earnings instead of after-tax earnings in New York, and it cost tens of millions of US dollars to the concerned drivers.²¹ The company said it was an accounting error, and that it was committed to paying its drivers back in full as quickly as possible. This is not only to single out Uber. Other similar indigenous ride-hailing agencies have also been mired with many controversies with regard to under-payment to the drivers, "cheating" them and/or the passengers.

Through my studies I have observed multiple vulnerabilities of ride-hailing drivers. Most of these drivers in India do not own the cars they drive. Therefore, they have to pay daily rent for the car to the owners, and sometimes, also have to refill the fuel tank at the end of the day. In other words, the drivers can take home money after the mandatory deductions for rent and fuel and definitely not the money that is shown in the ride-hailing apps when they select to ferry a passenger. In case of some arrangements with the owner of the car, the driver can take home only one-third of the daily net income (after deduction of ride-hailing company's commission etc.) through the car back home although in such cases, the financial responsibility of refuelling and maintenance of the

car lies with the concerned owner. In any case, most of these drivers are entitled to low and insecure income, excessively long hours of work to ensure a "decent" take home money, exclusion from any formidable social protection, a representational gap and occupational health, and safety challenges.

The Story of Mushtaque

Mohd. Mushtaque, 49, a resident of an overcrowded slum in Kolkata, a migrant from Bhagalpur in Bihar, and an Uber driver, leaves for the day at 7:00 a.m. every day to return home not before 9:00 or 10:00 at night. On worse days, he may have to work past midnight also. At the daybreak, he first goes on foot to the garage where the car is parked, about two kilometres from the dinghy room in his slum. After checking the car for the day's long journey, which may be not less than 150 kilometres a day, he is usually on road by 8:00 a.m. He drives the car only on Mondays, Wednesdays, Thursdays and Saturdays. On the rest of the days of the week, the car is driven by another person. On a working day, he logs in to his app to have options for the first passenger of the day. When the app shows the expected earnings from the trip, he decides to either accept the trip or let it go.

For his first trip, he normally chooses from the first three options as further wait for a more lucrative offer may waste his time during the rush hours. Waiting for more surging of fare during office hours becomes risky for Mustaque. After all, he has to drive the car for the entire day to earn about Rs.2,000–2,500 from Uber from which he has to spend about Rs.900 for refuelling the car and pay the owner Rs.600. He also has to spend at least Rs.50–70 for his food in between his trips. Sometimes he cannot break for lunch, or visit the roadside washrooms, if there are "better" fare offers. He feels an abdominal pain occasionally, but does not have that much savings to even visit a doctor, and buy medicines, if required, as he has his parents, his wife and three daughters to support. He is really concerned about saving money for the marriage of his daughters. He is also worried about the "fines" (mostly without receipt) imposed by the traffic cops in the city on account of "violation of traffic rules."

Mushtaque has to face different forms of common occupational health and safety challenges, including potential road accidents, physical and mental stress, and verbal assault, sometimes in view of his religious identity every day. In rare, but a few cases, he receives lower ratings through app, without any rhyme or reason whatsoever, after dropping a passenger at his destination. He thinks that this may primarily be due to his religious identity as he finds no other logic. He currently has an overall 4.72 rating, but fears that frequent low rating may further drop his overall rating, and this may endanger his work opportunities through the present platform. Many of his fellow drivers also use Ola, InDrive and Yatri Sathi apps, but he believes that sticking to one platform fetches him a more or less steady income. However, he is curious about the algorithmic management of the concerned platform, as he fails to comprehend how his share of fare is determined, or why his rating sometimes goes up without any reason he can think of. After all, in the platform economy, the mechanisation of task allocation and performance management has resulted in a shift of managerial responsibilities from humans to machines, resulting in forms of algorithmic management.²² Mushtaque also struggles to survive in the ever increasing fuel price, although he does not have to suffer the high costs involved in maintaining the vehicles, including oil and tyre changes. These are managed by the owner of the car, when necessary.

