Role of the Karnataka State Government in empowering Gig workers through Government Policies and Skill Development: A Study

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Abstract:
India's gig economy is rapidly expanding, significantly contributing to GDP and offering vital employment, especially for low-income individuals. By promoting flexibility and entrepreneurship, it aligns with the goals of sustainable development. Recognizing this potential, the Indian government has implemented several initiatives. These include a 2020 health, life, and disability insurance scheme by the Ministry of Labor and Employment, and a 2021 legislative proposal aimed at safeguarding gig workers from platform-based exploitation. Additionally, Central and State governments have launched financial and skill development programs to boost employability. This study focuses on the Karnataka State Government's efforts in empowering Gig workers through government policies, schemes and skill development programs, particularly in Hirekerur Taluk, Haveri District. Based on responses from 208 gig workers, the findings indicate that those benefiting from government programs have seen improved employment outcomes. However, challenges persist: low awareness, bureaucratic delays, cumbersome documentation, and digital illiteracy hinder access. Business development is further limited by poor market access and insufficient funding. To enhance scheme effectiveness, the study recommends expanding awareness efforts via local government offices and verified digital platforms. Financial inclusion must be boosted by broadening access to credit, including Mudra Loans, tailored to gig workers. Furthermore, digital and technical training programs should be intensified to improve employability. Lastly, stronger market linkages are essential to ensure stable incomes and deeper integration of gig workers into India's economic landscape.

Keywords: Gig Workers Insurance Scheme, Gig Economy, Employment Generation and MSMEs.

Introduction

Employment generation is crucial for a country's economic strength and sustainability. Since government jobs alone cannot meet the rising demand for employment, non-governmental opportunities like gig work have become vital. The gig economy, which includes short-term, freelance, and flexible jobs, is growing rapidly in sectors like IT, transportation, food delivery, content creation, and services. This model offers flexibility, independence, and multiple income sources, attracting youth, women, and those seeking alternative careers. To adapt to this shift, Indian states, including Karnataka, are updating their employment strategies to support gig workers. The Karnataka State Government has taken steps to create supportive policies and implement schemes that focus on job creation, skill training, financial access, and social security. Earlier employment programs targeted organized sectors, but now they are being redesigned to suit the needs of gig workers. Key initiatives include promoting digital literacy, encouraging entrepreneurship, offering access to microfinance, and creating flexible work platforms.

Karnataka, along with states like Maharashtra, Telangana, and Kerala, has launched innovative measures for gig workers. These include health insurance, pension plans, and legal safeguards. The Karnataka Digital Economy Mission (KDEM) supports digital job growth, while various skill missions train people for freelance and platform-based work. Programs like "Yuva Nidhi" and the "Skill Connect Portal" help bridge the gap between unemployed youth and gig job opportunities. These efforts not only boost employment but also empower marginalized groups such as women, SC/ST communities, and rural populations, promoting inclusive and sustainable development. This study intends to examine and evaluate the impact of state government schemes on employment generation in the gig economy. It focuses on how these initiatives support skill enhancement, promote entrepreneurship, ensure social security, and empower workers. Additionally, the study will explore the barriers gig workers face in accessing government support and assess how effectively these schemes are creating long-term economic opportunities. The Niti Aayog estimates that 7.7 million workers were in the gig economy in 2020–21, projected to rise to 23.5 million by 2029–30, with a current skill distribution of 47% medium-skilled, 22% high-skilled, and 31% low-skilled, and a trend indicating a gradual shift from medium-skilled to both low- and high-skilled jobs by 2030 (Niti Aayog, June 2020).

1. GIG ECONOMY

The gig economy refers to a labor market characterized by temporary, flexible, and task-oriented employment, as opposed to long-term positions with fixed wages and benefits. Gig work generally falls into three main categories:

a) Platform-Based Gig Work: Employment opportunities offered through digital platforms, including services like food delivery, ride-hailing, freelancing, and online commerce.
b) Traditional Informal Gig Work: Contractual or short-term jobs in sectors such as construction, domestic help, and manual labor.
c) Professional Freelancing: Remote-based, specialized work involving skills like graphic design, content creation, programming, and digital marketing (Mathapati, 2025).

