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**UNPAID SICK LEAVE AMONG PLATFORM WORKERS; A QUALITATIVE STUDY ON
EXPERIENCES FROM UBER DRIVERS AND FOOD DELIVERY WORKERS DURING
COVID-19 PANDEMIC IN HELSINKI.**

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ABSTRACT

Victor Savi: Unpaid Sick Leave Among Platform workers; A Qualitative study on experiences from Uber Drivers and Food Delivery Workers during COVID-19 Pandemic in Helsinki.

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Sick leave is time off work granted to individuals who are not in their best health condition due to an illness or an accident. Sick leave policies are governed and applied under different conditions across different company policies and regulated by both public and private institutions. The best access to sick leave is granted among workers that are employed permanently and full time. This is not the case with most of platform workers since their employer defines them as independent contractors and ends up forfeiting employee-like benefits. This research will aid in identifying policy gaps on sick leave within the platform business and social security practices on another hand. The study contributes in shaping a favorable working environment for platform workers.

A qualitative research approach was used in this study. The study population had 40 participants in Helsinki drawn from the transport-based platform (Uber) and Food delivery sector (Foodora & Wolt) who were sampled. Data collection was conducted through face-to-face interviews and in the cases where it was not possible to meet due to safety reasons, involving the COVID-19 pandemic, the interviews were done virtually. The data analysis was done using the thematic content analysis method.

Results showed a systematic pattern on lack of sick leave amongst platform workers. Since sick leave is not provided to platform workers or they are not aware of their entitlements, it encourages the workers to go to work even while sick, to avoid missing out on a day's pay thus promoting presenteeism. COVID-19 pandemic has indeed shown that platform workers, like other employees in different sectors, should benefit from paid sick leave to attend to their healthcare needs. Therefore, enforcing of sick leave in the platform business environment will go a long way in ensuring workers job satisfaction which will aid in a healthy working nation.

Keywords: Covid-19, Sick leave, Social security, Platform work.

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List of Abbreviations

ETUC	European Trade Union Confederation
EU	European Union
FMA	Finnish Medical Association
ILO	International Labor Organization
KELA	Kansaneläkelaitos (The Social Insurance Institution of Finland)
OECD	Organization for Economic Co-operation and Development
SDG	Sustainable development goals
UCSC	University of California- Santa Cruz
UK	United Kingdom
YEL	Yrittäjän eläkelaki (Self-Employed Person's Pensions Act)

1 INTRODUCTION

Eurofound (2018a) defines platform work as labor paid for services rendered through an online platform in different sectors and in varying forms. The online platforms create a pool of services that match platform workers to clients in need of a particular service. Uber drivers and food delivery workers are well-known examples of platform workers working for the platform industry. Platform workers provide on-location services as independent contractors (De Stefano et al., 2021). This means the owners of the platform business have no bound responsibilities and social protection over the contractors. Platform workers are considered vulnerable due to their working and employment conditions, thus putting them at a risk of precariousness. Moreover, international policy makers identify the lack of a well-defined employment status as the main challenge in platform work hence breeding a chain of issues that affect platform workers (European Commission, 2020). The major issues affecting platform workers lean towards insurance against sick leave, holiday pay, injuries, pension, and protection against lack of work (Behrendt et al., 2019). For instance, lack of work was experienced in the taxi business in Finland during COVID-19 and had affected its performance with an estimate 80-90% decline within a week between 13-20th March, 2020 (Svynarenko & Perkiö, 2020).

Paid sick leave is important amongst platform workers since it promotes a healthy workforce and is an essential in job quality. A study by Schneider & Harknett (2020) indicates that the platform business is an essential sector in the economy for the survival of the population. However, the platform sector faced problems that arise from the lack of paid sick leave which jeopardizes the efficiency of workers. They do not receive any pay whenever they miss their shifts and that drives them to go by so as to make their ends meet. The lack of paid sick leave also increases the deprivation levels amongst platform workers which is demoralizing especially considering the tough economic times that the world is undergoing. Finland is a market infiltrated by the platform business by companies such as, Uber, Wolt, and Foodora thus making it a viable study environment. A medical cover is vital for workers because it provides financial assistance in case of medical bills. This aid could help platform workers maintain financial stability through uncertain situations. One of the main social protection issue that should be addressed for

platform workers is sick off. There are other social protection schemes such as health insurance which varies between countries, different entrepreneurial sectors and company policies which may bring further variation. According to Finnish wages, terms and conditions of employment (2021), employees are entitled sick offs of up to 9 paid working days from the onset of the illness. They are entitled to full wages if they have been employed for at least one month and half wage if they have been employed for a period less than a month. However, payment of the wages is based on collective agreements rather than the statutory law. Another social protection issue affecting platform workers is the application of minimum wage laws. Minimum wage laws enforce a minimum hourly pay for every employee (International Labour Organization [ILO], 2020). These laws, however, do not apply for platform workers who could be at work for an entire day and have no pay at all if they fail to make a sale. Since the platform workers are not governed by the minimum labor laws, they are most likely to work for long hours in order to earn a living and have no guarantee on hourly income.

Since the first months of 2020, the Covid-19 pandemic has massively affected businesses as people in many countries are advised to work from home when the threats of the pandemic have strengthened throughout the world. The people who are infected or have been in contact with ones infected by the virus, are recommended to be isolated under home-based care or in hospitals to reduce the risks of spreading. The emergence of the Coronavirus (Covid-19) pandemic, has revealed the unfavorable working conditions for platform workers working on either mobile or online platforms. The pandemic has left many platform workers financially destabilized due to COVID-19 measures such as social distancing and lockdown (UCSC, 2020). The nature through which the virus is transmitted makes platform workers susceptible to contracting it due to the nature of their work. Gaining cognizance of the structure of platform work aids in realizing their social protection needs and the effects of the COVID-19 pandemic on their industry. Lack of elaborate social protection measures has been a problem for platform workers with more precision, but the COVID-19 pandemic has highlighted the urgency and needs for better policies for their vulnerable position.

After COVID-19 had been declared a pandemic, improvements were made to ensure the working conditions of platform workers are favorable. For instance, Uber, a taxi-hailing platform announced that they would focus on providing financial aid as a reprieve to all their drivers who chose to continue working during the Covid-19 crisis (Uber, 2020a). The financial reprieve was granted to Uber drivers who had been subjected to self-quarantine because of feeling sick or experiencing other health conditions that made them susceptible to contracting COVID-19 (Uber, 2020c). Besides, the Finnish government through KELA, offered social assistance and social benefits to self-employed individuals as an extension of coverage from normal situation. The social assistance is offered to workers who qualified for assistance and were not supported by people liable for their maintenance such as employers (KELA, 2020). The benefits offered included, normal sick pay which was available after a 9-day waiting time, and a special infectious disease allowance from the first day of illness if conditions were met. These are the allowances offered by KELA and not offered by the platform companies, therefore, making platform workers active beneficiaries of the support. Many platform workers are not aware of their role as entrepreneurs hence they do not pay the related social security premiums which would give them access to sick leave comparable to the one that employees are granted (Reinikainen, 2018). Their contract binds them to wage pay only when one physically reports for work on a particular day. The mode of operation should be reviewed if there is a need to recognize platform workers' sickness in the same way as that of employees.

Although much research has investigated sick leave in the context of platform workers, no study has been done during a pandemic as this research did. The coronavirus pandemic is a new situation which provides new insights on the need for time off work whenever one is sick to avoid transmitting the virus to others or getting exposed to the virus. Going to work while sick due to fear of missing out on a day's earning, increases the rate of infection and the risk of exposure to acute diseases.

This study aims to investigate and assess the experiences on sick leave policies and schemes among Uber and food delivery workers in Helsinki. This investigation was conducted through the use of semi-structured interviews in person and virtually in cases deemed not safe due to the current COVID-19 guideline and restrictions. The findings

were summarized while focusing on how shaping of sick leave policies and schemes for platform workers would be improved in the future.

2 LITERATURE REVIEW

2.1 Platform Economy

Since few studies have investigated the nature of the platform worker's employment-related rights and obligations, the objective of this research is to identify and analyse experiences on sick leave policies among Uber and food delivery platform workers in Helsinki. This section aims to first evaluate and understand debates on platform economy in the context of Uber and food delivery workers, then identify and compare the gaps in their sick-leave policies to those of other employers. Platform economy relies on the work of those whom the platform companies call contractors or partners (Srniczek, 2017; Zwick, 2018). The first wave of research on platform work and its adverse social consequences was focused on the United States (Hall & Kruger 2016; Zwick 2018), where the employer is responsible for a large share of labor costs such as workers' health insurance

Statistics show that over three billion people around the world own smartphones (O'Dea 2020). Also, the network infrastructure has developed a lot enabling fast and reliable internet access to many people. These factors make mobile applications a very popular and essential platform in business because a significant number of consumers can be reached through them. The rate at which the number of applications developed for mobile devices is growing makes them one of the biggest phenomena in the past decade. Mobile applications are used for games, communication, maps, music, and providing services such as, taxi, food and banking services through softwares. Practically, any business could integrate mobile platforms to increase their sales by reaching a wider online audience. A lot of businesses that have not evolved into this industry have been faced out as consumers have turned to mobile applications instead of traditional means of accessing businesses and services. An example of such an industry is taxis. Their services have been heavily replaced by mobile application platforms such as Uber (Pepić, 2018). The Uber platform gives people the ability to access all drivers available for taxi services in their locations, whereas traditional taxi services depend on calling a dispatcher. The platform also facilitates communication between drivers and the potential client looking for transport services. Mobile platforms have revolutionized also other industries such as accommodation, food delivery services, and communication around the world.

Online platforms include companies such as Uber and Lyft where they act as the bridge between service providers and people who need services (Choudary, 2018). The platform workers register to the platform as independent contractors, not employees; hence the online platforms evade providing social protection for workers who work on the platform (Woo & Bales, 2016). These workers mostly lack job security as the platform can terminate the workers anytime without the need for explanation. European commission (2020, 42-44) defines platform work with two dimensions: one on the level of skills, and the other on if work is done either online or on-location. This leads to four types of platform work: low-skilled online, high-skilled online, high-skilled on-location, and low-skilled on-location. This study focuses on the latter of these four making. Uber and food delivery work, are examples of platform work that require less skills in their execution and are done on-location. Moreover, the platform companies control the person performing the work and the way the work is done hence excluding them from accountability related to the employees to save on costs (Steinberger, 2017).

