Research Paper

EPRA International Journal of Economic and Business Review-Peer Reviewed Journal
Volume - 14, Issue - 5, May 2026 | e-ISSN: 2347 - 9671| p- ISSN: 2349 – 0187

SJIF Impact Factor (2026): 8.885 || ISI Value: 1.433 || Journal DOI URL: https://doi.org/10.36713/epra2012

GIG WORK AND ECONOMIC SECURITY: A STUDY ON PLATFORM WORKERS IN VIJAYAWADA CITY OF ANDHRA PRADESH

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ABSTRACT **DOI No: 10.36713/epra27530** **Article DOI: https://doi.org/10.36713/epra27530**

The gig economy has emerged as a rapidly growing segment of the labour market, particularly in developing economies like India, where platform-based work has created new opportunities for flexible employment. This study examines the income stability, financial security, perceived fairness of earnings and social protection needs of gig workers in Vijayawada city of Andhra Pradesh, focusing on ride-hailing and food/delivery platform workers. Primary data were collected from 120 respondents using a structured questionnaire, selected through stratified sampling to ensure equal representation from both gig categories. The findings reveal that while a majority of gig workers perceive their income as relatively stable and sufficient to meet basic living expenses, significant disparities exist in financial preparedness, particularly in terms of emergency savings and vulnerability to sudden platform deactivation. Food/delivery workers exhibit comparatively higher financial insecurity than ride-hailing workers. Despite these challenges, respondents largely perceive gig platforms as providing fair income opportunities. However, there is a strong consensus on the need for government intervention in providing social security benefits to gig workers. The study highlights that although gig work contributes significantly to urban employment and livelihood generation, it is accompanied by income uncertainty and lack of formal protections, necessitating policy attention for sustainable worker welfare.

KEYWORDS: ***Gig Economy, Gig Workers, Income Stability, Financial Security,***

"Gig work," a term first introduced around 1915 and later made widely known through platform-based jobs, refers to work arrangements where individuals are paid for short-term tasks rather than permanent employment. Today, terms such as gig work, flexible work, on-call work, freelancing and other emerging forms collectively describe non-traditional employment (NSE) that differs from standard full-time jobs. When such arrangements become widespread, the situation is referred to as a "gig economy." The term "gig" itself is commonly used today in relation to temporary or freelance jobs and is understood in different ways, including work done through digital platforms or self-employment. A gig typically involves short-duration work agreed upon between an employer and a worker, often on a part-time or task-based basis depending on organizational needs. The gig economy, therefore, refers to a system of short-term, independent work arrangements, though there is still no universally accepted definition. It is also described using terms like crowdsourcing, sharing economy, or collabourative economy (Sheeja Krishnakumar, 2022).

The term "gig economy" gained prominence following the 2007–2008 Financial Crisis, as increasing numbers of individuals began relying on "gigging," or taking up multiple short-term and informal jobs to earn a livelihood. Over time, the idea has expanded to include various online digital platforms that link workers with tasks in both online and offline "digital" marketplaces. Because gig work spans multiple functions and industries, it is a broad and somewhat unclear concept. This lack of precise definition has resulted in "gig work" often being used as a general label for all forms of non-standard employment. Although many features of gig work are not entirely new—such as piece-rate payment systems, insecure contracts and irregular working hours, which have existed throughout capitalist history—there are important distinctions between gig work and other non-standard forms of employment like agency work. These differences mainly relate to the strong role of technology and the absence of a fixed physical workplace in gig arrangements. Despite differences in interpretation, gig work is generally characterized by several key features: employment based on short-term or task-specific contracts, the use of low-cost labour, algorithm-driven management and digital rating systems and the coordination of work through digital platforms such as websites or mobile applications. Additionally, gig work can be divided into location-based work, where workers must be physically present and virtual or crowd work, which is completed remotely from any location (Katie Myhill et al., 2021).