1.1 KARNATAKA STATE GIG WORKERS INSURANCE SCHEME

In addition to improving financial stability and fostering diversity, the Karnataka government's insurance program for gig workers offers essential life and accident coverage. The program guarantees security, promotes formalization, and establishes a standard for worker welfare laws by acknowledging the contributions of gig workers a major step toward strengthening the state's gig workforce. The following points explain in detail:

Coverage for Accidents: The scheme offers comprehensive accident compensation for gig workers, covering both on-duty and off-duty incidents, thus addressing the high risks they face in their daily work.

Financial Protection: The scheme provides gig workers with financial coverage of up to ₹1 lakh, along with accident and life insurance benefits—including ₹2 lakh for permanent disability and ₹1 lakh for hospitalization—helping bridge the benefits gap with traditional employees and easing the financial burden on their families.

Accessibility and Inclusivity: The scheme ensures easy, free registration through platforms like Seva Sindhu and voter list verification, covering gig workers from major platforms like Swiggy, Zomato, Amazon, and Flipkart, thereby recognizing them as a legitimate part of the labor force.

Enhanced Financial Security: By covering major accident-related expenses, the scheme enhances gig workers' financial stability, provides peace of mind, and promotes greater job satisfaction and long-term commitment by protecting them and their families from financial hardship due to injury, disability, or death.

Increased Recognition and Legitimacy: The scheme signifies the Karnataka Government's formal recognition of gig workers, legitimizing their economic role and potentially paving the way for more policies and benefits that strengthen their status within the labor force.

Potential for Improved Work Conditions: The availability of insurance coverage may motivate gig workers to adhere more strictly to safety protocols, fostering improved workplace safety standards that benefit both workers and employers in the gig economy.

Setting a Precedent for Policy Innovation: The scheme's introduction highlights the need for innovative policies for gig workers, potentially paving the way for expanded benefits like healthcare, paid leave, and retirement, while promoting broader social security and a more equitable labor system.

Encouragement of Formalization: By integrating gig workers into a formal insurance scheme, the government moves toward formalizing gig employment, potentially leading to improved contracts, stronger regulatory oversight, enhanced labor rights, and changes in taxation and legal protections.

Impact on Gig Economy Companies: Although the scheme doesn't legally bind gig companies, it raises expectations for corporate responsibility, potentially pressuring them to improve working conditions and align with emerging standards of worker welfare.

1.2 LEGISLATIVE EFFORTS OF THE GOVERNMENT

- The Karnataka government is taking significant steps to protect gig workers through a comprehensive draft Bill introduced on June 29, 2024. This Bill aims to regulate the gig economy—especially in the technology sector—by ensuring social security, fair working conditions, and income stability. Key provisions include mandating fair and transparent contracts written in simple language, a 14-day prior notice for changes, and the right of workers to refuse tasks without penalties, thereby promoting fairness and work-life balance.

- A major feature of the Bill is the creation of the Karnataka Gig Workers' Social Security and Welfare Fund, supported by government grants, worker contributions, and donations. This fund will offer financial and social security to registered gig workers. The Bill also introduces a grievance redressal system, allowing workers to file complaints either online or in person, with designated officers to resolve disputes.

- To ensure transparency and accountability, platforms must disclose how tasks are allocated, how ratings are determined, and how worker data is used. Weekly payments are mandated, and all deductions must be justified. Aggregators are also required to follow safety standards to protect the physical and mental well-being of workers. Non-compliance will attract strict penalties, reinforcing the state's commitment to fair treatment and sustainable gig employment.

2. LITERATURE REVIEW

All literature related to government schemes and Employment Generation has been considered for review. This review aids in understanding the concepts of various government schemes and Employment Generation.