Normally, as an independent contractor, the platform business is not responsible for a worker's health thus ending up missing out on certain employee rights such as the right to paid sick leave. However, this begun taking a different path and one example is when an Ontarian judge made a decision upholding that Uber drivers are employees and ought to enjoy employee benefits (International Labour Law, 2020). In the UK, the supreme court made a ruling that recognizes Uber drivers as workers rather than independent contractors thus making them eligible for holiday pay, structured pension plans, and entitled to minimum pay (Browne, 2021). They miss out on the extra rights that come with being defined as an employee, but still get to enjoy the benefits of being a worker rather than an independent contractor.

In Finland, the Labour Council of the Ministry of Economic Affairs and Employment in stated that food couriers working for Wolt and Foodora are considered as employees and not contractors, although this opinion was said to be non-binding (YLE,2020).

The Finnish government through the Employment Contracts Act protects employees from performing their duties while sick or due to any forms of physical injuries caused by accidents (Työsuojelu, 2020). However, since workers in the platform business are

contractual, they are not included in clauses of the employment contract, hence unbound to enjoy employee benefits of sick leave (Säädöskokoelma, 2001). In different parts of the world, some Uber drivers have won cases upholding them as platform workers who should enjoy employee benefits as stated by law.

First, platform workers should be granted sick leave because it aids in, keeping them more productive since they are working in their best state of health thus generating revenue for the businesses (Asfaw, 2012). For instance, a healthy worker will have more ride hours which translates to Uber as a company generating more revenue thus making profits. Secondly, when an employee is unwell and granted time to rest, they tend to recuperate faster hence reducing the total number of sick days taken. Rest helps to boost the immunity of an individual thus attributing to good health among the workers (Asfaw, 2012). Thirdly, sick leave helps in protecting against workplace epidemics. A sick Uber driver is most likely to infect the clients they are ferrying who are often different people in a day, thus creating a chain of infection transmission. This is risky especially in 2020-2021 when the world is battling the COVID-19 pandemic. The viral infection is very contagious and can be easily spread from person to person. The repercussions of this are that more people are infected and hence face the risk of death or critical illnesses. Therefore, a sick off is great isolation means to prevent the chain spread of contagious diseases (Derigni et al., 2016). Lastly, Uber drivers and food delivery workforce consists of parents who live with other family members within the same household and in situations where they get unwell, they risk infecting them as they do not follow any containment measures since they have to work in their condition due to the fear of missing out on a pay. The impact of this is that more families risk getting infected (Lisa et al., 2008).

2.2 Platform Economy Model in Uber and Food Delivery Platforms

Uber is a platform that connects drivers and commuters who need taxi services. The application enables the customer to enter their destination, select the available vehicle, which is listed based on comfort level, vehicle size, and pricing. The rider is then matched with a driver who picks up the customer and drops them off at the destination (Uber, 2020b). On the other hand, the driver is also able to view the location of the customer, the

customer's contact information, and the destination that the customer would like to go to. The application also provides charges for the customer before they even meet; this increases transparency and prevents price misunderstanding after the trip. The aim of this section is to recognize and understand the structure of operation within the platform business particularly amongst Uber and food delivery platforms, and how the business is categorized within the industrial environment.

Food delivery platforms operate under a chain model where they charge restaurants, who in turn get clients that purchase food and pay for courier service provided. The most popular food delivery platforms in Finland are Wolt and Foodora. The application enables users to order food from any restaurants within their vicinity which in turn charges customers for delivery depending on the customer's distance (Esapa, 2018). Money paid for food is paid to the restaurant hence the delivery platforms' source of income relies on the delivery charges. Food delivery platforms have also experienced changes as a result of the COVID-19 pandemic. Contrary to what ride-hailing platforms have been experiencing in terms of businesses going down and to the extent of being temporarily shut due to COVID-19, food delivery services have had an increase in clientele base and are experiencing more orders since the beginning of the pandemic (Hussey, 2020). As a result of the movement restrictions that have been put in place, people are unable to go to restaurants to buy food. Also, the fear of the virus makes ordering online more appealing than leaving the house for many, even without strict restrictions of movement. Instead of going out to buy food, people have turned to food delivery services; resulting in more profits for food delivery companies and more work for delivery workers with a greater risk of COVID-19 through more social contacts.

Food delivery companies have also tried to make it easier for their customers: For instance, UberEats decided to forego delivery costs while GrubHub, an online food ordering and delivery platform, announced that it would forego commissions that restaurants pay for deliveries made (Bandoim, 2020). With the advantages that food delivery services have during the COVID-19 pandemic, there are concerns that food delivery might be risky because people who do the deliveries come into contact with a lot of people. This means that if the person delivering food meets one person who is infected

with Coronavirus, he/she would spread the virus (Gill, 2020). Due to the risks associated with coming into contact with infected persons, governments around the world have imposed strict restrictions and are working in collaboration with essential service providers such as food delivery platforms to ensure that people still get food but through contactless delivery. Finland is no exception in the changes that are taking place around the world because of the COVID-19 virus. According to the Finnish Government (Valtioneuvosto, 2020), Finland was earlier in spring 2020 in a state of emergency and people were unable to go to buy food in restaurants because of the restrictions that had been put in place. However, restaurants were still allowed to deliver food, which has resulted in a rise in revenue for the food delivery services.

Uber, Wolt, and Foodora are digital platforms that provide people with job opportunities where they earn an income while leaving the workers with the liberty to dictate their working hours. Uber classifies its drivers as independent type contractors rather than employees. This means the popular ride-sharing application adopts a model that excludes it from exercising employee-related accountability to cut costs (Steinberger, 2017). The company's framework denies the Uber drivers facilities such as paid sick leave, overtime payment, and compensation in case of an injury. However according to Pitas & Boyd (2021), this has begun taking a different trajectory as Uber operating in the United Kingdom announced a move that sees its drivers enjoy paid holiday time, and organized a sick pay scheme to compensate partly for the loss of income after some deductible days during sickness. However, there is a risk that some these policies are not effective for modest information policy from Uber to drivers or a possible complexity of making claims when a condition arises.

The gig economy business model often segregates itself from traditional employer-employee relationships. This business model with workers as self-employed is greatly contested in courtrooms in many countries. In Ontario, a judge made a ruling after Heller, an Uber driver, sued the company for violations of employee standards. The ruling upheld that indeed they are employees and should enjoy employee benefits (Stefanovich, 2020). Other states that have accredited that Uber platform workers are employees are; Switzerland and France (Reis, Schwarz & Vilaseca, 2020). This gives the driver employee

benefits and with consensual decisions from the judges, they indeed need to be treated as employees.

Many Uber and food delivery platform workers have previously been employed by other formal sectors for full-time or part-time jobs (Berger 2019). This means that they have earlier received employment benefits, which were provided by their previous employers, and hence, they are knowledgeable about social protection (Berger, 2019). Despite the evident gaps in social protection policies to the platform work, Uber, Wolt, and Foodora workers are satisfied by the flexibility and the autonomy that the platform offers (Marquis et al., 2018). This, in turn, makes them give positive feedback to the platform because it favours their mode of working. This makes Uber, Wolt, and Foodora reluctant in supporting social protection policies, and in contradicting way thus increasing anxiety on the platform workers even as they operate. Non-monetary factors such as health insurance require consideration to shape the platform workers' welfare and well-being such that even as they operate, there is some extra level of contentment since they are covered in case of an accident or sickness.

Since platform workers are identified as contractual workers, the process of signing up does not provide the workers with a contract that identifies them as employees of the organization and the driver can work whenever they feel like. This is a good flexible way to work; it, however, leaves the drivers or delivery workers deprived of social protection as the company does not recognize them as employees (Kumitz, 2016). One of the social protection policies that platform workers lack is protection over insurance premiums. Unlike formally employed drivers, Uber driver-entrepreneurs have to pay business expenditure such as professional car insurance, which is more than if the car is registered for personal use. Uber and most taxi drivers in Finland are entrepreneur-drivers, and they pay business insurance for their taxis whereas, there are a few taxi driver employees who drive cars insured by their employers. However, car insurance has its limitations since it only covers accidents where the car is involved and does not compensate for other illnesses acquired while working. This leaves a lot of drivers with no medical insurance as they do not make enough money to pay for insurance comfortably and working under

such conditions is hazardous to other employees and clients that the worker interacts with within their line of work (Kumitz, 2016).

Another social protection problem faced by platform workers is the lack of trade unions (Kumitz, 2016). Formal unions do not recognize platform workers because they lack formal employment documents from any organization. This makes it hard for these workers to fight for their rights as they are not recognized as employed people and don't have the support from trade unions. However, identifying oneself as an entrepreneur enhances their business conditions via [Suomen Yrittäjät] Finland's Entrepreneurs association.

2.3 Health Services and Social Protection Systems in Finland

Health services denote access to rudimentary health care, healthcare processes, healthcare costs, quality, and the results obtained by the population (Steinwachs and Hughes, 2008). World Health Organization Report (2000) defines a healthcare system as activities, whose core objective is to promote and advance health. In Finland, the healthcare system constitutes National Health Insurance (NHI) partially covers bills from private healthcare centres, hospital transport expenses, and sick leave allowances, and also occupational healthcare costs (Teperi et al., 2009).

Social protection systems on the other hand refer to measures put in place to promote basic living standards for everyone in the societies' (Simone et al, 2015). Social protection, therefore, covers social aid, social insurance, labour market systems, and access to vital social-care amenities amongst citizens of Finland.

This chapter analyses health services and social protection systems in Finland and how such systems affect employees, unemployed, and entrepreneurs, and common practices therewith.

Finnish healthcare services have evolved from basic to international health care systems with permanent residents being able to access a somewhat all-embracing set of amenities (Steinwachs and Hughes, 2008). High mortality rates among low-income working population is mainly caused by drug and alcohol abuse, accidents, and suicide (Kivimaki et al., 2003). Platform workers are likely to be victims of such related deaths since they

fall under categories of low-income earners who have reduced access to healthcare and resort to substance abuse to cope with the pressure of economic adversity which affects gaps in healthcare. This affects the healthcare services delivery in Finland despite boasting an international presence in the healthcare system.