The Story of a New "Runner"

The transport sector, with its use of ride-hailing applications, stands side by side with the retailing applications in India. This has been facilitated by increasing use of mobile phones in India. Ashok Kumar, 22, is a member of a lower middle class family in Khakhari Nahar village in the Najafgarh tehsil in southwest Delhi. He has his mother and two younger sisters in his house. His father used to do a menial job in the office of a private company, when Ashok was studying Political Science in a college. But, Ashok's father succumbed to Covid-19 pandemic in June 2020. After his sudden departure, the family was clueless for a few months during the "lockdown" about how to make both ends meet. It took a long time to receive the arrear amount of Rs.80,000 due to his father from his office. As the lockdown rules became slightly relaxed, many residents of Delhi became interested to have food from different restaurants, which they are unable to visit. This was either due to the prolonged non-availability of their domestic help, or simply on account of boredom. At that juncture, Ashok decided to seize the opportunity and use his father's non-motorised bicycle to delivery foods through a popular Indian platform. A few inhabitants of their mohalla were already delivering food through the same or similar apps. But, for this, he had to procure an used smartphone from the neighbourhood shop for Rs.3,000.

Ashok's dream of becoming a graduate is distant now. He now compulsorily goes out of his house twice a day with his bicycle—once at 11:00 in the morning, and again at 7:00 in the evening. Most of his fellow food couriers use motorbikes or scooters for the purpose of the food delivery. He cannot afford a bike or scooter. He continues to do his job till 3.30–4:00 p.m., when he comes back home to have his sabzi and chapati. His return to home after his second shift is usually as late as past midnight. After all, after 9:00 or 10:00 at night, many families and friends in Delhi order for food from the reputed restaurants, or simply from the neighbourhood eateries. Some also order for sweets, or other food items. He keeps an eye on the app, and accepts the order without even batting an eyelid, as he has to take as many orders as possible. He considers him unfortunate, as he cannot take orders with his rickety bicycle beyond Najafgarh, Dwarka and Kapashera regions. It is quite difficult to deliver food so quickly to faraway places!

His arrival at the designated restaurant at a break-neck speed is important. Equally important is his timely arrival at the designated house or apartment to deliver orders. The late delivery will not only reduce his earnings from the trip, it may also lower his ratings. When he started this job, he was with another platform company. He was logged out of their app within three months, as he could not secure higher ratings important for having more pieces of work. Now he tries to have at least 20–25 trips a day without which it is almost impossible to have at least Rs.800 a day, which includes his daily or weekly incentives. His average income per delivery is usually Rs. 30–40. If he can earn Rs.1,000 a day, he may earn Rs.400 more as an incentive. But, that is rare. He normally takes off on Mondays, if possible, as his legs ache so much paddling the bicycle, practically racing against time. Sometimes, he feels tempted by the aroma of the food that he is supposed to deliver to his customers. But, immediately he has to check such temptations.

Ashok loves to listen to Hindi film music, but has not heard about Sukanta Bhattacharya, Salil Chowdhury, or Hemanta Mukhopadhyay. He is also unaware of the fact that, decades ago, Salil musically arranged a Bengali poet Sukanta Bhattacharya's immortal poem "Runner," and Hemanta sang that song with his melodious voice. That song was about "runners," who used to literally run throughout the night, carrying the letters and parcels, and reach them to the designated post office before the daybreak. The song poignantly depicts the silence about the woes and sorrows of the runner, who carries the news of joy and sorrow of so many people. Nobody is bothered about his

sorrows or expectations. The song ends with the cry for bringing fresh news, which would someday end the ordeal of the runners. However, nobody knows when and how the ordeal of these new "runners," like Ashok, will come to end, or will be minimised.

