WageIndicator Foundation
www.wageindicator.org

WageIndicator Foundation (StichtingLoonwijzer) - www.wageindicator.org

The WageIndicator Foundation started in 2001 to contribute to a more transparent labour market for workers and employers. It collects, compares and shares labour market information through (online & face-to-face) surveys and desk research. It serves as an online library for wage information, labour law and career advice.

The WageIndicator Foundation is assisted by world-renowned universities, trade unions and employers’ organisations and currently operates in 125 countries, with 60 new countries in the pipeline. Their international staff consists of some 100 specialists spread over the whole world. The foundation has strong relationships with Monster since 2003. The WageIndicator Foundation is a global organisation reaching millions on a monthly basis. For more information please visit: WageIndicator.org. WageIndicator Foundation has offices in Amsterdam (HQ), Ahmedabad, Bratislava, Buenos Aires, Cape Town, Dar es Salaam, Maputo and Venice.

WageIndicator Foundation, Nieuwe Achtergracht 166, 1018 WV Amsterdam, The Netherlands

office@wageindicator.org

Project: Platform Workers: Decent Rights and Pay

While the platform economy is growing rapidly in the Netherlands and abroad, knowledge about income and legal positions of platform workers lags behind, both among policy makers and platform workers themselves. Systematically gathered knowledge is needed to achieve improvements, preferably in dialogue with platform workers and their representatives. A good view of schemes (or initiatives to create them) and income in a varied group of countries can be used immediately to achieve improvements with platform workers and their representatives. This includes collective bargaining agreements, contracts, remuneration systems, legislation and, of course, organizational forms, such as a trade union, a platform workers group, a cooperative, or a Facebook community. By means of the WageIndicator infrastructure and methodology, the existing knowledge gaps can be quickly and effectively made up.

More details about the project: https://wageindicator.org/Wageindicatorfoundation/projects/platform-workers-decent-rights-pay

Funding

The project ‘Platform Workers: Decent Rights and Pay’, is funded by Instituut GAK. The project duration was from October 2019 to April 2021.

Acknowledgements

Many people contributed to the project ‘Platform Workers: Decent Rights and Pay’. WageIndicator acknowledges the contributions from Ifikhar Ahmad, Albert Canigueral, Daniela Ceccen, Martin Kahanec, Martin Guzi, Giulia Prevedello, Paulien Osse, Niels Peuchen, Kea Tijdens, Valeria Tonella. University of Amsterdam: Rachel Rietveld, Evert Verhulp.

WageIndicator would also like to thank FLAME University students who assisted in data collection for the project: Arnaz Dholakia, Devanshi Parekh, Divijay Patel, Esha Ahuja, Mehr Kalra, Muskan Agarwal, Neelanjana Varanasi, Ovee Karwan, Prachi Agarwal, Rhea Dhar, Sidharth Rath, Smriti Jalihal and Tanay Savla.
Key Words
Gig Economy, Platform Work, Gig Workers, India, labour Rights, Code on Social Security 2020

Bibliographical Information

© 2021 by WageIndicator Foundation. All rights reserved.
# TABLE OF CONTENTS

**Introduction** 5

1. Short Background about the Gig Economy 5
   1.1. Stakeholders 5
   1.2. Benefits and Challenges of the Gig Economy 6

2. Gig Economy in India 6

3. Objectives of the Report 7

**Gig Economy in India** 8

1. Introduction 8

2. Impact of COVID-19 on the Gig Economy 8

3. Government Response 9
   3.1. Code on Social Security 2020 9
   3.2. Guidelines for Ride-Hailing, Indian Ministry of Road Transport 10

4. Women and Gig Economy 10

**Methodology** 12

**Main Results and Discussion** 13

**Conclusion** 19

**References** 20
LIST OF FIGURES

Figure 1 Gig Economy .............................................. 5
Figure 2 A Snapshot of Government Reforms ...................... 9
Figure 3 Number of platforms worked over the age distribution ... 13
Figure 4 Time left for household chores ................................ 13
Figure 5 Self-perception of the level of qualification across platforms ... 14
Figure 6 Decomposition of job - qualification mismatch ................. 14
Figure 7 Distribution of the number of breadwinners in workers’ families ... 15
Figure 8 Worker contribution to the family income ...................... 15
Figure 9 Whether a worker would continue with the same platform against wage satisfaction ... 16
Figure 10 Paid sick leave ............................................. 16
Figure 11 Compensation of overtime work .............................. 17
Figure 12 Trade union membership ..................................... 17
Figure 13 Worker salary .............................................. 18
Figure 14 Gender distribution ........................................... 18