In Finland, there are three different types of healthcare that benefits from public funding which then affects the employee, unemployed, and entrepreneur (Vuorenkoski et al., 2008). These are, municipal healthcare, private healthcare, and occupational healthcare. Employed persons get the option to select from the above healthcare packages. The municipal health care scheme receives funds from taxes organized by municipalities and subsequent additional funding by the government (Stig & Paulsson Lütz, 2013). It is also based on National Health Insurance, which generally covers private health care, professional health care, outpatient medications, transport costs, and illness allowance. Employers are on the other hand obliged by the Occupational Health Act to make protective occupational health care and restorative outpatient services affordable for their employees (Vuorenkoski et al., 2008).

Primary care is an indispensable component of the health care conveyance system. It encompasses a set of amenities including precautionary care and screening thus addressing monotonous health problems required for every individual (Steinwachs and Hughes). In Finland, primary care health centres are transformed into larger units and the Ministry of Social Affairs and Health formulates action plans that focus on improving healthcare services (Kringos et al., 2015). Health centre units contain a different group of professionals including nurses, occupational therapists, and physiotherapists. The law obliges the municipalities to facilitate access to these health centres. However, there are no common best practices as there is a huge disparity in health care quality and cost (Steinwachs and Hughes) partly due to the shortages of general practice manpower.

The United Nations Universal Declaration of Human Rights and International Covenant on Economic, Social and Cultural Rights provides for social protection as a means of promoting peoples' economic, rights to social security, work, access to education, protection of acceptable living standards, and enjoyment of the highest physical and

psychological well-being (Cecchini et al., 2015). Social protection, therefore, is a vibrant tool in attaining of Sustainable Development Goals (SDGs) (United Nations, 2018).

In Finland, municipal authorities are mandated by law to deliver social protection welfare functions which include universal social services, distinct amenities to a certain populace, and income security as a fragment of social welfare (The Ministry of Social Affairs and Health, 2006). The social protection system in Finland comprises of binary vital essentials such as social welfare which covers social services and a module of salary security, and social insurance which covers unemployment security, payment security, and pension security (Niemelä & Salminen, 2006).

The Finnish government boasts of a successful healthcare system. Primary healthcare is funded and provided by municipalities through funds collected from taxes. This makes it possible for healthcare to be easily accessible by residents for free or at affordable cost. The private scheme is funded by the National Health Insurance and employers obligated by law to provide healthcare platforms for their employees (FMA, 2007).

The welfare state system in Finland is advanced and able to cover social protection for residents in the country through a system fastened in a full-employment rule, a liberal tax policy system built through the institutionalization of innumerable social cover schemes, pension schemes, health care, childcare, free and obligatory education (Vivekanandan, 2012). The Finnish social protection system's primary objective is to guarantee everybody their constitutional right to dignity (The Ministry of Social Affairs and Health, 2006). Furthermore, it aims to prevent social exclusion as a crucial part of social welfare, reduce poverty, and promote social unity. The Ministry of Social Affairs and Health (2014) states that the government aims at increasing employment to increase social protection which brings the question of how well the social protection covered and implemented in Finland concerning the unemployed, employees, and entrepreneurs is?

Developing social protection heavily depends on economic growth. Therefore, a social protection system can vary significantly if the government's employment objective is realized which in turn guarantees a constructive trend in the collection of tax revenues,

and decreases unemployment and pension costs, thus availing resources for social protection schemes (Ministry of Social Affairs and Health, 2006). In Finland, employment incidence declines to depend on age and occupational structures, which may culminate in unemployment patterns thereby affecting the social protection system for unemployed people (Schmid & Wagner, 2017). Early retirement, on the other hand, is the health-related disability pension that has the wider social protection schemes in Finland. Finland has established most of its social protection schemes which have seen public social protection services highly demanded and greatly valued. The municipal social welfare fulfils the needs of all segments of the population by giving a sufficient range of amenities of the highest quality.

2.4 Employment Status of Platform Workers in Finland

Finnish employees and employers are regulated by the employment contract act and is applicable where there is a legally binding relationship between both the employee and employer, where the employee performs work as directed by the employer in exchange for pay after an agreeable period (Kautto, 2021). The law incorporates mandatory provisions where the employers have to grant employees with the various benefits that are defined in the agreement between both parties (Eurofound, 2018a). Eurofound (2018b), also states that terms of contract can be implied in nature such that if an employer follows a particular code of practice over a period of time, they get the freedom to incorporate customized terms in regards to their business environment. The category in which platform workers lie on has remained ambiguous over a long period of time thus making their employment status unclear which forces them to adopt an employment status under existing frameworks of regulations. This means they are defined and categorized as self-employed individuals.

Since platform workers are recognized as self-employed, they are covered under social insurance systems of self-employed people. This disadvantages them since the insurance is less favorable when it comes to covering different types of risks. Moreover, self-employed workers are wholly responsible for the contributions of the insurance premiums unlike employees who share their contributions between them and their employers. It even gets worse when the set minimum contribution thresholds are unattainable for

platform workers such as, food delivery workers who work on a part-time basis. As a result, many platform workers end up not being covered by the unemployment insurance which also puts them at a financial risk in case of accidents or illnesses since they are not insured against them. As self-employed workers, the platform entrepreneurs are not embedded under specific provisions of health and safety which only apply to employees recognized under the employment status. As a result, they are placed and identified as vulnerable in their work environment since it involves, driving of cars for Uber drivers and riding of bicycles, e-scooters, and also driving cars for food delivery workers.

Also, self-employed workers are required to take their own pension insurance under the Self-Employed Person's Pensions Act (YEL) (Työeläke, 2021). The insurance is compulsory for individuals who have been working within six months since the beginning of their self-employment and are not working under a service agreement. One of the conditions of being covered by the Act include minimum annual earnings of at least EUR 8,063.57 (Finnish Centre for Pensions, 2021). This means that a platform worker has to meet the minimum threshold for them to be viable for YEL earnings which is practically for some of the workers, particularly those who work part-time and are likely not meet the minimum amount set for the pension insurance. This is also contributed by the fact that self-employed workers pay the pension contribution on their own without assistance from the platform companies. However, the YEL insurance premium contribution varies and is flexible such that a self-employed person can choose to either contribute higher or lower amounts depending on their flexibility.

Entrepreneurs in Finland also have the benefit of being granted allowances in relation to their earnings. These earnings are granted to an entrepreneur who is a member of an unemployment fund and has been working as an entrepreneur for at least 15 months with an annual income of at least EUR 13, 076 (TYJ, 2020). The funds for entrepreneurs earning allowance in Finland are secured under the Unemployment Fund for Finnish Entrepreneurs (SYT) and are paid for the same period as the allowances paid to employees (TYJ, 2020). Therefore, if a platform worker registers under the unemployment fund, they are duly viable for earnings allowances that are granted to entrepreneurs.

2.5 Sick Leave Policies and The Effect of COVID-19 in Finland

Sick leave is time-off granted to individuals who are not in their best health condition due to an illness or an accident (Dekkers et al., 2008). Sick leave policies are governed and applied under different conditions. Sääköskokoelma (2001) stated that in Finland an employee is entitled to sick leave days after they have been employed for at least one month before the illness occurs. The days granted are paid in full according to the Employment Contracts Act (Ministry of Employment and Economy, 2014). In countries where Uber drivers have been identified by law as employees, they are confined by employment sick leave policies whereas, in Finland, almost all Uber drivers are taxi-licensed entrepreneurs and classified as contractors.

In Finland, an entrepreneur pays social security schemes such as, sick leave for oneself. In case of sickness, an entrepreneur's sickness allowance is computed based on one's annual income. In case one has to rely on basic social security, KELA (2020) states that Finland's residents are entitled to sickness allowance after 9 days waiting time excluding Sundays. This policy exposes those platform workers who are not paying entrepreneur's social security or those who pay it but are not aware of their entitlements thus leading presenteeism which poses a greater health risk to the public and the individual worker.

A special sickness allowance policy is granted upon persons due to the existence of an infectious disease. This policy aims to curb the spread of any identified infectious disease in society, such as COVID-19. The affected persons are usually those that have received orders to stay away from work and are maybe isolating or under quarantine. During the pandemic, platform workers such as Uber drivers and food delivery workers who test positive for COVID-19, are required to be isolated and not go to work thus qualifying them as beneficiaries of infectious sickness allowance (KELA, 2020). The amount paid is a full income compensation to cater to expenses incurred while off work.

Another policy is the unemployment benefit policy. According to ETUC (2020), the Finnish government is offering unemployment benefits to the platform workers and self-employed individuals during the COVID-19 pandemic. The unemployment benefits are, however, limited in terms of the amount compensated thus disadvantaging platform

workers from accessing an all-inclusive employee benefits package from the platform contractors. Assuming platform companies as employers, they are required by law to pay salaries to platform workers during sick leave based on their employment contract.

According to regulation 1408/01 of social protection policy, employers are liable for their employees' insurance against illness and hazards that are associated with their occupation (Koikkalainen et al., 2011). Interpretation of platform companies as employers would make Uber, Wolt, and Foodora liable for safety and health of the 'workers' that use the platform to generate income. The Finnish Occupational health service law ensures all entrepreneurs are responsible for the health and safety of their employees. However, the law does not capture those platform workers that are not truly self-employed yet they should be protected like employees.

The COVID-19 pandemic has massively affected businesses around the world by putting them out of operation. The magnitude of little or no operation has hit services provided by digital platforms the most. Platform workers such as Uber drivers have been affected by a huge margin by the pandemic (Spurk & Straub, 2020). This makes it hard for workers to make any money as the pandemic has also reduced the number of people who use Uber services. As a result, a lot of platform workers have been rendered jobless as they are unable to work in the current conditions. For food delivery workers, the situation is quite the opposite since the pandemic has increased the demand for food delivery services thus leading to more social and physical interaction which increases the risk of infection. Platform workers have also been exposed to the pandemic due to a lack of training and proper tools to deal with the risk of infection. With little training on how to deal with such instances, platform workers face the risk of contracting the Coronavirus from their customers (Dubal and Whittaker, 2020).