Indira Bishnoi et al., (2012) evaluated the performance of MGNREGA and found that respondents were well aware of banking procedures and how to access formal banking services to avail the scheme. It can be concluded that MGNREGA is an important step toward poverty alleviation by providing employment opportunities to rural people.

Shukla and Mish (2013) noted that despite multiple anti-poverty and job-creation initiatives, poverty persists in India, deepening rural-urban and regional inequalities. They emphasized that a strong macroeconomic environment enhances productivity, job creation, and wages. Outward-looking policy reforms—trade, fiscal, monetary, and industrial—were introduced to tackle these challenges.

Nida Fatima (2017) highlighted that globalization and poor governance hinder employment generation in India. Lack of awareness, corruption, and restrictive regulations limit job opportunities, especially in rural areas. While private enterprises help, their impact is restricted. The study urges improved policies, awareness, and governance for effective poverty alleviation.

Sanchita Bansal et al., (2019) found that while Micro Manufacturing and Service Units (MMSUs) contribute minimally, the Number of Units Aided (NOU) significantly boosts employment. They recommend awareness programs, exhibitions, and dedicated PMEGP loan counters in banks to support first-generation entrepreneurs and promote regional entrepreneurship.

Mohammad Taufique and colleagues (2023) highlighted MGNREGA as the world's largest poverty alleviation program, aiming to reduce rural poverty, curb migration, and boost infrastructure. Praised by the World Bank, it is seen as a transformative force in rural India, serving as both a poverty reduction tool and an economic growth driver.

Haji and Sufiyan (2024) emphasized that entrepreneurs need training, quality infrastructure, and tech programs to succeed. However, many lack awareness of available support schemes. To boost women's entrepreneurship, they recommend awareness campaigns, media outreach, seminars, workshops, and other initiatives to inform and inspire potential entrepreneurs.

Singh and Dixit (2024) found that business partnerships have strengthened programs like PMKVY and Skill India, boosting incomes and job placements. Skill development was shown to enhance employability, personal growth, and long-term economic productivity. The study emphasizes investing in skills as vital for youth empowerment and inclusive national growth.

3. RESEARCH GAP

Government schemes significantly contribute to empowerment and employment generation. However, limited research exists on their role in promoting entrepreneurship through the gig sector. While many studies focus on MSMEs and general employment, this study specifically explores how government schemes empower gig workers in Karnataka. It assesses the impact of these schemes on employment creation, financial stability, job security, and entrepreneurship, especially in rural areas. By evaluating the government's role in supporting the gig economy and sustainable development, the study identifies the need for targeted solutions to enhance employment outcomes and economic empowerment, addressing a key research gap in this area.

4. STATEMENT OF THE PROBLEM

The gig economy has the potential to reduce unemployment, especially among youth and marginalized communities. To support gig workers, the Karnataka government has introduced schemes focused on skill development, digital access, financial aid, social security, and insurance. However, challenges like unstable income and limited protection persist. A gap exists

between the support offered and the actual needs of gig workers. The study titled **"Role of the Karnataka State Government in Empowering Gig Workers through Government Policies and Skill Development- AStudy"** aims to assess the effectiveness of these schemes in job creation and support, offering recommendations to strengthen inclusive growth and sustainable development.

5. OBJECTIVES OF THE STUDY

- **To examine the role of state government schemes in empowering** Gig workers through Government Policies and Skill Development**.**
- **To evaluate the accessibility and impact of government schemes and social security measures designed to support gig and platform workers.**

6. RESEARCH METHODOLOGY

The research incorporates both primary and secondary data and adopts a descriptive research design. Primary data was collected using a questionnaire distributed via Google Forms, and the sample was selected through a simple random sampling method. Data was gathered from 208 gig workers across Hirekerur Taluk of Haveri District for the year 2024–25. The analysis was conducted using percentage analysis t-test, ANOVA and Chi-Square test methods, with Jamovi statistical software used for data processing.