LIST OF TABLES

Table 1 Benefits and Challenges of the Gig Economy ................. 7
1. Short Background about the Gig Economy

Over the past decade, there has been a shift in the traditional labour market with a rise in freelance and task-based economies. This is accelerated by the emergence of digital platforms, making it easier to connect job seekers with job providers at low cost and maximum flexibility. Gig work is associated with and connected to the economy’s widespread changes and does not remain an isolated trend. Advancements in technology and globalisation have pressured companies to respond swiftly to the changes in the market. From this point of view, the emergence of unconventional gig work is an underlying component of today’s world of work (Weil, 2019).

A gig economy is characterised by workers employed on a flexible, temporary, and contractual basis. There are various ways to define gig work depending on the nature of work, work arrangement, and legal framework. These different definitions lead to different gig workforce numbers (“What is a gig worker?”, 2020). The gig-economy can be broadly classified into service-based and knowledge-based gigs. Service-based gig consists of low to semi-skilled workers, such as delivery agents and those who offer services through work on-demand platforms. Knowledge-based gig work encompass semi to high skill jobs, such as that of consultants or data scientists. Gigs can be found at all levels of an organisation, differing from low to high skilled workers, part-time to full-time work - running the entire spectrum of pay scales (Frazer, 2019).

1.1. Stakeholders

**Technology platform companies:** Technology platform companies have played an essential role expanding the gig economy, facilitating direct transactions between consumers and producers, and offering flexible work schedules to workers.

**Gig workers:** The gig economy is creating opportunities for people to earn additional or
supplementary income. As work is job-specific, employees can choose to work on their schedules and with more than one contractor - thereby controlling their work hours and pay. Therefore, this has particularly encouraged female participation in the labour market (Banik, 2020). Furthermore, the gig economy is driving highly skilled professionals and individuals towards agile work and skill-based development, meeting the needs of the future workplace environment (“What Are The Pros & Cons Of The Gig Economy?”, 2019).

**Government:** The government acts as a mediator between the other two stakeholders, gig workers and companies. However, the extent to which the government intervenes to complement the self-evolving gig economy varies from nation to nation.

### 1.2. Benefits and Challenges of the Gig Economy

<table>
<thead>
<tr>
<th>Workers</th>
<th>Companies</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Benefits</strong></td>
<td><strong>Companies</strong></td>
</tr>
<tr>
<td>• Flexibility</td>
<td>• Low cost</td>
</tr>
<tr>
<td>• Independence</td>
<td>• Diverse pool of flexible workers</td>
</tr>
<tr>
<td>• Access to opportunity</td>
<td>• Low administrative and compliance costs</td>
</tr>
<tr>
<td>• Work-life balance</td>
<td>• Smaller pool of reliable workers</td>
</tr>
<tr>
<td><strong>Challenges</strong></td>
<td></td>
</tr>
<tr>
<td>• Lack of job and social security</td>
<td></td>
</tr>
<tr>
<td>• Unsteady workload</td>
<td></td>
</tr>
<tr>
<td>• Lack of financial stability</td>
<td></td>
</tr>
<tr>
<td>• No benefits</td>
<td></td>
</tr>
<tr>
<td>• Lack of cultural solidarity</td>
<td></td>
</tr>
</tbody>
</table>

Table 1 Benefits and Challenges of the Gig Economy (Source: Authors’ own)

**Companies:** The rapid expansion of the gig economy benefited job providers seeking cost-cutting and skilled workforce. Companies now want to hire individuals to perform specific tasks to avoid extensive administrative and compliance costs. As an added benefit, the excess supply of labour has kept the wages relatively low (Monga, 2020). The appreciation for gig workers is tactical for some companies and strategic for others. For instance, few companies are hiring freelancers to tide over the immediate crisis in the wake of the Covid-19 pandemic. However, some companies took a more long-term perspective to review the current organisational structure (Mitra, 2020).