Stigma is another effect of COVID-19 that platform workers have been exposed to. Stigma can be defined as a situation where people view someone negatively because they seem like they have signs and symptoms of a certain disease (Link, 2001). In this case, the stigma for platform workers would be when customers refuse to ask for their services fearing that the drivers might be infected with the COVID-19 disease. Stigma against

platform drivers and delivery workers is mainly because drivers meet a lot of people during their line of work and are exposed to the virus every time, they transport a client (Dubal and Whittaker, 2020). In addition, stigma is also extended to platform workers' homes where their spouses or family members also fear that they may have been infected with COVID-19 because of the contacts that they have at work.

2.6 Presenteeism

Presenteeism is defined as the situation where people go about their daily work activities while sick or injured (Garrow, 2016). Weak social protection policies amongst platform workers such as lack of sick leave during the 9-day waiting time from diagnosis lead to presenteeism (Schultz & Edington, 2007). The repercussions of presenteeism are that it ends up being costlier than absenteeism (Centre for mental health, 2020).

Presenteeism is a peril and some of the risks it poses on platform workers are that platform business employees do not provide occupational safety and health (OSH) thus leaving the burden to workers over responsibility to their health (Kinman, 2019). Secondly, there is a reduction in performance since a sick or injured employee is likely to reduce their input in the business thus reducing its performance (Johns, 2010b). Workers such as Uber drivers risk losing their income while off from work or in case they go for self-quarantine. This means a sick Uber driver will go to work despite being sick to secure their job. Thirdly, platform workers also face the risk of future health problems which exposes them to other long-term illnesses since the initial health problem they had was not treated at the right time (Bergstrom et al., 2009). Also, presenteeism poses a risk of emotional exhaustion to the worker. This is then transferred to the client who receives depersonalizing attitudes from the worker, therefore impacting the business negatively (Demerouti et al., 2009). Presenteeism increases the risk of making mistakes and accidents. For instance, a sick Uber driver might sleep while ferrying a passenger and this would lead to an accident. This poses risks to the public and increases the chances of premature deaths from errors (Letvak et al., 2012).

According to Pesole (2018), platform workers ought to be eligible for some time off due to illness or accidents, they ought to meet certain conditions that warrant their sick leave.

The conditions that need to be met are such as if the absence of an employee is due to an accident or an illness that is incapacitating in nature, whether the cause of the accident or illness is well defined through reliable documentation from a medical professional such as a physician proving the sickness is/was not self-inflicted, and if there is a prior notice given by the platform workers informing the platform service providers of their illness. Without these, the employer has the right to not grant sick leave to the platform workers as the documents act as procedures for granting them time off the platform without a worry of no pay (OECD, 2020). Presenteeism, a situation where people go to work while sick or injured, lowers the expected output from the Uber and food delivery workers by killing their motivation to work hence ending up working for fewer hours (Johns, 2010a).

In the times where the world is experiencing a COVID-19 pandemic, Wolt, a food delivery company, has seen an increase in demand for grocery delivery since most people are not going shopping (Freer, 2021). The constant movement of Uber drivers while picking and dropping people also leans them towards at a greater risk of catching the virus (or rather than moving around, it is the numerous social contacts during the time spent at work). A driver or a passenger might not be aware that they have the virus since its symptoms vary from one person to another (CDC, 2021).

3 OVERALL AIM AND OBJECTIVES OF STUDY

The overall aim of this research is to assess the experiences on sick leave policies and schemes among Uber and food delivery workers in Helsinki metropolitan area. This informs the public on what steps policymakers and platform companies could take to answer these needs. Specifically, the research focuses on how the COVID-19 pandemic has affected platform workers and their health-related social protection needs. Finally, the study explores how COVID-19 may influence the shaping of sick leave policies for platform workers in the future.

3.1 Research Questions

1. What sick leave policies and schemes are there for Uber drivers and food delivery platform workers in Helsinki?
2. What are the experiences of Uber drivers and food delivery workers on sick leaves in Helsinki?
3. How has the COVID-19 pandemic affected platform workers in Helsinki and what has it revealed about the sick leave policy in platform work?

4 METHODS

In this chapter an overview of the study design used is shown. The chapter also illustrates how the data was collected through scrutinizing participant's background information such as, verification that one works for either Uber, Wolt, Foodora, and based within Helsinki. The data collected was then analysed using the qualitative method for this study. Data collection practices and ethics involved are also highlighted in this chapter.

4.1 Study Design

This study used a qualitative study design to conduct it. Qualitative research has been accredited with mapping and exploring the meaning of human experiences (Swinton and Mowat, 2006). This makes it an appropriate study design for this research as it seeks to ascertain and assess the state of sick leave policies and schemes among platform workers in Helsinki and the effects of COVID-19 on it. Qualitative research with the use of semi-structured interviews, in this case, aided in focusing and understanding how lack of sick leave affects platform workers in Helsinki. The limitation of this method was time-consuming since the interviewees belong to different companies that are decentralized. However, qualitative research is best suited for this study due to the trustworthiness of the data collected through interviewer corroboration (Elo et al., 2014). The one-on-one interaction with the interviewee gives one confidence for openness and authenticity which is important when it comes to analysing raw data from the interview.

4.2 Thematic Interviews and Data Collection

This study aimed at mobile application platform workers in the metropolitan city of Helsinki. A platform worker, in this case, was defined as anyone who uses online or mobile platforms such as Uber, Wolt, and Foodora to offer services to customers in exchange for money. The sampling technique used was stratified sampling since main on-location platforms operating in Helsinki are covered. Stratified sampling also helped in the picking of non-equal sample sizes among Uber, Wolt, and Foodora. The criteria used for sampling was:

- Participants were working either for Uber, Wolt, or Foodora.

- Working in the Metropolitan area of Helsinki
- Were actively working as partners of the mentioned platforms at the time of interviews.

Data was collected through face-to-face interviews by the researcher and other researchers from the RRR-Uber research group who collected data on Uber drivers while RRR-Platform project collected data from food delivery workers. In some cases, where it was deemed not safe to do face-to-face interviews due to COVID-19 restrictions and to keep the participants safe, the interviews were done virtually.

The data was collected using semi-structured questionnaires and interviews. The use of semi-structured interviews and questionnaires was deemed appropriate for this kind of study as it allows the interview to go in any direction that supersedes the boundaries of the designed format to get detailed information on the subject. It also gives the interviewee the flexibility to probe deeper into issues and uncover any new findings (Green, 2009). Before the interviews began, all respondents were made aware of the voice recording that ought to take place and their consent was required. This helped build confidence amongst the interviewees since the process attracts less attention and in return, the responses are likely to be transparent.

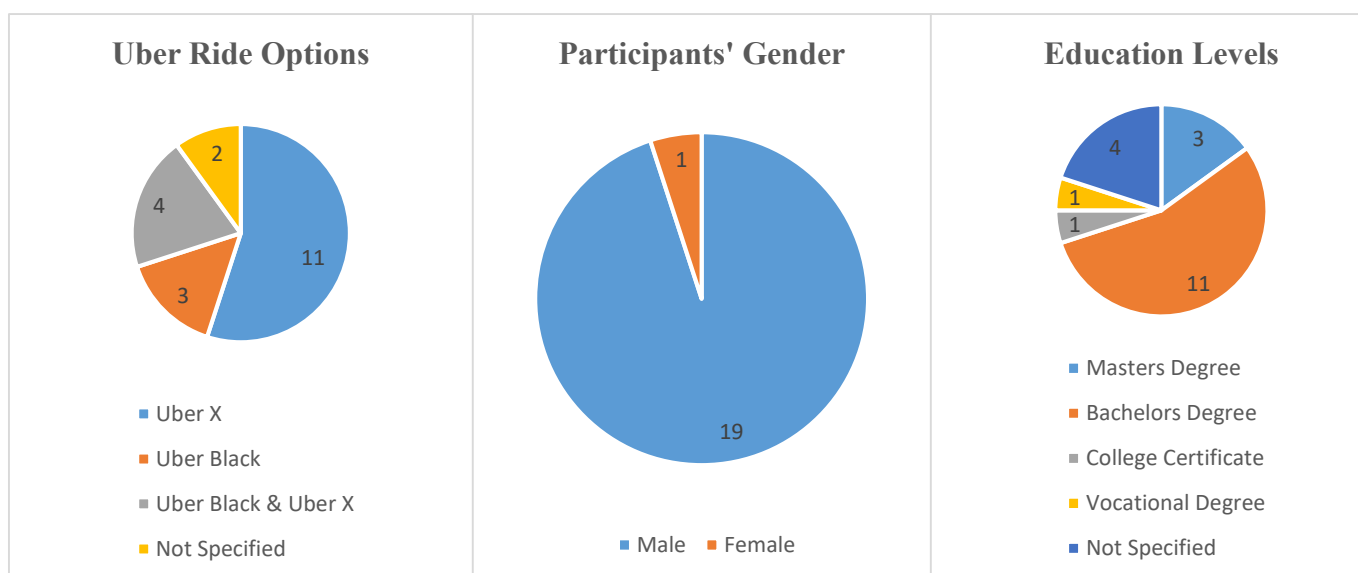
A total of forty participants were interviewed, twenty of them being Uber drivers and the other twenty working for food delivery companies Wolt and Foodora. For Uber drivers' data, the researcher obtained raw data from twenty interviews that had been done by the RRR-Uber research group from Tampere University. For Food delivery participants, interview data were collected by two researchers for their master's thesis, the author being one of those. The researchers being both immigrants and most platform workers being migrants, utilized their background to reach out to the participants. In some cases, the snowball sampling method was used to reach out to other participants.

4.3 Background Information of the Participants

For this study, the population consisted of forty interviewees who were divided into stratum consisting of twenty Uber drivers, twenty food delivery workers from Wolt and Foodora, and were operating in the greater capital region of Helsinki.