At the global level, the gig economy has emerged as a transformative force in the labour market, driven by rapid advancements in digital technology, widespread internet connectivity and the proliferation of platform-based business models. It represents a shift from traditional long-term employment relationships to short-term, task-based and flexible work arrangements facilitated through digital platforms. Globally, companies such as Uber, Lyft, Deliveroo and Upwork have redefined employment structures by connecting workers directly with consumers, thereby increasing efficiency and reducing transaction costs. This model has enabled millions of workers to participate in the labour market with greater flexibility, while also allowing firms to scale services quickly without maintaining large permanent workforces. However, this transformation has also raised concerns regarding job security, income volatility and the absence of standard employment protections, making the gig economy a subject of growing academic and policy interest worldwide.

In India, around 80 per cent of gig workers meet basic employment criteria, but they still struggle with long-term career growth due to limited technical skills. Studies suggest that gig workers need to develop both technical and communication skills, as effective remote collabouration and meeting client expectations are essential. This need for skill development has become even more important in the post-pandemic job market, where competition has increased and demand for skilled workers has grown. The large number of job seekers attending interviews also reflects gaps in the education system's ability to prepare individuals with practical, job-ready skills (Mithula Muralidharan, 2025).

The gig economy has expanded significantly over the past decade, fuelled by rapid urbanisation, increased smartphone penetration, affordable internet access and the growth of digital platforms such as Ola, Uber, Swiggy, Zomato, UrbanClap (now Urban Company) and various freelancing platforms. India's large informal workforce has readily engaged with gig work due to its low entry barriers and the opportunity for immediate income generation. The sector has become an important source of employment, particularly for youth, migrants and semi-skilled workers in urban areas. Estimates suggest that India's gig workforce is expanding rapidly and is expected to play a major role in the future of employment generation. Despite this growth, gig workers in India often operate without formal contracts, social security benefits, or assured income, making them highly vulnerable to economic shocks and platform-related uncertainties.

Despite its growth and economic contribution, the gig economy is associated with several challenges that significantly affect the welfare of workers. One of the major issues is income instability, as earnings fluctuate based on demand, incentives and platform algorithms, making financial planning difficult for workers. Additionally, gig workers often lack access to formal employment benefits such as health insurance, paid leave, pension schemes and unemployment protection. The absence of an employer-employee relationship further complicates accountability and grievance redressal mechanisms. Another critical concern is the risk of sudden deactivation from platforms without adequate notice or appeal processes, which creates psychological stress and financial insecurity. Furthermore, many gig workers struggle with long working hours, rising fuel and maintenance costs (in transport-based gigs) and inadequate social recognition of their work, all of which highlight the precarious nature of gig employment.

In response to these challenges, both global and national governments have begun exploring regulatory frameworks to provide better protection for gig workers. In India, the Government has taken significant steps through the Code on Social Security, 2020, which recognises gig and platform workers and proposes measures for their inclusion in social security schemes. Additionally, discussions are ongoing regarding the creation of welfare boards, insurance coverage and platform accountability mechanisms to safeguard worker interests. At the same time, international policy debates have focused on redefining employment classifications and ensuring minimum standards of protection for platform-based workers. The gig economy holds substantial significance for the Indian economy as it contributes to employment generation, enhances labour market flexibility, supports digital entrepreneurship and strengthens service delivery systems in urban areas. It also plays a crucial role in absorbing surplus labour from traditional sectors, thereby acting as a buffer in times of economic transition. Against this backdrop, the present study gains importance as it examines key aspects of gig workers' income stability, financial security and perceptions, thereby contributing to a better understanding of their socio-economic conditions.

Review of Literature

Myhill, Richards and Sang (2021) examined gig work in relation to job quality and fair work principles and found that gig work generally fails to meet standard fair work criteria such as job security and stability, although worker experiences vary depending on platform and income dependence. The study highlights that gig work reflects the growing normalisation of precarious employment and exposes limitations in traditional job quality frameworks.

Krishnakumar (2022) studied motivational and deterrent factors in gig work and found that flexibility and work–life balance attract workers, while lack of protection, legal ambiguity and job insecurity discourage participation. The study stresses the need for stronger regulation under the Social Security Code 2020 to improve sustainability and attractiveness of gig work.

Manikanta and Tejas (2023) analysed work–life balance among gig workers in Bangalore and found that gig work offers flexibility but lacks stability and benefits such as health insurance, with mixed financial outcomes depending on whether it is primary or secondary employment. The study calls for stronger regulatory and welfare support.