**2. Gig Economy in India**

India’s gig economy employs around three million people (Banik, 2020). While this number appears to be small in comparison to India’s population of 1.3 billion people, TeamLease Services claims that around 56% of new jobs in India – both blue and white collar – are being generated by the gig economy (Pant & Krishna, 2020). Almost one out of four gig workers worldwide are in India, states Ernst & Young (Nanda, 2019). India is adopting the gig economy due to the expanding supply of freelancers and cheap low-skilled labour. Abundant low-skilled labour helps employers to employ workers as and when required and cut down on costs. While it was initially popular among the blue-collar workers, witnessing
an emerging white-collar gig economy due to the coronavirus lockdown (“COVID-19 prompts workers, corporates to adopt gig economy”, 2020). Examples of blue-collar work in this economy include delivery boys, drivers, cleaners, whereas white-collar work includes digital marketers, bloggers, designers, etc. With the rise of the Indian gig economy, more and more start-ups, corporations and professional services are leveraging gig workers (Bhattacharya, 2019):

**Professional services** firms are hiring to add deep domain expertise to client-impact teams.

**Large corporate entities** are hiring to drive strategic priorities and transformation initiatives.

**Start-ups** are hiring independent talent that they otherwise may not be able to afford.

The gig economy in India has an excellent opportunity for growth as it is gaining more social acceptability. For some, gig work is their entire livelihood while others use it as an additional income source.

### 3. Objectives of the Report

This report seeks to provide insights into the working conditions and rights of platform economy workers in India. The report gathers deep understanding from the WageIndicator Foundation’s “Platform Workers: Decent Rights and Pay” project’s survey data. In this regard, the report’s objective is to process, use, and offer target groups and action-oriented information that could fill in the knowledge gaps in the domains of rights, pays, and working conditions.
GIG ECONOMY IN INDIA

1. Introduction

Workplaces are undergoing massive transformations, and so is the way people function within them. The gig economy has undoubtedly led to India’s work culture transformation — overriding the conventional relationship between the employer and the employee, one with greater autonomy and flexibility. In a developing country like India, the gig economy’s potential is immense if harnessed appropriately (Goenka, 2020).

In January, 2020 ASSOCHAM projected that India’s gig economy would rise at a compound annual growth rate of 17% to $455 billion by 2023. Gig economy networks offer a glimmer of optimism during this period of instability, employment cuts, and pay cuts due to the COVID-19 pandemic. It is no longer just a case of preference and flexibility; it is a compulsion. Estimates suggest that the gig economy will generate jobs, tap into idle time and energy, generate increased income, and improve economic growth (Pant & Krishna, 2020).

2. Impact of COVID-19 on the Gig Economy

The Covid-19 pandemic has proved to be a driving force for the change in the job market. With remote work becoming a norm - professionals, companies, and industries are leveraging from gig workers’ rise. India witnessed a 115 per cent increase in work from home (WFH) gigs during the first six months of the pre- and post-lockdown (Press Trust of India, 2020).

While the pandemic has accelerated the gig economy’s growth, it has also revealed the precarious nature of the jobs that once seemed appealing. Whether it is the lack of healthcare benefits, financial stability, or work over sustained periods, the gig workers have faced the pandemic’s brunt in the absence of safety nets. This has raised awareness about the fragility of various occupations within the gig economy (Chicago Booth Review, 2020). According to the International Labour Organisation (ILO), there exists irregularity of wages and unfavourable working conditions. Most platform-based gig workers tend to earn far less than minimum wage specific to their jurisdictions. The benefits easily outweigh the cost as there is asymmetric information with no room for collective bargaining for better working conditions and wages (Pant & Krishna, 2020).

Platform response: The pandemic has put the gig workers on the frontlines in taxi-driving and food delivery sectors, with no employment benefits or income security. A few platform companies have taken up the responsibility to provide income support to selected workers, on a one-off basis. Companies like the Urban Company, Flipkart, and Uber have announced plans to increase pay for temporary and part-time workers, while Zomato and Swiggy have announced to take up crowd-funding in order to do so. However, India’s ground-level reports are inconclusive about whether the workers received any funds (Atal, 2020). A study conducted by Flourish Ventures states that 90% of gig workers have reduced income since the lockdown, 47% could not meet their expenses without borrowing, and 83% had to use their savings (Shekhar, 2020).