For Uber drivers interviewed, all reported having been doing ‘normal’ taxi jobs as well. As Uber entrepreneur-drivers are fully licensed, many of them have operated as regular taxis, taking customers from taxi stops, charging a higher rate than when operating as an Uber vehicle. The youngest amongst them was 25 years old of age and the oldest was 57 years old. 19 of the 20 participants were male. Education levels were 3 master’s degree holders, 11 bachelor’s degree holders, 1 college certificate, 1 vocational degree holder and 4 didn’t report. 11 of the participants were operating Uber X, 3 of them operating Uber black, 4 operated both Uber Black and X, and 2 did not specify. The countries of origin of the participants were Iran, Cameroon, Ukraine, Nigeria, United Kingdom, Sierra Leon, Bangladesh, Rwanda, Finland, Nigeria, Tehran, and Kenya. Figure 1 below shows the different categories of the participant’s background.

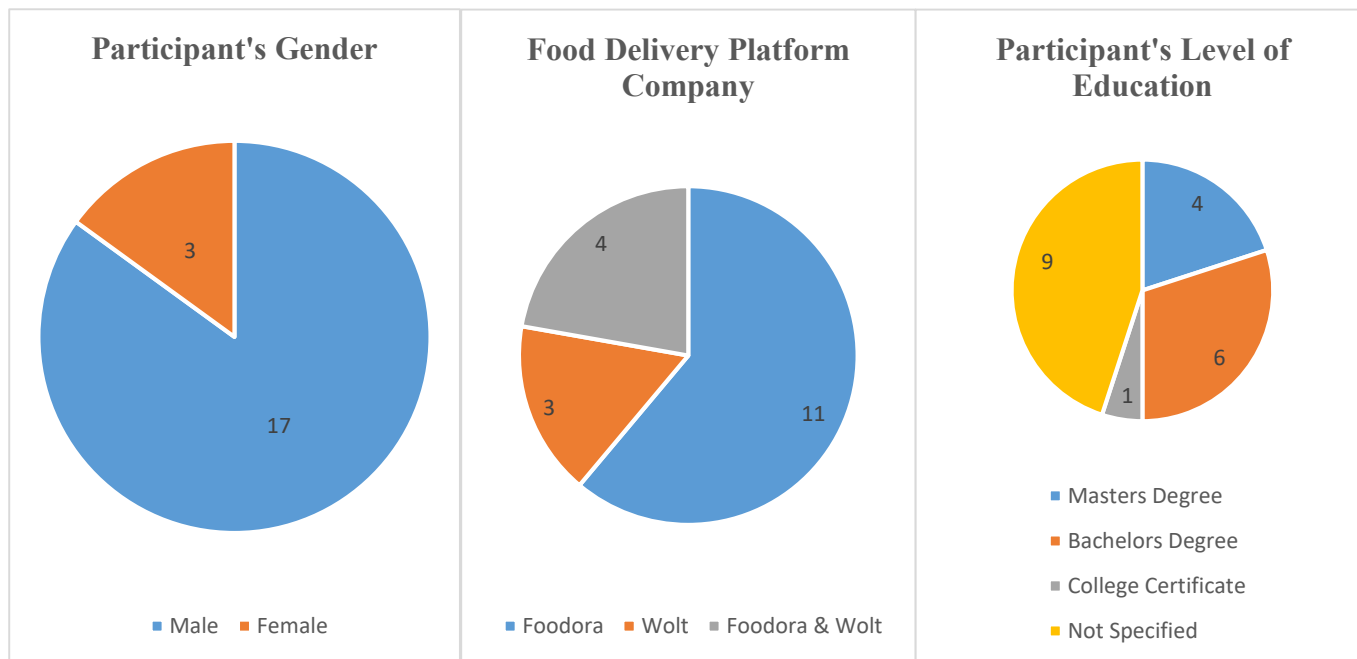
Figure 1: Uber Participants’ (N=20) Background



Among the twenty participants working as food delivery workers, six of them worked for Foodora, nine worked at Wolt and five of them worked for both companies. The highest

level of education amongst the food delivery workers varied such that four workers possessed a master’s degree, a bachelor’s degree amongst six workers, one had a certificate and nine participants did not report their level of education. The length of stay in Finland for those working in the food delivery sector ranged between 7 months to 10 years. The length of working for food delivery also ranged between 2 months to 6 years. The mode of transport amongst food delivery workers was either by the use of cars or bicycles. Three out of 20 interviewed food delivery workers were women. Participants countries of origin in this section were from Cameroon, India, Ghana, Kenya, Nepal, Nigeria, Pakistan Tanzania, and United Kingdom. Figure 2 below shows the background of food and delivery workers who participated in the interviews

Figure 2: Food Delivery Participants’ (N=20) Background



4.4 Data Analysis

A total of ten audio-taped interviews collected from food delivery workers were transcribed by the researcher and the rest by other researchers from the RRR-Uber research group from Tampere University.

Transcribed data was read and re-read for the purpose of understanding and interpreting. The thematic content analysis method was then deemed appropriate for this study. Thematic content analysis involves the examination of essential information, identifying systematic characteristics within the context, and breaking it down into smaller categories while adhering to rules of coding (Anderson, 2019). It is descriptive in nature and enables a researcher to relate the frequency of responses from the interviewees and denote specific patterns from the responses and building codes on the data of interest. In this research on sick leave, the coding units identified are propositional since the process of data collection through interviews involved breaking down the responses from the correspondents to examine the underlying assumptions and facts on unpaid sick leave amongst Wolt, Foodora, and Uber platform workers.

In the case of this study, thematic content analysis is important since it is an unobtrusive method of data analysis. It is also a reliable method of analysing qualitative data in that it ensures the stability of the information collected (Busch et al., 2012). The stability ensures the researcher consistently identifies codes and extracts a theme from the codes. For instance, in this analysis process, the theme 'Unpaid Sick Leave' was identified from frequent coding responses of the interviews.

Another reason that makes thematic content analysis the ideal choice in the scrutiny of qualitative data is the aspect of social interaction between the interviewer and the interviewee. That means the analysis method directly interprets communication via transcripts or text format (Vaismoradi & Snelgrove, 2019).

4.5 Codes and Themes

After reading and re-reading the transcribed interviews. The researcher made notes and familiarised himself with the data. This helped develop a sense and deep knowledge of the data, thus helping in the development of initial codes. These were derived from meaning units in form of words, quotes, sentences, and even paragraphs. This helped drive the ideas within these codes and patterns throughout the interviews, which were then grouped to make themes that pointed out to a similar co-relation of the studied issues. Table 1 below shows progressive patterns from codes which led to the development of themes from the data.

Table 1: Codes and Themes

Patterns and Things of Interest	Initial Coding	Themes	Finalized Themes
Sick leave provision	No sick leave, Go to work, No compensation for missed says	Unpaid sick leave	Sick leave
Sickness, not wanting to lose on earnings, securing job	Going to work while sick	Presenteeism	Presenteeism
Entrepreneurs' right to social insurance	Responsible for their own contribution, unattainable minimum thresholds	Categorized as self-employed	Employment status of platform workers
Covid-19 effects on platform workers, repercussions of Covid-19 to the platform business	Lack of work, increase in orders/work, infection risks at work, occupational health risks	Effects of Covid-19 on platform workers	Effects of Covid-19 on platform workers

4.6 Ethical Considerations

Due to the nature of this research project, ethical considerations were put in place. All participants were first informed on the research context with a written information sheet on the research (APPENDIX 1). The information and consent sheet were available in both English and Finnish. The purpose and subject of the research was explained to the participants. They were then asked for their consent in participating and recording the interview. For those who did the interview face-to-face, signed consent was obtained while for those done virtually, a virtual consent was obtained after the instruction letter (APPENDIX 2) was read to them. For the face-to-face interviews, social distancing and hygienic practices were observed in adherence with the COVID-19 protocols. Researchers from both groups, RRR-Platform and RRR-Uber, were trained on how to ask sensitive questions and being observant on the interviewees' emotional reactions to the questions. Also, the researchers were made aware of security risks likely to occur from increased emotional reactions of the interviewees. Questions were asked freely and in a neutral manner such that there was no influence, favouring the research topic, on the responses and opinions of the informants. All people who participated in the research were assured of confidentiality, anonymity, and protection over their names and images. The participants were also made aware of prospective benefits of the research in ensuring a better working environment for platform workers.

No information was to be used or published without their consent. Participation was also voluntary to people who wished to take part in the research. Participants were given the option to withdraw their participation at any point during interviews. Also, participants who were mostly low income workers, who were given a small premium to cater for their basic necessities. All the data collection used in this study has ethical clearance from Tampere Region Ethics Committee for Humanities.

The researcher has no conflict of interest and this study did not receive any funding.

5 RESULTS

The results from the thematic process transcribed from the interviews showed key concepts and notable patterns from the data. The patterns from the responses are important such that they showcase the understanding of the participants in regards to sick leave while working for different companies in the platform business. The themes show understanding and proper interpretation of the different experiences the platform workers undergo in terms of their healthcare needs and concepts relative to each other. The analysis includes the following categories: Sick leave, Presenteeism, Employment status of platform workers, and COVID-19 effect on platform workers.

5.1 Sick Leave: Mixed Accounts on The Social Right

This theme identifies the ability of all the respondents, from Wolt, Foodora, and Uber to understand the type of contractual relationship with their employers. This is represented by employees of both the food delivery companies: Wolt and Foodora. The impact of how knowledgeable they are regarding workplace healthcare policies is evident on the transcript. The code “H” shows responses from Uber drivers in Helsinki, “FH” shows responses from food delivery platform workers in Helsinki, while “I” symbolizes the interviewer.

Food delivery workers from Wolt and Foodora are all aware that their employment relationship is an independent contract type of a relationship.

I: What kind of agreement do you have with them? Is it like full-time, is it shifts, is it a self-employed contract?

FH14: It's a self-employed contract

The self-employment contract is difficult for them since it is a move against their will but they take it anyway since it is in the companies' policies. The policies seclude them from other employee benefits that employed people ought to get.

FH14: We are technically forced to be self-employed

However, despite the platform workers' being knowledgeable that their contract is basically pegged on freedom of when to work, they are aware that they are not entitled to pay when they get sick and need some time off the platform.

I: Do you have paid holidays or paid sick leaves or ... I can't say maternity leave but...

FH14: No...No

I: Do you have paid holidays or sick leaves?

FH14: Nothing, because you are not an employee. You are a partner.