7. HYPOTHESES OF THE STUDY

Based on the problem and objectives, the following hypotheses are proposed:

- (H_0): Awareness of government schemes has no significant impact on employment opportunities in the gig economy.
- (H_0): There is no significant association between the Educational Qualification and average monthly income from gig work.

8. SCOPE OF THE STUDY

The present study is focused on examining the role of the state government schemes in empowering gig workers through government schemes in Karnataka, from different sectors, including ride-hailing, delivery services, and informal contract work with a specific emphasis on Hirekerur Taluka of Haveri District. It covers Gig workers for the year 2024–25. Data was collected from respondents within the study area during the year 2025.

9. DATA ANALYSIS AND INTERPRETATION

Table-1: ANOVA has been used to evaluate the role of the government in supporting gig workers through schemes based on demographics.

Demographic analysis	Categories	Perceive the role of the government in supporting gig workers through schemes				
		Descriptive			ANOVA	
		N=208	Mean	SD	F	Sig.
Gender	Male	193	1.97	0.739	0.017	0.897
	Female	15	2.00	0.845		
		N=208	Mean	SD	F	Sig.
Age	18-25	86	1.94	0.517	1.23	0.319
	26-35	71	1.99	0.870		
	36-45	24	2.13	0.947		
	46-55	21	2.05	0.865		

	55 and above	6	1.50	0.548		
		N=208	**Mean**	**SD**	**F**	**Sig.**
Educational Qualifications	No Formal Education	1	2.00	NaN	1.77	0.120
	Primary school	64	1.98	0.604		
	Secondary school	80	1.90	0.722		
	Diploma/ PUC	9	2.11	1.167		
	Bachelor's degree	53	2.02	0.820		
	Master's degree or higher	1	4.00	NaN		
		N=208	**Mean**	**SD**	**F**	**Sig.**
Category	General Merit	7	2.35	0.988	2.35	0.073
	OBC	174	1.71	0.756		
	SC	20	1.95	0.712		
	ST	7	1.71	0.488		
		N=208	**Mean**	**SD**	**F**	**Sig.**
Current Employment Status	Employed in a traditional job	15	2.00	0.655	1.14	0.337
	Full-time Gig worker	55	2.07	0.716		
	Part-time Gig worker	36	1.94	0.532		
	Self-Employed	100	1.95	0.833		
	Unemployed but seeking work	2	1.00	0.000		
		N=208	**Mean**	**SD**	**F**	**Sig.**
Engaging in Gig work	Less than 6 months	3	2.00	1.000	1.23	0.300
	6 months – 1 year	21	2.24	0.889		
	1 – 3 years	42	1.86	0.683		
	More than 3 years	142	1.97	0.734		
		N=208	**Mean**	**SD**	**F**	**Sig.**
Average monthly income from Gig work	Below 10,000	39	1.90	0.641	1.09	0.352
	10,000- 25000	133	2.02	0.807		
	25,000-50,000	30	2.00	0.587		
	Above 50,000	6	1.50	0.548		

Source: Field study

Interpretation: The table presents a demographic analysis of gig workers' perceptions regarding the role of the government in supporting them through various schemes. The analysis uses descriptive statistics and ANOVA to examine differences across several socio-economic categories. For gender, both males (mean = 1.97) and females (mean = 2.00) show similar perceptions, with an insignificant F-value (0.017, p = 0.897), indicating no statistical difference. Age-wise, perceptions slightly vary, with the 36–45 group showing the highest mean (2.13), and 55+ the lowest (1.50), yet the difference remains insignificant (p = 0.319). Regarding educational qualifications, bachelor's degree holders (mean = 2.02) and diploma holders (2.11) show moderately positive perceptions, while those with secondary education (1.90) report lower support. However, the variation is not statistically significant (p = 0.120). Social category analysis reveals that General Merit respondents perceive the highest government support (mean = 2.35), whereas OBC and ST groups report lower perceptions (1.71), with marginal significance (p = 0.073). Employment status and gig work duration do not show significant differences. Interestingly, those earning ₹10,000–₹25,000 monthly perceive more support (mean = 2.02) compared to higher earners (₹50,000+, mean = 1.50), indicating limited scheme reach or relevance for higher-income gig workers. Overall, no demographic factor shows a statistically significant impact.