Precarities of New Labour

The above two stories of Mushtaq and Ashok are similar with the stories of many other "partners" in the ever-expanding platform economy. Over the last two decades, labour studies have thrown some light on global patterns of deregulation of employment relationships, and the corresponding processes of fragmentation of working class politics. The current processes of informalisation, contractualisation, causualisation and flexibilisation of labour, including platformisation of the economy and society—all together have been transforming the nature of everyday exploitation and domination of. These changes have been also transforming the very organisation of production and have been reshaping the emerging forms of employment and labour relations. After all, these platforms were created with the help of new digital technologies coupled with algorithmic control to maximise corporate interests. In this context, we are reminded of Marx, when he said: "capital forces the workers beyond necessary labour to surplus labour" as "only in this way does it realize itself, and create surplus value." Therefore, the wage of the worker, corresponding to necessary labour, should be less than the total value produced by the worker.

The largely unregulated field of the platform-mediated food delivery and ride-hailing industry has produced various categories of delivery workers and drivers with different forms of management, employment relations, and labour conditions.²⁴ A vast heterogeneity within these sectors may be observed as well. The predicaments of the pervasive and individualising power of algorithms aim at constant measurement of workers' output, riders draw from both their understanding of the technological dimensions within the platform-mediated logistical chain, and from their networked relations among the platforms, intermediaries, restaurants, and workers. All these together produce new subjectivities of the workers, generate new identities, and perhaps gives rise to the ways in which they exercise and perform their agency. For instance, there have been "multiplication of labour,"²⁵ made possible through the processes of "intensification" through longer hours, increasing flexibility, and the pervasive colonisation of workers' lives, "diversification" through contemporary global capitalism's reliance on, and shaping of, a diversity of forms of labour, and "heterogenisation" through the creation of ever more complex arrangements of political economy and law. The "partners" are also in a dilemma in the subjective and effective accommodation of the uncertainty and precarity embedded in the platform economy.

The food delivery workers, for instance, log in to a worker "app" to usually indicate their availability for work. When a customer places an order, a platform allocates the delivery to a worker via a notification on the app. The worker can either accept or reject the delivery. At this point, riders are only informed about the pick-up address, not the delivery location, limiting their ability to make informed decisions about accepting or rejecting orders. Once accepted, workers make their way to the restaurant, pick up the food, and once they confirm that the order is ready, the rider is normally notified of the delivery address. Subsequently, the workers travel to the customer's address. The delivery process is facilitated through the platform's app and navigation software. Although platforms closely monitor the process, the workers have a level of discretion about the routes they take. Workers, both during and between deliveries, are exposed to the traffic snarls and the weather. The platforms evaluate worker performance using metrics collected by the app, including consumer ratings, acceptance, cancellation, and average travel speed ratings. Utilising these forms of algorithmic

management, performance is continuously tracked, monitored and evaluated and used to suspend or terminate workers.²⁶

In this emerging situation, a new sociological phenomenon of "precariat" captured the imagination of many scholars.²⁷ As I indicated above, this new crisis of the labour emerged from the large-scale informalisation, contractualisation and casualisation of labour with the neoliberalisation of economy across the globe. Therefore, a political genealogy of the term "precariat" may be considered in relation to earlier notions of marginality, informality and social exclusion. For a number of reasons, a large number of people living in the rural areas of India, and who were largely dependent on the agricultural and allied sectors, have been migrating toward the big cities luring them with better income opportunities. In fact, hyper-urbanisation has perhaps stripped the capacity of the economic system to create more jobs. In this situation, the marginal, unskilled or semi-skilled poor are considered sometimes to be less useful to the needs of monopoly capitalism, perhaps in contrast to the classic "reserve army of labour" indicated by Karl Marx in an earlier era. While the industrial working class has less opportunities for more permanent and secure jobs, the more marginal urban masses appear to be surplus to requirements. Some scholars argue that, this marginal class is considered to be true revolutionary subject, with the potential for "biopolitics from below." 28 It also tends to push the traditional and more known boundaries of marginality in the contemporary neoliberal times. At the same time, this new marginal mass is quite profitable for the broader economic system.