The understanding of this concept of operation by the workers' means they have to keep working even when they fall sick since not going to work means no pay. Moreover, there is a group of individuals that feel Wolt and Foodora should really take care of themselves when they fall sick since they help in profit engineering for the organizations. The sick leave benefit is one that most employees would really embrace going forward since going to work while sick is a risk factor to them and to the people they serve.

I: Sorry, there should be somewhat?

FH07: Some, Uhm, some benefits for the workers like sick leaves, and Uhm, and, only sick leaves

I: What would you like to be different in working, like when you're working with them?

FH07: It means technically we want to be like any other workers that can have sick leave and other benefits that workers have, but technically we cannot be like that, we have no other option but to be self-employed

Responses from Uber drivers also show that they are well aware of good health as an important thing in their lives. However, they do not get to enjoy a medical cover according to their employment contract and rely on KELA for their compensation and claims.

I: What worries you the most as a taxi driver? Is it accidents, your own health, dangerous customers or what is your biggest worry as a taxi driver?

H12: My own health is the most important thing. There's also a risk with customers and sometimes you have to do something. In Uber you pay with a card and it's very good but with Yango and paying with cash you sometimes have problems. Sometimes people come abroad and leave and don't want to pay.

I: What about if you get sick who pays you for the time you're sick if you can't work?

H12: Then I have to apply for money from KELA.

It might also seem like KELA stands for the compensation when a platform worker skips work because they are unwell. The process is tiring and time consuming and the compensation amounts offered by KELA's sickness allowance are not worth the struggle.

H1: I had a couple of teeth pulled out, I had to lie down at home for a few days because it was so sore with the stitches that if I lifted my head from the pillow the pressure was too much. I tried getting something from KEL but bullshit.

I: Yeah it's probably personal liability.

H1: Yeah or something and I don't understand, you have to get a medical certificate and, even though it was included. They still want another certificate and if you start that for a few days, the amount is so small it's not worth fighting for, you'll spend a day on it and you get a few dozen euros for it.

A food delivery worker also acknowledged that their biggest concern about the nature of their job is that in case something that keeps them out of work such as illness or car repair happens, they lose out on pay since one has to manage their issues alone.

I: Okay. Uh, what are your biggest concerns about your job?

FH11: The biggest concern? If something happens to you too, for example, you are driving, basically driving. If something happens to your car today, that needs to be fixed for two months or one month, you have to be at home for that period of time, and if something happens to you yourself, you cannot even get it sick leave because no one will pay you if you get sick. You have to manage it yourself, so there's less protection, I guess

From the responses, platform workers do not enrol for the entrepreneur's social personal insurance since the premiums are quite high hence making them unaffordable. Others are not aware about entrepreneur's YEL social security scheme, whereas those who know are not able to pay related social security payments or they do not meet the YEL threshold criterion of sufficient income. The employer expects personal insurance to be paid by the workers since they are independently contracted. Not affording personal/ private schemes and KELA's 9 days waiting time of sickness allowance, fuels the need to continue

working even while sick since personal insurance is unaffordable and missing out on a day's duty means no income.

I: But that time you couldn't be driving and you lost income isn't it?

H5: Yeah. You lose income and the insurance about so tight about. The insurance are high. So if they could come by I know that they say oh it's your company. Work. I used to work for Wolt before and it was the same. This Wolt. Food delivery. It was the same issue
The same was also expressed by another Uber driver

I: But do you have any special health insurance separately?

H10: No. I don't have it because it is expensive

An Uber driver also mentioned that paid sick leave should be provided in the platform business as the responsibility of the employer. This highlights the driver's knowledge on other company operation models in other countries and wishes for the same in Finland.

I: What do you think Uber or Yango should be responsible for, in your work? What kind of responsibilities they should have?

H15: There's same responsibility as normal company. I think they already discussed this like that in UK or something like that. In UK or US about paying sick leave

This conclusively summarizes that all respondents agree on not receiving pay if they took some time off work due to illness. From the interviews, workers are not provided with sick leave by their contractors and most of them wish for the sick leave to be part of their contract with a platform company. Entrepreneurs YEL social security scheme is also a way to organize sick leave, which platform workers seem not to be aware at all. KELA's sick pay has been welcomed by the workers but it is temporary and in most cases, not enough to cater for the bills that need to be paid while one is off from work. This has been observed amongst Uber, Wolt, and Foodora. Therefore, through the need for sick leave among platform workers, they end up looking for means to survive, and that develops the next theme on presenteeism and its effects.

5.2 Presenteeism: Fatal Consequences of Missing Sick Leave

This is a situation where people go about their daily activities while sick or injured. Food delivery workers from Foodora, posed challenges arising from the batch system model

while Wolt workers pointed out challenges with the freedom to choose when to work model that acts as catalysts to presenteeism. As seen in the earlier theme, they are exempted from sick pay hence, they work while sick to make money.

FH07: I was feeling a bit sick but you know we don't have any sick leave or anything so you just have to keep it going and that was the end result, but that was the end result, but I just have to bear it the way it is because it's just hard out here.

This is a very dangerous way of operation since Wolt and Foodora workers deliver food to customers which makes it easier for them to expose their customers and colleagues to any disease. However, the courier still has contact with the delivery from point of dispatch to the client's delivery point. It is a good move of minimizing physical interaction but it is not enough since they have no idea which employee is well or unwell as long as they show up for the shift.

The self-employed workers would get treated and stay home till they heal if the company paid them while away from work. Showing up for work while unwell was clearly linked to the fact that the individual needs to fend for their families and staying home means no money for them.

I: Have you ever come to work while sick?

FH19: Yes, sometimes, few times yeah

I: why?

FH19: Because I need money so...

An Uber driver also mentioned that he wished for employee benefits that are accorded normal employees including holidays given including sick leave. The drivers also show their willingness to have similar policies implemented in Uber. The driver was not aware of his right to paid sick leave neither from the entrepreneur's YEL- insurance nor from KELA and only wished he could get it from Uber as the employer.

I: So someone has to bring in the money for the family.

H7: But, when you go to work with a company, you have a salary, but there is a little bit for food and clothing, and you save a bit of money, for a holiday. We don't have holiday, no sickness, last week I had, with my legs, this. But here I have this sick leave for a week

which the doctor gave, but I sent this to Uber but they didn't reply anything. I have to work so.

The fact that a platform worker gets paid only when work is done, ends up breeding a care-free attitude amongst the platform workers. A delivery worker from Wolt, acknowledged that they would still drive even if they are sick as long as they are overwhelmed by the illness. This creates a risk of transmission of diseases since transmission of infections can happen even when an individual is asymptomatic. This perception poses a health threat to the platform worker and the society since their job description involves a lot of interaction with people in different locations and mass infection is likely to happen.

I: If an illness prevents you from working.

FH3: [chuckles] I have insurance but.

FH3: You have to be really ill not to drive.

This category highlights an issue with the mode of operation of the platform business. Most platform workers choose to go to work even while sick since they need the money. The model of the platform business requires them to sign up and work for them to receive any form of earnings and if one is not available due to sickness or injury, they lose out on that day's pay. The model of operation encourages workers to go to work while sick not considering any risks that they might be posing to themselves, their colleagues, or the public. Staying at home and recovering does not bring in money to pay bills; therefore, making them choose money over good health. This is a risk factor in the wellbeing of the health status of Finland's workforce. Since most platform workers go to work even when they are sick, we need to understand the benefits that come with being self-employed and how platform workers resonate with them thus developing the next theme on their employment status.

5.3 Links Between Employment Status and Sick Leave

Platform workers are classified as entrepreneurs or self-employed individuals rather than employees. In this theme, some Uber drivers disclose their knowledge on the type of

relationship they have with their contractor about them being entrepreneurs which means there is a limit on the benefits they ought to receive in comparison to other employees.

I: And are you entrepreneur yourself?

FH4: Yeah. I'm an entrepreneur myself.

I: Do you have are you working as a driver for someone else or as an entrepreneur?

FH5: I'm an entrepreneur. I own my own car. My own toiminimi

A food delivery worker also acknowledged on being a partner with Foodora and not an employee of the company.

I: Okay. So, if I may ask you, are you an employee of Foodora or what kind of work arrangement do you have?

FH08: (silence) I don't understand basically, if you talk about the employment contract I can answer you that this is a freelancing job contract so I am not a permanent employer of Foodora or employee, I am a delivery partner so its not a Foodora I am not Foodora employee I am Foodora delivery partner.

I: Okay. So does that mean you are self-employed?

FH08: Yeah, you can say that.

I: Do you have paid holidays or paid sick leaves or ... I can't say maternity leave but...

FH14: No...No

I: Do you have paid holidays or sick leaves?

FH14: Nothing, because you are not an employee. You are a partner...

Since some are aware they are defined as entrepreneurs, they have the right to sickness benefit whenever they fall sick and cannot go to work. According to Reinikainen (2018), an entrepreneur is set to benefit from sick pay after they electronically apply through KELA's website and present a medical certificate. An Uber driver expressed knowledge of the entrepreneurship benefit they should receive from KELA for compensation whenever they fall sick and cannot go to work.

I: What about if you get sick who pays you for the time you're sick if you can't work?

H12: Then I have to apply for money from KELA.

However, an Uber entrepreneur said the process is time consuming and the funds compensated are not reasonable to cater for the days missed at work due to illness and would therefore not consider choosing KELA's compensation.

I: Yeah because they have the specific allowance for contagious diseases.

H9: Yeah, but it could be that I considered it, but I suspect KELA would be my choice.

Also, for an entrepreneur to be viable for sickness benefits from the day of illness, they have to be YEL insured. Those who do not have YEL insurance, have to wait for another 9 days before they can claim for the sickness allowance. Moreover, sickness allowance of an entrepreneur insured by YEL is determined by the annuity of their pension insurance.

In addition, many of the drivers interviewed do not take Uber as their main job and would prefer being taxi drivers since the taximeter gives better revenue in comparison to what Uber as a platform gives.

I: Is driving Uber your main job?

H10: No. Uber is not my main job. My main job is driving taxi. Using the taximeter because it is from here where we get something. For example, this (story) [0:08:07]. I think we have 60 euro if it's not 5. So can you imagine yourself. I drove 60-70 kilometres and I get 5 euro. It doesn't mean nothing. Completely nothing.

I: I agree.