II. **Awareness and Access of state government Schemes**

Table: 2 ANOVA has been used to evaluate the Impact of the government scheme in employment opportunities based on Awareness and Access of government scheme.

Independent Variable	Subgroup	Impact of the government scheme in employment opportunities				
		Descriptive			ANOVA	
		N=208	Mean	SD	F	Sig.
Gender	Male	193	1.97	0.718	0.228	0.634
	Female	15	2.07	0.799		
		N=208	Mean	SD	F	Sig.
Sources of awareness	Yes	15	2.93	1.163	32.4	0.001
	No	193	1.91	0.622		
		N=208	Mean	SD	F	Sig.
Sources of information about these Schemes	Friends, Family & Community	47	1.77	0.840	10.0	0.001
	Government website	15	2.47	1.246		
	Local government office	2	4.00	0.000		
	Social media	144	1.97	0.528		
		N=208	Mean	SD	F	Sig.
Government Schemes	Mudra Loan Scheme	3	3.00	1.732	5.79	0.001
	PM Vishwakarma	4	2.25	1.258		
	Skill India	3	2.33	0.577		

		N=208	Mean	SD	F	Sig.
	Program					
	Others	23	2.48	0.790		
	None	175	1.89	0.642		
Sector of the Gig economy primarily working	Agriculture & Rural Gig Work	47	1.91	0.747	0.420	0.865
	E-commerce & Online Selling	4	2.25	1.893		
	Freelancing	11	2.09	0.302		
	Handicrafts & Traditional Artisans	9	2.22	0.667		
	Home Services	39	2.00	0.649		
	Ride-Sharing & Delivery	33	1.91	0.947		
	Other	65	1.98	0.573		

Sources: Field Study

Interpretation: The table presents an in-depth analysis of awareness and access factors influencing the perceived impact of government schemes on employment opportunities among gig workers, using descriptive statistics and ANOVA. Firstly, awareness of scheme sources shows a strong influence. Respondents who were aware (N=15) had a significantly higher mean score (2.93), compared to those unaware (1.91). The ANOVA result (F = 32.4, Sig. = 0.001) confirms a statistically significant difference, indicating that awareness is a key factor in enhancing the effectiveness of these schemes. When examining sources of information, the highest mean impact was observed for those informed through local government offices (Mean = 4.00), followed by government websites (2.47). Social media (1.97) and friends/community (1.77) had lower mean scores. The ANOVA (F = 10.0, Sig. = 0.001) reveals significant differences, highlighting that formal government channels are more effective in communicating the benefits. In terms of specific schemes, those aware of the Mudra Loan Scheme (Mean = 3.00) and other schemes (2.48) reported higher impacts than those unaware (1.89), with significant variation (F = 5.79, Sig. = 0.001). However, gig economy sector did not significantly influence perceived impact (F = 0.420, Sig. = 0.865), suggesting that sector type is less relevant than awareness and access in realizing scheme benefits. However, the sector-wise analysis did not show a significant impact difference (F=0.420, Sig.=0.865).

III. Challenges and impact of Gig economy

Table: 3 Challenges faced while accessing Government Schemes availed to the Respondents

Challenges faced while accessing government scheme	Respondents	Percentage
Bureaucratic delays and Other	4	1.92
Documentation requirements and Other	4	1.92
Lack of awareness, Bureaucratic delays and Other	21	10.10
Lack of awareness and Other	63	30.29
Limited digital skills	5	2.40

Other	111	53.37
Grand Total	208	100.00

Source: Field Survey

χ^2	Value	df	p
	110	65	<.001

Interpretation: The table above presents the Chi-Square Test The table above presents the results of the Chi-Square Test (χ^2 = 110, df = 65, p < 0.001, α = 0.05, N = 208), we reject the null hypothesis. There is a significant association between the Educational Qualification and Challenges faced while accessing government scheme.