The growing informality of labour is associated with the workers outside the formal capitalist production. The precarity of today's labour in platform economy can perhaps be understood in the large context of informalisation of labour. The informal economy comprises an entire range of occupations from small-scale manufacturing and retail to domestic service and various other activities, which are mostly beyond the reach of labour law. The post-Fordist production of goods and services, and neo-Taylorist management are flush with such informal labour. Poverty, deprivation and exclusion are structural, and inherent features of this unequal system based on newer power differentials.

Over the last three decades, the political economy of labour market in India has largely moved away from the standard employment condition of contracts with unlimited duration, a five-day work week, and other associated benefits. Rather, fresh contractual forms of labour, which appear to be "nonstandard," "flexible," "atypical," "contingent," "temporary," "informal," and "precarious" employment arrangements, have become a new characteristic feature of social inequalities.²⁹ This contingent work is characteristically defined by the absence of any explicit or implicit contract for long-term employment. Rather, more precarious employment tends to include various dimensions, such as contract duration, wages and benefits, vulnerability to being abused, and capacity to exercise workers' rights.³⁰ Digitalisation is, in a way, restructuring the relations of production and altering global value chains, and different companies are adapting their business models to these changes, and increasingly generate profit using "information technology, data, and the internet."³¹ In fact, the growing importance of digital technologies and data for value creation and of digital infrastructures as a backbone of economic activity lead to a new pattern of capital accumulation.³²

While the formal labour are wage earners within a formal or semi-formal contract, a growing number of the urban marginal mass are turning into self-employed people through the platformisation of labour, where they are not "employees" according to their contract signed with the international, national or local platform companies, but "partners." But, these "partners," whether slightly more educated or semi-literate in India, are unable to read the fine prints in their contract.

Consequently, precarity has become the buzzword for this marginal urban mass both in the Global North and the Global South. But, the large scale identification of precarity of informal labour perhaps fails to comprehend the complexity of making and remaking of class in the neoliberal times, although the nature of exclusion in the North and the South seems to be different that needs more attention.³³ After all, the Southern experience of precarity also emerges from the nature of the postcolonial state and, sometimes developmental state. It is not only an outcome of the retreat of the welfare state as it is in the North. The postcolonial state now tends to view the platform economy as a new engine of growth and a reservoir to absorb surplus labour. The notion postcolonial citizenship is fraught with multiple social cleavages and exclusions. As a consequence, many a time even the marginal masses of citizens cannot become entitled to the rights and securities available to the normal citizens of a modern state.

In other words, the precarity in the Global North can be read more in the context of the decline of the Fordist production and the erasure of the welfare state. The precarity of the marginal mass of informal labour is perhaps more deeply rooted in the traditionally stratified postcolonial societies and newly sovereign states in Asia, whose primary goal is to ensure rapid economic growth in collaboration with the corporate capital. This is more evident in India and many other countries of South Asia where the number of people is much more, compared to the countries in the Global North.

However, by and large, Marx's focus on proletarianisation based on the separation of workers from the means of production may be supplemented by Karl Polanyi's emphasis on commodification of labour along with land and money. This perhaps provides us with a more nuanced understanding of how neoliberal globalisation has subjected the workers throughout the world not only through the classical capital accumulation mechanisms, but also through "accumulation by dispossession," which primarily amounts to a contemporary version of Rosa Luxemburg's extension of Marx's theory of primitive accumulation.³⁴ Precarity is a form of alienation where the worker loses their personal association with the labour they perform. The workers in platform economy are dispossessed and location-less in their working life. These precarious workers constantly chase their next "gig," and therefore, spatial and temporal consistency in their life is largely out of reach.³⁵ Precarity is also symptomatic of the fall in wage share as Fordism has given way to financialised accumulation, the rise in self-employment, automation and digitisation.

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Notes

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