Since the pay from the platform companies is not satisfactory, even taking the pension insurance or any other form of insurance is expensive because the money they get is not enough to spare some for insurance premiums.

I: But do you have any special health insurance separately?

H10: No. I don't have it because it is expensive.

Moreover, the pension insurance is solely contributed by the entrepreneur and the platform companies do not offer assistance in the payment of the insurance premiums. This translates to overburdening the entrepreneurs who already have other expenses waiting on them.

I: Okay, and who manages your taxes and your pension payments if I may ask you?

FH07: Yes, that is also another good question. We have to pay our pension ourselves and everything...

Another food delivery worker with Wolt affirmed that by them being self-employed, they are expected to contribute for insurance benefits by themselves.

I: So, tell me, what are you responsible for?

FH04: You're responsible to take care of your taxes, to take care of the insurance, and arrange a pension plan, you are responsible for it. That is why I said you are self-employed, so everything that you are supposed to get from an employer, you have to give it to yourself. So you are responsible for every other thing aside from, just that.

Since the platform business environment operates under a similar model, an Uber driver also affirmed to paying their insurances by themselves.

I: Do you think that platform economy applies same, principles than, traditional labour market? Is it two different labour markets?

H16: Because of the cost of hiring an employee in Finland is a little bit high. So they had to switch to some kind of sole trader, so they prefer that you are entrepreneur on your own, so you take care of your own, stuff yourself. So it's cheaper for them. They don't have to pay your health insurance and all that.

The respondents also expressed that it is also difficult for them to afford personal insurance and also due to the minimum annual earnings threshold set under the self-employed person's Act (YEL) of at least EUR 8,064.

FH5: Yeah. You lose income and the insurance about so tight about. The insurance are high. So if they could come by I know that they say oh it's your company. Work. I used to work for Wolt before and it was the same. This Wolt. Food delivery. It was the same issue

I: Okay. And who manages your taxes and your pension payments if I may ask?

FH5: It would be me, but the thing is, I have never earned over the threshold to, to have to, uhm, based on wage tax, I think I get tax like null point, something like this or something, and it comes out of my weekly or bi-weekly wage. But then if I was to earn over certain amount, I will have to do my own tax, yeah. But I have never earned up to that threshold, so I have never had to worry about that.

In these theme, it is clear that platform workers are aware of their employment status as partners or self-employed individuals. They also show knowledge of the entrepreneurs' benefit compensation package that KELA offers but they deem it as insufficient and time consuming and as a result, they choose to forego it. Also, the entrepreneurs are viable for YEL insurance which is compensated upon getting sick and is determined by the annual pension insurance contribution. The pension insurance is however contributed by the entrepreneur and is based on a minimum annual earning threshold that the workers

struggle and sometimes never achieve since it is expensive. Thus, most of them do not take the pension insurance which translates to them missing out on the YEL insurance since it is a policy dependent on pension insurance. This is risky for the workers especially in the event one is laid-off or gets sick while at work and can no longer earn money thus inhibiting their contributions. This is a risk for platform workers especially during an epidemic where they risk their lives to earn money while working yet they are not covered against any eventuality. The peril in which platform workers are exposed to takes us to our next theme on the effect of COVID-19 pandemic.

5.4 Effect of COVID-19 on Platform Workers

According to Haven (2020), the first COVID-19 case in Finland was identified in January 2020. Several weeks later, the effects of the virus were projected when businesses started close and the economy began falling downwards. The platform business was not spared either and there was tension all around on the future of those working as Uber drivers and food delivery workers. According to Koivu et al., (2020), for Uber drivers, there was an 80% reduction in the number of rides ordered due to quarantine and lockdown which meant the drivers were uncertain about how they were going to sustain a living since they are the breadwinners in their families. However, the food delivery platforms registered substantial growth since the pandemic began (Online Food, 2021). The growth almost tripled in three years between 2017-2020, globally.

Since the beginning of the pandemic, Wolt and Foodora have implemented services that reduce human interaction with the clients. The contactless delivery model works when a worker leaves a client's order at the door and does not necessarily need to see the buyer.

I: What are your main concerns about your job? What worries you most about your job as a taxi driver?

H11: Of course as I said my concern towards me it's about not being able to pay my bills these days because the economically are going down. That's what worries me these days. And getting evicted also. There's also one but which is not maybe. You meet some crazy people...

The pandemic also had a negative effect on the drivers due to fear of getting infected, and infecting to others people such as their family member. This means that they lose confidence while working which is risky to both the driver and the customer since chances of road mistakes go high.

I: What are you. Now we're going to finishing the interview. What are your main do you feel protected during the epidemic?

H11: No. Not protected because if is to say that this mask doesn't help someone. It doesn't help. You can infect even if you use it. So I don't feel protected.

Some Uber drivers did not receive any form of compensation from any schemes during COVID-19. The little that they received from the government, was insufficient to fend for their families since they were paid according to the time spent working and there was a drastic drop in income thus making the compensation insufficient.

I: How was, during the sickness, where did you get support? (--)

H17: I didn't get any support from anywhere.

I: Sorry. (-- any, and about the Corona and social security, how do you see the social security that Corona epidemic, generally, were the support schemes sufficient or (--)

H17: Schemes? No, it wasn't. It wasn't sufficient at all. It wasn't sufficient at all for families like mine. Security schemes, with these difficulties...

For the food delivery workers, the pandemic has impacted them in a positive way. Most people stayed home due to lockdown and ended up ordering more from online delivery platforms. Both Foodora and Wolt food workers acknowledged that during the pandemic the orders have increased which translates to an increase in earnings.

I: Thank you. How has the Corona epidemic affected your work?

FH11: Basically, Corona... It's hard to say it, but I think that this corona period has a positive impact in food delivery because most people were forced to be at home and they have to order food. So, um, there was, um, during that peak period of COVID-19, there were a lot of deliveries. But now the restaurants are open back, and now summer is coming it's again getting quiet.

COVID-19 has had an impact on businesses particularly the platform business sector. Uber has seen a decrease in demand since most people are working from home to avoid human interaction which increases the risks of contracting the virus. The ripple effect of this is, most Uber drivers are not able to make ends meet since the business is not performing well, therefore, encouraging them to stay online and earn from the few rides ordered. This means that even if a driver falls sick, they do not want to stay home and recuperate since they need money to sort bills. They also risk acquiring the virus from customers and transmitting it since they interact with a lot of people in their line of work. Consequently, some drivers have chosen to stay home and rely on their savings while others shifted to food delivery (Griswold, 2020). Moreover, the well-established Uber entrepreneurs got government support targeted for the self-employed, which helped them pay their bills (Siddiqui & Dam, 2021).

However, for food delivery platforms, most workers are excited since the virus has positively impacted their business where they have seen an increase in demand for food and groceries. This excitement also puts them at risk of contracting the virus since there is work to be done and they prefer being at work making money rather than staying home and recovering whenever sick or injured.

The virus has poked holes in the policies of platform businesses through identifying the lack of clear company sick leave policies, the mismatch and information gap with the YEL-policy, and a 9-day waiting time in KELA's sickness allowance which causes presenteeism which is risky especially in the spread of contagious diseases. From the responses recorded, if platform entrepreneurs offered paid sick leave, the risk of going to work while sick would not be encountered since most people need money to sustain their livelihoods.

6 DISCUSSION

The study aimed to analyse sick leave policies and schemes in the platform business particularly among Uber and food delivery workers in Helsinki. The results point out the fact that the lack of paid sick leave amongst platform workers. Platform workers perceived that no sick leave is provided to them since they have a contractual type of relationship with Uber, Wolt, and Foodora and they have to work to get paid or else miss out on their day's income. They are also not aware of the YEL social security that could offer them sick leave. Many workers also identified that they enrol for platform work as temporary or part time workers. Also, most immigrants do not know practices around the platform work environment such as, the need for sick leave, and how the nature of their contract varies from that of non-platform workers. However, Uber entrepreneurs know of the practices around the platform business environment.

The workers from the different platforms agreed that they indeed wish that their days off from work due to an illness ought to be compensated just like other normal employed people. However, they have no choice but to miss an earning in case they fall sick and miss showing up at work. KELA's sickness allowance policy is important as it compensates for the lost days at work but the compensation plan takes 9 days to be effected. This plan is different from that offered by an employer who begins paying sick leave from the first day off from work hence the need for platform companies to offer the same to their employees.

The repercussions of the self-employed contract are that most workers end up going to work while sick because they need money and cannot afford to lose out on a day's pay due to illness. Johns (2010b), did a previous study explaining that most workers go to work while sick to avoid damaging their career and expectations of the management. The long-term effect of presenteeism is that it leads to the risk of infections leading to productivity loss which ends up affecting the performance scale of the business. A similar study by Demerouti et al., (2009b), showed that presenteeism is likely to cause exhaustion and fatigue. This was noted amongst Uber drivers who end up taking customers on drives despite feeling unwell. This makes them exhausted.

However, in Sweden, Foodora has stepped in offering some employee benefits to its platform workers by providing health insurance and pension, bicycle maintenance and compensation, and compensation at certain times (Foodora, 2021). This is a step forward in an industry that is less regulated by laws that govern the countries they operate in. For instance, in 2018, Uber in the UK said that platform workers operating the application were eligible for benefits such as sick pay, maternity and paternity leave pay, free insurance in case of accidents at work, and a medical cover (Webber, 2018). This has since not been the case because when COVID-19 hit, Uber drivers in the UK took to the streets saying Uber has made it difficult for them to claim sick pay (Hamilton, 2020). This scheme may exist but it is not effective as drivers do not know it or rely on it. There is a need for a detailed study on whether drivers know about company benefits that they are eligible to and to what extent they use those schemes. In its defence, Uber gave a directive to the drivers that for them to get any form of compensation, one needs to show a doctor's documentation for proof of diagnosis or be ordered to isolate. Obtaining the document from a doctor was practically impossible since the UK government ordered its people to simply go in isolation whenever they suspected of having coronavirus. This is a good example of how laws and practices in the platform industry prevent platform workers from effectively pursuing their rights. However, there is a possibility on platform workers being defined as employees due to the on-going administrative and court processes on this in Finland. In the long run, most platform companies may end up resorting to this solution as they seek to benefit from an easier recruiting process, having a happy workforce, and good public image all which would solve the issue of unpaid sick leave.