Table-4: The distribution of the respondents based on the role of government schemes in supporting gig workers and other independent variables.

Independent Variable	Subgroup	Role of the government in supporting gig workers through schemes				
		Descriptive			ANOVA	
		N=208	Mean	SD	F	Sig.
Transition into Gig work through scheme	Yes	14	2.79	1.311	19.3	0.001
	No	194	1.92	0.655		
		N=208	Mean	SD	F	Sig.
Government Schemes and employment opportunities in the Gig economy	No Improvement	41	1.07	0.264	133	0.001
	Slight Improvement	143	2.05	0.381		
	Moderate Improvement	13	2.31	0.480		
	Considerable Improvement	9	3.78	0.833		
	Significant Improvement	2	5.00	0.000		

Source: Field Survey

Interpretation: The table presents the role of government schemes in supporting gig workers, analyzed using descriptive statistics and ANOVA. Respondents who transitioned into gig work through government schemes reported a significantly higher mean score (2.79) compared to those who did not (1.92), indicating a positive influence of schemes (F = 19.3, p = 0.001). Furthermore, perceived improvements in employment opportunities varied across categories, with mean scores increasing from "No Improvement" (1.07) to "Significant Improvement" (5.00). The ANOVA result (F = 133, p = 0.001) confirms a statistically significant difference, suggesting that government schemes positively impact gig workers' employment opportunities and transitions into the gig economy.

Table: 5 Major challenges faced in growing Gig work or business

Major challenges facing in growing Gig work or business	Respondents	Percentage
Competition from bigger businesses	4	1.92
Government regulations and Other	2	0.96
Lack of funding/loans, Lack of technical skills, Other	18	8.65
Lack of technical skills and Other	8	3.85
Limited access to markets and Other	23	11.06

Other	153	73.56
Grand Total	**208**	**100**

Source: Field Survey

Interpretation: Among 208 respondents, 74% identified unspecified "Other" challenges in growing their gig work. Limited market access (11.06%), lack of funding or loans (8.65%), and insufficient technical skills (3.85%) were also reported. A smaller portion cited competition from larger businesses (1.92%) and government regulations (0.96%) as obstacles.

Table-6: Distribution of respondents based on Educational Qualification and Average monthly income

(H_0): There is no significant association between the Educational Qualification and average monthly income from gig work.

Educational Qualification	Average monthly income from gig work				Total
	Below 10,000	10,000-25000	25,000-50,000	Above 50,000	
No Formal Education	0	0	0	1	1
Primary school	14	38	11	1	64
Secondary school	14	53	10	3	80
Diploma	0	7	2	0	9
Bachelor's degree	11	35	6	1	53
Master's degree	0	0	1	0	1
Total	**39**	**133**	**30**	**6**	**208**

Source: Field Survey

	Value	df	p
χ^2	44.7	15	<.001

Interpretation: The table above presents the results of the Chi-Square Test (χ^2 = 44.7, df = 15, p < 0.001, α = 0.05, N = 208). Since the p-value is less than the significance level (α = 0.05), we reject the null hypothesis. This indicates that there is a **significant association between educational qualification and average monthly income from gig work.**

Table-7: Distribution of respondents based on Current Employment Status and average monthly income from gig work.

(H_0): There is no significant association between the Current Employment Status and average monthly income from gig work.