Furthermore, companies have neglected the health and safety measures of the workers. On the pretext of contactless delivery and social distancing, platforms are more concerned with reducing the fear of COVID rather than securing workers’ wellbeing (Nair, 2020).
3. Government Response

Labour laws in India have seen very little change over the years. However, with the onset of the pandemic, some states such as Uttar Pradesh, Madhya Pradesh, and Gujarat have relaxed minimum wages, worker safety, and hours of work among other important legal conditions (Sharma, 2020). It is within these states’ jurisdiction to make such changes as labour is an element on the Concurrent List. Therefore, it implies that the central government, too, can introduce new codes on labour issues. Nonetheless, this is significant, especially in a discussion concerning the platform economy, because the platform economy is not uniformly present across the country and workers in this sector are considered part of the informal sector.

The gig economy in India flourishes unregulated to a great extent as platforms recognise these workers as ‘contract workers’ which denies these workers employee benefits such as access to minimum wages, overtime compensation, annual leave, severance pay, pension pay, employee provident fund (EPF) accounts and anti-discrimination laws (WageIndicator Foundation, 2020). Until recently, gig and platform workers were not covered under any laws and regulations and hence companies were not required to provide any social security (Jalan, 2020). This results in meagre bargaining power which is further diminished by lack of redressal mechanisms and the gig economy’s informal nature. Unfortunately, even the recent changes in legislation made through the Code on Social Security fail to meet requirements and expectations.

Additionally, many activists, academics and unionists have pointed out that gig workers are subjected to algorithmic surveillance, reducing transparency and accountability mechanisms between workers and platforms (Singh, 2020). Such algorithmic surveillance also affects workers’ daily wages and may encourage discrimination (Singh, 2020). Aneja and Zothan (2020), note that platforms in their very design and structure isolate workers from one another - making it difficult for workers and unions to collectivise. Still, some workers have found ways to coordinate and support each other through social media groups.

3.1. Code on Social Security 2020

The Code on Social Security, introduced in 2020, seeks to protect gig workers’ rights by giving them social security protections. The Code contains nine new regulations which have enhanced coverage and expanded the benefits to all workers in the organised/unorganised industries uniformly across the four labour codes (Kasturirangan, 2020). The Code has

![Figure 2 A Snapshot of Government Reforms (Source: Shekar, 2020)](image-url)
broadened its coverage by covering the unorganised, fixed-term, platform and gig workers, inter-state migrant workers, etc., in addition to contract employees (Mishra, 2019). By defining ‘gig worker’ and ‘platform worker’ under the legislation, the government has finally recognised the gig economy (Pant & Krishna, 2020). While the Code recommends that a Welfare Board to be set up for the expedient redressal of complaints and concerns, it fails to provide the necessary mechanisms to empower this board to take such actions.

Among other requirements, the Social Security Code directs companies such as ride-sharing platforms, food delivery, grocery delivery, and e-commerce websites to allocate one to two per cent of their gross annual turnover to social security coverage of their employees, in the form of provident funds, life insurance, gratuity, etc. While these provisions will help the long run, employees are concerned about their current income reducing if it goes towards their social security. This concern arises because most ride-sharing and e-commerce platforms are still not profitable and may push their employees’ extra costs (Shekhar, 2020).

While this legislation is a step in the right direction, it raises many concerns. There is no legal mandate or universal coverage for this Code, nor is there a time frame/ accountability mechanism for complying with those provisions. Sanjay Jhose, an advocate, calls the Code "vague with lofty promises" (Shekhar, 2020). There remain several unanswered questions about its implementation. Thus, there is minimal scope for ensuring and creating accountabilities.

Further, many worry that the Code fails to address the real problems encountered by the gig workers as it fails to address uncertainty and fluctuations in income. Additional problems cropped up when the Code ‘carelessly omitted’ the issues of smart identification cards and algorithmic surveillance, and diluted penal provisions (Shekhar, 2020). There are also concerns that such legislation will harm this developing economy’s growth and force companies to hire full-time employees at the same price instead.