Varma, Rane and Satam (2023) studied gig delivery workers in Mumbai and found moderate job satisfaction due to flexible working hours, but highlighted concerns regarding safety, limited support and lower satisfaction among younger workers. The study recommends improved safety and job security measures.

Itohan, Henry and Olumuyiwa (2023) examined Uber drivers in Lagos and found that gig work offers high satisfaction due to flexibility, but suffers from poor job security, irregular hours

and limited career growth opportunities. The study suggests improving income stability and working conditions.

CUTS International (2024) found that gig workers in India face limited benefits from social protection schemes due to low awareness and access barriers, along with safety and infrastructure challenges, especially for women. The study recommends multi-stakeholder efforts to improve awareness, skills and welfare access.

Udaah, Abubakar and Paul (2024) found that gig work improves household income and welfare in Nigeria, but also highlights the need for policy support such as regulation, social security and digital inclusion to reduce vulnerability and income instability.

Devadharsani (2025) studied gig workers in Coimbatore and found that while gig work offers flexibility and development opportunities, it is associated with income instability, lack of job security and weak long-term prospects. The study calls for policy and platform reforms.

Muralidharan (2025) highlighted that gig workers in Tamil Nadu lack basic employment benefits and operate in highly insecure conditions with limited awareness of rights, often treating gig work as a last resort. The study stresses the need for stronger legal protections.

Adjaino and Adekun (2025) found that among Nigerian university students, flexibility, autonomy and inclusiveness positively influence career intentions toward gig work, with flexibility being the strongest factor. The study recommends better digital infrastructure and skill development to enhance participation.

Statement of the Problem

The rapid expansion of the gig economy has fundamentally transformed the nature of employment by introducing flexible, platform-based work arrangements that differ significantly from traditional forms of employment. While this shift has created new income-generating opportunities, particularly in urban centres, it has also raised critical concerns regarding the quality, stability and security of such work. In developing economies like India, where a large segment of the workforce is already engaged in informal employment, the rise of gig work has further blurred the boundaries between formal and informal labour markets. Although gig platforms such as Ola, Uber, Swiggy and Zomato have become major employers in urban areas, there remains limited empirical understanding of how workers perceive their income stability, financial security and overall livelihood sustainability within this emerging employment structure.

Independence and self-employment in gig work have also resulted in the absence of legal and social security benefits that are typically available to fixed salaried employees. Gig workers are generally classified as freelancers or independent contractors, which excludes them from traditional labour protections and formal employment rights. Since platform companies do not exercise direct control over working time, workplace location, or service quality in a conventional employer-employee sense, the relationship between workers and platforms becomes fragmented and loosely defined. This flexibility leads to the non-applicability of conventional human resource management practices such as performance appraisal systems, structured training and standardized compensation frameworks. Consequently, established HR mechanisms that normally regulate employee motivation, development and organizational alignment are largely absent in gig work, leading to the emergence of alternative, less formalized systems of work governance (Sheeja Krishnakumar, 2022).

The gig economy has also been widely recognized as a global labour market transformation driven by short-term, flexible and platform-mediated jobs, where workers operate as independent contractors without access to standard employment benefits such as health insurance, paid leave, or job security. While this model provides flexibility and autonomy, especially attractive to younger populations seeking work-life balance, it simultaneously exposes workers to economic uncertainty and lack of protection. In many cases, gig work is not merely a choice but a necessity, particularly during economic downturns such as the COVID-19 pandemic, when it served as a critical source of income for displaced workers. However, despite its growing importance, the absence of social protection mechanisms remains a persistent global challenge, highlighting the precarious nature of platform-based employment (Devadharsani, 2025).

In the Indian context, the gig economy is expanding rapidly and is projected to grow significantly in the coming years, with estimates suggesting a workforce of 23.5 million by 2029–30. While this growth presents substantial employment opportunities, it also exposes workers to multiple financial, occupational and health-related risks. Gig workers, particularly those engaged in delivery and transport services, often face income instability, workplace hazards and lack of compensation for accidents or damages incurred during work. In several cases, workers themselves bear the financial burden of repairs or medical expenses, while also experiencing physical and psychological stress due to long working hours, harsh conditions and performance pressure. Despite contributing significantly to service delivery systems, gig workers remain excluded from comprehensive employment protections, with earnings often following a “pay as you go” model that prioritizes output but neglects security and welfare considerations (Iyobhebhe Itohan et al., 2023).