Current Employment Status	Average monthly income from gig work				Total
	Below 10,000	10,000-25000	25,000-50,000	Above 50,000	
Employed in a traditional job	1	6	8	0	15
Full-time gig worker	9	39	5	2	55
Part-time gig worker	18	16	2	0	36
Self-Employed	11	70	15	4	100
Unemployed but seeking work	0	2	0	0	2
Total	**39**	**133**	**30**	**6**	**208**

Source: Field Survey

	Value	df	p
χ^2	49.7	12	<.001

Interpretation: The table above presents the results of the Chi-Square Test (χ^2 = 49.7, df = 12, p < 0.001, α = 0.05, N = 208). Since the p-value is less than the significance level (α = 0.05), we reject the null hypothesis. This indicates a **significant association between educational qualification and average monthly income from gig work.**

Table-8: Awareness of government schemes and employment opportunities in the gig economy

(H_0): Awareness of government schemes has no significant impact on employment opportunities in the gig economy.

Independent Samples T-Test		Statistic	df	p
Employment opportunities in the gig economy	Welch's t	-3.38	14.6	0.004

Interpretation: Welch's t-test revealed a significant difference in perceived employment opportunities between gig workers aware of government schemes and those unaware, $t(14.6)$ = -3.38, p = .004. This indicates that awareness of government schemes positively influences perceived improvement in employment opportunities within the gig economy.

10. FINDINGS

No statistically significant difference was observed across gender, age, education, employment status, or gig work duration in perceiving the role of government schemes. However, some trends were noted — individuals aged 36–45 and those with diplomas or

bachelor's degrees perceived slightly higher support. Those in the General category reported better perceptions of government support than SC/ST/OBC, although the significance was marginal. Workers earning ₹10,000–₹25,000 perceived greater benefits compared to those earning ₹50,000 and above. Respondents aware of schemes showed a significantly higher mean score. Information accessed through formal government channels (local offices, websites) had a much higher impact than through informal sources like friends or social media. Awareness of schemes like **Mudra Loans** also significantly increased perceived benefits. Respondents who transitioned into gig work through government schemes reported **substantially higher perceived benefits**. Employment opportunity perceptions also increased significantly with higher levels of improvement, confirming the schemes' **positive impact** on employment. Key issues included lack of awareness, bureaucratic delays, documentation requirements, and limited digital skills. The most cited obstacle to business growth in the gig economy was again under other, followed by **limited market access** and **lack of funding**.

11. SUGGESTIONS

The government should intensify awareness campaigns through formal and reliable channels such as local government offices, official websites, and verified digital platforms. This can ensure that gig workers are informed about available schemes and how to access them. Simplifying the application and verification process—especially through user-friendly online portals—can increase accessibility for gig workers, particularly those with limited digital literacy. The government should consider expanding schemes like Mudra Loans and introducing new credit facilities tailored specifically for gig workers and micro-entrepreneurs. Addressing the lack of technical skills and digital competency through training programs and workshops can empower gig workers to grow their businesses and access scheme benefits more effectively. Regular feedback collection and monitoring mechanisms should be introduced to identify and resolve on-ground issues faced by gig workers. Providing platforms or linkages for gig workers to connect with potential clients and markets can reduce the challenge of limited market access and improve income stability.

12. CONCLUSION

Fostering entrepreneurship is a vital responsibility of the government to boost national GDP and address issues of poverty and unemployment. This can be achieved through the initiation of various policies, subsidy schemes, financial assistance, and skill development programs. The study reveals ongoing challenges such as lack of awareness, bureaucratic hurdles, complex documentation, digital illiteracy, limited funding, and poor market access. To enhance the impact, the study recommends increasing awareness through formal channels, simplifying access via user-friendly portals, and expanding targeted financial support, such as Mudra Loans. Bridging digital and technical skill gaps through structured training programs is also crucial. Moreover, inclusive policies for marginalized communities, continuous monitoring, and improved market linkages are essential for long-term stability. With these measures in place, the gig economy can evolve into a more robust and inclusive pillar of India's economic future.

Further Scope for the Study:

This study highlights Karnataka's role in empowering gig workers through government policies and skill development schemes. Future research should explore regional disparities, long-term impacts, and sector-specific challenges. It should also examine gender and caste inclusion, and incorporate perspectives from policymakers, platforms, and civil society to enhance the effectiveness and inclusivity of gig economy policies.

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