3.2. Guidelines for Ride-Hailing, Indian Ministry of Road Transport Platforms

These guidelines apply only to ride-hailing companies such as Ola and Uber. As per the guidelines, ride-hailing apps may only apply a maximum surge price of 1.5 times the base fare. Additionally, it asks that driving partners cannot work for more than 12 hours a day and must receive 80% fares (Singh, 2020). Uber’s spokesman explained the guidelines as “a big leap towards recognising sector-specific regulations for technology-based ride-hailing services in India” (Sugden, 2020).

4. Women and Gig Economy

The gig economy, particularly for women, is an essential step towards professional and financial freedom. Among other things, female gig workers benefit from the income-generating potential, choice and the flexible work modalities of the gig economy. Estimates show that with more women contributing to the workforce, it would improve the workforce participation rate. However, it is not the case in India. Despite the growth of the Indian gig economy, little attention is paid to women’s hurdles in pursuing gig work. Women encounter several challenges regarding access to “social protection, upward mobility, and effective bargaining power” (Kasliwal, 2020).

The creation of new opportunities resulting from the expanding platform economy has been highly gendered, pushing women to take up highly stigmatised or formalised care work (pink-collar jobs). Gendered work extends to the gender pay gap. This limited representation of women in the gig economy is indicative of a much larger problem at hand - declining female participation in the workforce, further entrenched by limited access and opportunities (IWWAGE, 2020). Strewed access to digital technologies is another significant obstacle to
women’s participation in gig work. According to the GSMA Mobile Gender Gap Report 2019, a mere 16 per cent of Indian women are mobile internet users (GSMA, 2019).

There are larger concerns about “women’s safety, the need for fair and non-exploitative labour practices, and access to benefits and insurance” (Nag, 2020). India’s gig economy has a long way to go before it can be called a gender-inclusive economy. The previously mentioned Code on Social Security fails to address these concerns. However, the gender-based issues were left unaddressed by previous legislations and policies, too. The Unorganised Workers’ Social Security Act (2008) was fraught with loopholes and failed to deal with gender-based concerns. However, it was the first step in mapping out India’s informal sector’s social security net. The Code on Social Security, if not modified, will have undone even the meagre benefits generated by the 2008 Act (Shekhar, 2020).
METHODOLOGY

Primary data was collected through structured telephonic interviews between May and July 2020. The sample was developed using the snowball method, whereby the initial interviewees helped connect with more individuals in their circles. The total number of respondents exceeded 660 individuals working across ten platforms from different parts of India. The platforms were selected to represent the leading ride-hailing, food delivery, grocery delivery, and online shopping platforms in India. These platforms include but are not limited to Ola, Uber, Zomato, Swiggy, Amazon, Flipkart, SuprDaily, Grofers, Urban Company, and Big Basket. From each platform, at least 60 workers were interviewed. These interviews were conducted by 13 FLAME students under the supervision of Prof. Rupa Korde. All the students were trained to conduct these interviews and a daily log was maintained to keep a track of the responses. Weekly meetings were organised to discuss and resolve any issues faced during the data collection. All questions were pre-decided, and responses recorded in the CEST Survey application of WageIndicator. The collected data was cleaned and managed by WageIndicator. Secondary data collected through newspaper accounts, journal articles, and policy documents, among others, used to draw inferences for this report.
MAIN RESULTS AND DISCUSSION

The respondents represented over ten platforms across India. However, the sample is heavily skewed in favour of males which mirror the gender patterns observed in the Indian gig economy. The sample’s average age is approximately 23 years as most respondents turned to gig work to support their university education expenses.

Figure 3 represents the respondents’ age groups and the number of platforms of work. Across all age brackets, most workers work for a single platform. However, workers less than 30 years sometimes work for more than one platform.