Gig work has become increasingly popular among young and semi-skilled workers due to low entry barriers, flexible working hours and immediate income opportunities. However, this apparent accessibility conceals deeper structural issues such as income volatility, lack of assured wages, dependence on algorithmic control and vulnerability to sudden platform deactivation. Gig workers often function without formal contracts or long-term employment guarantees, making them highly exposed to fluctuations in demand and platform policy changes. Furthermore, financial insecurity remains a major concern, as many workers are unable to maintain adequate savings or emergency funds to cope with income disruptions. Despite their growing importance in the urban economy, their socio-economic conditions remain insufficiently examined, particularly at the city level where platform-based employment is rapidly expanding.

Another critical issue lies in the absence of adequate policy frameworks and effective implementation mechanisms to safeguard gig workers' welfare. Although the Government of India has introduced initiatives such as the Code on Social Security, 2020, aimed at extending certain benefits to gig and platform workers, awareness and implementation remain limited. As a result, gig workers continue to operate in a largely unregulated environment with minimal access to health insurance, pension schemes, or job security provisions. This raises important concerns about the sustainability of gig work as a long-term employment option. Against this backdrop, the present study seeks to examine the perceptions of gig workers in Vijayawada regarding income stability, financial preparedness, platform fairness and the need for government intervention, thereby addressing key gaps in understanding their socio-economic realities.

Objectives and Methodology

The study aims to examine the income stability, financial security, expenditure management, perceived fairness of income opportunities, risks associated with platform dependency and the need for government-supported social security among gig workers.

The present study is based on primary data collected from gig workers operating in Vijayawada city of Andhra Pradesh, covering major ride-hailing and food/delivery platforms and the respondents were selected using a stratified sampling technique by dividing the population into two strata, namely ride-hailing workers and food/delivery workers, to ensure balanced representation from each category; a total sample of 120 respondents (60 from each stratum) was selected and the data were collected through a structured questionnaire, while simple statistical tools such as percentages were used for analysis and interpretation of the data.

RESULTS AND DISCUSSION

Income Stability in Gig Work

Table -1 presents the distribution of respondents based on their opinion regarding income stability in gig work across different gig platform types, namely ride-hailing and food/delivery services. It is evident from the table that a majority of respondents perceive gig work income as stable, with 43.30 percent rating it as stable and 20.80 percent as very stable, while a smaller proportion consider it unstable or very unstable. Category-wise, among ride-hailing workers, 55.00 percent perceive income as stable and 18.30 percent as very stable, whereas 13.30 percent consider it moderately stable and an equal proportion view it as very unstable, with no respondents reporting it as unstable; in contrast, food/delivery workers show a more varied perception, with 31.70 percent indicating stable income, 23.30 percent very stable, 26.70 percent unstable, 10.00 percent moderately stable and 8.40 percent very unstable.

The findings suggest that ride-hailing workers experience relatively higher perceived income stability compared to food/delivery workers, where income perceptions are more dispersed and include a higher level of instability. In conclusion, gig work is generally perceived as providing stable income, though the level of stability varies notably across different types of gig platforms.

Table – 1

Respondents' Opinion on Income Stability in Gig Work

Gig Platform Type	Very Stable	Stable	Moderately Stable	Unstable	Very Unstable	Total
Ride-hailing (Ola/Uber/Rapido)	11 (18.30)	33 (55.00)	8 (13.30)	-	8 (13.30)	60 (100.00)
Food/Delivery (Swiggy/Zomato)	14 (23.30)	19 (31.70)	6 (10.00)	16 (26.70)	5 (8.40)	60 (100.00)
Total	25 (20.80)	52 (43.30)	14 (11.70)	16 (13.30)	13 (10.80)	120 (100.00)

Note: Figures in the parenthesis represent row percentages.

Source: Computed from the Primary Data.