Presenteeism is also a weak link in the transmission of infectious diseases especially now that COVID-19, a dangerous viral epidemic is with us in 2020-2021, at the time of this study. The movement of delivery workers from one point to another increases their chances of exposure to the virus. However, both Wolt and Foodora have laid procedures such as dropping food at customers' doors to minimize human-to-human interaction between the customer and the employee. Canada Life Insurance did a survey that showed the majority of the respondents contracted the illness from the workplace (Life Insurance, 2020). Similarly, the results of this study show that paid sick leave should be granted to platform workers regardless if provided by the government or the platform company not

only during COVID-19 but beyond this time and hopefully be drafted in the platform business operation policies. The paid sick leave by platform entrepreneurs should be enough and relative to the earnings the drivers make. For example, Yandex, the dominating ride-hailing platform in Russia, has recently introduced sick leave health insurance for the drivers where they split 50/50 for the payment of medical insurance. Yandex also pays its employees up to €300 per month for time off work (Shestoperov & Barabanova, 2021). The amount paid for lost incomes is lower than what the drivers make thus making the compensation amount insignificant. However, even while drafting policies, platform companies should bear in mind that if they draft a bill that is too generous on sick pay policy, regarding tough work, it may increase a risk of false claims of benefits which may negatively affect the profits of the business. The self-employed person's insurance act (YEL) should re-evaluate their policies on the minimum annual threshold contribution by entrepreneurs. A reasonable minimum contribution threshold in line to the earnings of platform entrepreneurs, will create an enabling environment for them to make contributions the premiums and get protected in case of any eventualities. There should also be campaigns and drives to create awareness of availability of the scheme. KELA's basic sickness allowance scheme should be empowered such that the money compensated is sufficient and meaningful.

6.1 Conclusion

The findings from the study show the existence of previous studies done concerning platform workers and the operation model of the platform business particularly on workers missing out on sick leave since they are independent contractors. Therefore, it emphasizes the concept of equity where all workers are treated equally regardless of their employment status. The challenges encountered by platform workers in Uber, Wolt, and Foodora in Finland are universal and almost similar and this affirms that there is a social security gap in the platform business. Therefore, efforts to revamp employment terms of platform workers in relation to paid sick leave would greatly positively affect their performance outturn. Policy formulation where platform workers are treated like any other employees and get to enjoy employee-like benefits will eliminate the negative perception and risks associated with working in the platform sector such as presenteeism.

This means a worker will not be pressured to go to work while sick since there is sick pay thus enabling them to recover quickly which promotes a healthy workforce.

6.2 Study Strengths and Limitations

This study acknowledges the existence of strengths that bring out the importance of the study and shortcomings that the study does not satisfy. One of the major strengths of the study is that there is still minimal knowledge on practices of unpaid sick leave among platform workers particularly on their experiences during COVID-19 pandemic. COVID-19 was declared a global pandemic in December 2019, and the first case in Finland was reported in January 2020 thus creating a recent gap in research. Therefore, this study poses its strength in elaborating the experiences of platform workers in Finland during COVID-19 pandemic, and how unpaid sick leave affects their daily operations.

However, it is important noting that the results of the study resonate with previous findings from other researchers who have explored and identified policy gaps within the platform business environment, and the need for changing them with the aim of creating favorable working environment for platform workers.

Also, the study draws its strength from the fact that it satisfies the identity of main stakeholders in the gig economy. The study incorporates both platform workers from Uber, a taxi hailing platform, and Wolt and Foodora which are both food delivery platforms. The data was collected through face-to-face interviews by the researcher and other researchers, through a common language thus avoiding misinterpretation that would arise from translation. Being that the study was thematically analysed, it strengthens the study since it enabled the identification of systematic patterns from the responses which helped in the achievement of stable themes on the facts and assumptions of unpaid sick leave among platform workers.

Since COVID-19 status has been evolving ever since it was declared a pandemic, it is important to note that the study was conducted during the early stages of COVID-19, and some of the latest developments in the platform business that relate to unpaid sick leave amongst platform workers might not be reflected in the study. However, further studies

on the latest developments on policy change in the platform business especially during COVID-19 is highly recommended.

6.3 Recommendation

A proposal on more research in focusing on policy gaps within the platform business, should be explored and fixed thus promoting the growth of the platform work environment. However, as previously proposed by Countouris & De Stefano (2019), there is need for a clear definition on the employment status of platform workers. This will be help in mitigating legal loopholes that platform companies take advantage over. A recommendation on a review in policies governing the platform business should be analysed by the various stakeholders to help in improving the livelihoods of platform workers'. Inclusion of added benefits such as paid sick leave and a comprehensive medical insurance will go a long way in promoting the well-being of platform workers which translates to a favorable working environment. ILO (2019), also recommends on provision of social protection policies that promote inclusivity such as, collective representation that in turn elevates the level of social protection for platform workers. A recommendation on KELA to review its sick pay benefits and the 9 days waiting time needs to be reviewed. Also, information up taking and awareness of entrepreneurs' YEL-insurance among platform workers should be studied in more detail. Platform workers deserve paid sick leave just like employees in other business sectors to prevent them from working while sick, particularly important during COVID-19, to allow them recuperate without having to worry about earning a living.

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APPENDIX 1

Information for the drivers and food delivery workers participating in research

The Research Project of Tampere University: Transportation and Food Delivery Platforms during COVID-19 (RRR-PLATFORM).

We invite you to participate in a research project of Tampere University. The project is fully independent from companies such as Uber, Foodora and Wolt. This project studies the working conditions within transportation and food delivery platforms in Helsinki.

In this research project we interview drivers and delivery people about their experiences of working with digital platforms during the COVID19-epidemic. The project goal is to learn about the working conditions, wellbeing, risks, policy guidelines and social protection of the platform work during the COVID19 epidemic. We study

- health and safety concerns of the platform workers
- practices applied in the transportation and delivery companies (for example Uber, Foodora and Wolt), and
- worker's experiences on social policy benefits.

The interviews will be conducted mainly during summer 2020. Face-to-face interviews are replaced by the Internet-based interviews upon interviewee's request, or in every case if a risk of COVID-19 infection is substantial.

We will make sure that all interviews remain confidential. Neither responses nor participation in research do not affect participants' work negatively. Neither responses nor participation are reported neither to the company they work with, nor to colleagues or government institutions.

This Tampere University research project is led by professor Meri Koivusalo, and the researchers are Dr Mikko Perkiö and Dr Arseniy Svyrenko. Benta Mbare and Victor Savi are Masters' students in public and global health conduct their master thesis within the project.

Purpose, handling and storage of research material

In this study, data shall be collected mainly through interviews and shall be used for the RRR-PLATFORM project, is led by Professor Meri Koivusalo. The research project team

(see above) publishes articles, based on collected data, mainly in international scientific journals.

Face-to-face interviews will be conducted at an agreed location with the interviewee, for example in a cafe, or in a parked car. Each interview lasts between 45-60 minutes, and interviewer records it simultaneously on two different mobile voice recorders (the other as a back-up copy). Interviews are later converted into a text files ensuring confidentiality. English translations are done by translator ensuring confidentiality. Interview data will be securely stored on a site behind passwords in an access-controlled place.

To ensure that no participants and nor any parties that might appear in the interviews may not be identified (anonymity), researchers will change their names into codes. To ensure maximum anonymity and confidentiality, the research team will conceal any information that might reveal the identity of the interviewee.

To supplement interviews an interviewer also writes research diary systematically documenting observations so that the interpretations of the interviews are more accurate. Interviewees are referred with codes, so identification of a persons is impossible.

All voice recordings and text files are securely stored in a password-protected folder of the computer. Contact information will be stored password protected and separately from other information.

Upon completion of the research project, the research team will deposit the anonymized interview data (no research diaries) and anonymized background information (sex, age, education) into the Finnish Data Archive for the future use by other researchers. When the project is completed, the audio recordings, contact information and anything that may reveal the identity of the participants will be destroyed.

Benefits and disadvantages of the study

All participants will get the contact information of the interviewers and the research director. They may contact the research team if they wish. The participants of this study i.e. the delivery and transportation platform workers, will be interviewed during or after their shifts. Therefore, they will be incentivized with a compensation of their time spent. The disadvantage of this research is that it can reach only a limited number of transportation and delivery workers in Helsinki. However, the project allows to gain a new knowledge about the new processes in platform economy sector during the COVID-

19 pandemic. Sharing views or experiences contributes to the public interest through the research.

Subjects' rights

Participation in this study is voluntary and a consent form is signed by both the participant and the researcher. A participant may withdraw from the study without suffering any negative consequences. The on-going interview always ends if participant says: "I want to end this interview". Participants may request for more information about the study at any stage of the research. Confidentiality and privacy of participants' personal information shall be maintained throughout the entire study. Researchers will take care that participation in this study will not affect negatively position of interviewees as workers. Participation is kept secret to ensure that the platform company will not know which of their workers/contractors participated in the study.

Contact

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**APPENDIX 2
CONSENT FORM**

I have been invited to participate in the RRR-PLATFORM research project of Tampere University. I am familiar with the purposes of this research project, the research material collected are confidential and how privacy is protected, as well as the rights of the interviewee.

RRR-PLATFORM project, will use collected data, for academic research and the project publishes results in international scientific journals. Later, the project will deposit the anonymized interview data (no research diaries) and anonymized background information (for example gender, age, education) into the Finnish Data Archive for the future use by other researchers.

Information has also been told to me verbally, I have had the opportunity to ask questions and I have received enough answers to all my questions pertaining to the research.

I understand that my participation is voluntary and that I may cancel or suspend my participation or refuse participation at any time if I wish without any negative consequences. I can end an on-going interview by saying “I want to end this interview”.

Research results and collected data may be used and utilized in a form that does not allow the identification of an individual respondent.

Date Signature of the participant

Date Signature of researcher

ANNEX 1

QUESTIONNAIRE:

Interview guide used in this study was wide and covered themes below in the order given:

Background information

Working conditions and work motivation

Work software application Reliability

Work division

Corona epidemics

Prearity of Work

Social Protection

Social Relations at work

Wellbeing and health

Racism at work

Future prospective