**Do you work for multiple platforms?**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>No</th>
<th>Yes, for multiple platforms</th>
<th>Not Specified</th>
</tr>
</thead>
<tbody>
<tr>
<td>younger than 20</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20 - 29</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 - 39</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>40 - 49</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>50 or over</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Figure 3 Number of platforms worked over the age distribution (N = 663)
(Source: Authors’ Own; Data: WageIndicator’s Platform Workers: Decent Rights and Pay Survey Data)

**Do you have enough time for household duties?**

<table>
<thead>
<tr>
<th>Platform</th>
<th>Not Specified</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
</table>

Figure 4 Time left for household chores (N = 645)
(Source: Authors’ Own; Data: WageIndicator’s Platform Workers: Decent Rights and Pay Survey Data)
Figure 4 reveals that workers working for food delivery platforms (Zomato and Swiggy) and ride-hailing companies (Ola and Uber) have long working hours that do not allow them to help with household chores. On the other hand, workers associated with e-commerce/delivery platforms (Dunzo, Amazon, and Flipkart) find the time to help with household chores.

As figure 5 shows, many workers across platforms consider their qualifications match the job requirements. However, as represented in figure 6, those who report a job mismatch, an overwhelming majority find themselves over-qualified. This is true for all platforms.

**Do your qualifications match your work?**

![Figure 5: Self-perception of the level of qualification across platforms (N = 645) (Source: Authors’ Own; Data: WageIndicator’s Platform Workers: Decent Rights and Pay Survey Data)](image)

**If your qualifications do not match, do you believe you are underqualified or overqualified**

![Figure 6 Decomposition of job - qualification mismatch (N = 191) (Source: Authors’ Own; Data: WageIndicator’s Platform Workers: Decent Rights and Pay Survey Data)](image)
Figure 7 shows that over 32% of our respondents are the sole income earners in their families. Therefore, this reiterates the need to protect platform workers from exploitation to ensure decent pay with necessary benefits (such as insurance and EPF). Figure 8 reveals that almost half of the gig workers interviewed report that they contribute the highest towards their household’s incomes.

Worker satisfaction with wages appears to positively correlate with the likelihood of continuing work with the same platform. As figure 9 shows, of the workers who claim to be ‘highly satisfied’, approximately 90% claim that they will continue working with the same platform while approximately 50% of those highly dissatisfied with their wages reveal that they will switch to a different platform in a year from the date of the survey.
Worker satisfaction with wages appears to positively correlate with the likelihood of continuing work with the same platform. As figure 9 shows, of the workers who claim to be ‘highly satisfied’, approximately 90% claim that they will continue working with the same platform while approximately 50% of those highly dissatisfied with their wages reveal that they will switch to a different platform in a year from the date of the survey.
As seen in Figure 10, over 80% of the respondents reported that they do not get paid sick leave. Figure 11 shows that approximately 50% of the respondents answered that the overtime is ‘paid as normal’. However, almost 25% of the respondents revealed that they do not receive any compensation for overtime work. Nevertheless, as seen in Figure 12, most gig workers are not union members. Dunzo is the only platform, with approximately 75% of respondents reporting that they are a part of an informal trade union group. Unsurprisingly, workers’ earnings are dependent on the number of tasks performed, with additional options of earning by meeting incentive criteria, as seen in Figure 13.
Figure 13 Worker salary (N = 645)
(Source: Authors' Own; Data: WageIndicator's Platform Workers: Decent Rights and Pay Survey Data)

Figure 14 Gender distribution (N = 663)
(Source: Authors' Own; Data: WageIndicator's Platform Workers: Decent Rights and Pay Survey Data)
CONCLUSION

Gig and platform work in India can ease the unemployment rate due to the low barriers of entry for the workers. Nevertheless, this may not be the case due to the informal nature of work which does not allow for decent pay and employee benefits. To ease this, the Government of India has introduced the Code of Social Security, 2020. However, academics and experts claim that the Code of Social Security’s very structure indicates ineffectiveness since it fails to address the critical problems in platform work. On the other hand, the Code on Social Security is the first instance where the Government of India has acknowledged that gig and platform workers must be recognised as employees. Finally, the data collected across ten platforms in India shows that most are the sole breadwinners of their families and have the highest incomes in their families. Thus, it is now abundantly evident that there is a need for workers’ economic rights to be protected. With guaranteed decent work, India’s gig economy could be an effective solution for its economic troubles.
REFERENCES


20


Tijdens, K.G. and P. Osse, WagelIndicator continuous web-survey on work and wages. Amsterdam: University of Amsterdam/AIAS and StichtingLoonwijzer.