Ability to Cover Primary Monthly Living Expenses through Gig Work Earnings

Table – 2 depicts the distribution of respondents based on their opinion regarding their ability to meet primary monthly living expenses solely through gig work earnings across ride-hailing and food/delivery platforms. It is observed from the table that a majority of respondents are able to cover their primary monthly expenses through gig work, with 55.00 percent stating "yes, always" and 29.20 percent indicating "yes, most of the time," while a smaller proportion either rarely manage or require secondary income sources. Category-wise, among ride-hailing workers, 55.00 percent report always being able to meet expenses and 35.00 percent most of the time, whereas only 3.30 percent rarely manage and 6.70 percent need additional income sources; similarly, among food/delivery workers, 55.00 percent report always meeting expenses, but a lower 23.30 percent do so most of the time, while higher proportions of 10.00 percent rarely manage and 11.70 percent depend on secondary income.

The analysis indicates that while both categories largely rely on gig work for meeting essential expenses, food/delivery workers exhibit relatively greater financial strain and dependence on supplementary income compared to ride-hailing workers. In conclusion, gig work serves as a primary source for meeting living expenses for most respondents, though its adequacy varies across platform types, with food/delivery workers facing comparatively more financial challenges.

Table – 2
Respondents' Opinion on Ability to Cover Primary Monthly Living Expenses through Gig Work Earnings

Gig Platform Type	Yes, always	Yes, most of the time	Rarely	Need to acquire secondary income sources	Total
Ride-hailing (Ola/Uber/Rapido)	33 (55.00)	21 (35.00)	2 (3.30)	4 (6.70)	60 (100.00)
Food/Delivery (Swiggy/Zomato)	33 (55.00)	14 (23.30)	6 (10.00)	7 (11.70)	60 (100.00)
Total	66 (55.00)	35 (29.20)	8 (6.70)	11 (9.20)	120 (100.00)

Note: Figures in the parenthesis represent row percentages.
Source: Computed from the Primary Data.

Availability of a Three-Month Emergency Fund in Case of Gig Work Loss

Table – 3 presents the distribution of respondents based on their opinion regarding the availability of a three-month emergency fund in the event of loss of gig work across ride-hailing and food/delivery platforms. It is revealed from the table that a majority of respondents possess only limited emergency financial preparedness, with 57.50 percent indicating they have funds only to some extent, while 36.70 percent have no emergency fund and a very small proportion of 5.80 percent have adequate savings. Category-wise, among ride-hailing workers, 66.70 percent report having emergency funds only to some extent, 23.40 percent have no such fund and 10.00 percent possess adequate savings, whereas among food/delivery workers, 50.00 percent report having no emergency fund, 48.30 percent have limited funds and only 1.70 percent have sufficient savings.

The analysis highlights a significant lack of financial security among gig workers, particularly among food/delivery workers who exhibit a higher level of vulnerability due to the absence of adequate emergency savings. In conclusion, most respondents lack sufficient emergency financial backup, indicating a critical need for improved financial planning and support mechanisms among gig workers.

Table – 3
Respondents' Opinion on Availability of a Three-Month Emergency Fund in Case of Gig Work Loss

Gig Platform Type	Yes	Yes, but only to some extent	No	Total
Ride-hailing (Ola/Uber/Rapido)	6 (10.00)	40 (66.70)	14 (23.40)	60 (100.00)
Food/Delivery (Swiggy/Zomato)	1 (1.70)	29 (48.30)	30 (50.00)	60 (100.00)
Total	7 (5.80)	69 (57.50)	44 (36.70)	120 (100.00)

Note: Figures in the parenthesis represent row percentages.
Source: Computed from the Primary Data.

Level of Concern about Sudden Deactivation or Loss of Access to Gig Platforms

Table – 4 shows the distribution of respondents based on their level of concern regarding sudden deactivation or loss of access to gig platforms across ride-hailing and food/delivery services. It is observed from the table that respondents exhibit a polarized perception, with equal proportions of 27.50 percent being very concerned and neutral, followed by 20.00 percent not concerned at all, while smaller proportions fall under concerned and somewhat concerned categories. Category-wise, among ride-hailing workers, 30.00 percent are very concerned, 28.30 percent remain neutral and 18.30 percent are not concerned at all, while 13.30 percent are concerned and 9.90 percent somewhat concerned; among food/delivery workers, 25.00 percent are very concerned, 26.70 percent are neutral and 21.70 percent are not concerned at all, whereas 11.70 percent are concerned and 14.00 percent somewhat concerned.

The analysis indicates that although a significant proportion of gig workers express high concern about sudden deactivation, an equally notable share remains indifferent or unconcerned, reflecting mixed awareness and perceived risk across platform types. In conclusion, concern regarding sudden platform deactivation is moderately high but varied, indicating inconsistent perceptions of job security among gig workers.

Table – 4
Respondents' Level of Concern about Sudden Deactivation or Loss of Access to Gig Platforms

Gig Platform Type	Very concerned	Concerned	Somewhat concerned	Neutral	Not concerned at all	Total
Ride-hailing (Ola/Uber/Rapido)	18 (30.00)	8 (13.30)	6 (9.90)	17 (28.30)	11 (18.30)	60 (100.00)
Food/Delivery (Swiggy/Zomato)	15 (25.00)	7 (11.70)	9 (14.00)	16 (26.70)	13 (21.70)	60 (100.00)
Total	33 (27.50)	15 (12.50)	15 (11.50)	33 (27.50)	24 (20.00)	120 (100.00)

Note: Figures in the parenthesis represent row percentages.
Source: Computed from the Primary Data.

Fairness of Income Opportunities Provided by Gig Platforms

Table-5 presents the distribution of respondents based on their opinion regarding the fairness of income opportunities provided by gig platforms across ride-hailing and food/delivery services. It is evident from the table that a dominant majority of respondents perceive gig platforms as providing fair income opportunities, with 63.30 percent strongly agreeing and 35.80 percent agreeing, while only a negligible proportion remain neutral. Category-wise, among ride-hailing workers, 73.30 percent strongly agree and 26.70 percent agree with the fairness of income opportunities, with no respondents expressing neutrality; among food/delivery workers, 53.30 percent strongly agree, 45.00 percent agree and a minimal 1.70 percent remain neutral.

The analysis indicates a highly positive perception of income fairness across both platform types, with ride-hailing workers showing relatively stronger agreement compared to food/delivery workers. In conclusion, gig platforms are widely perceived as offering fair income opportunities, with an overwhelming level of agreement among respondents.

Table – 5
Respondents' Opinion on Fairness of Income Opportunities Provided by Gig Platforms

Gig Platform Type	Strongly agree	Agree	Neutral	Total
Ride-hailing (Ola/Uber/Rapido)	44 (73.30)	16 (26.70)	-	60 (100.00)
Food/Delivery (Swiggy/Zomato)	32 (53.30)	27 (45.00)	1 (1.70)	60 (100.00)
Total	76 (63.30)	43 (35.80)	1 (0.80)	120 (100.00)

Note: Figures in the parenthesis represent row percentages.
Source: Computed from the Primary Data.

Need for Government-Provided Social Security for Gig Workers

Table – 6 presents the distribution of respondents based on their opinion regarding the need for government-provided social security for gig workers across ride-hailing and food/delivery platforms. It is evident from the table that a substantial majority of respondents support the need for government-provided social security, with 62.50 percent strongly agreeing and 30.80 percent agreeing, while only a small proportion remain neutral. Category-wise, among ride-hailing workers, 61.70 percent strongly agree, 31.70 percent agree and 6.70 percent remain neutral, whereas among food/delivery workers, 63.30 percent strongly agree, 30.00 percent agree and 6.70 percent remain neutral.

The analysis indicates a strong and consistent consensus across both platform types regarding the necessity of social security measures, with nearly identical response patterns observed among ride-hailing and food/delivery workers. In conclusion, there is an overwhelming agreement among respondents on the need for government intervention in providing social security for gig workers.

Table – 6
Respondents' Opinion on the Need for Government-Provided Social Security for Gig Workers

Gig Platform Type	Strongly agree	Agree	Neutral	Total
Ride-hailing (Ola/Uber/Rapido)	37 (61.70)	19 (31.70)	4 (6.70)	60 (100.00)
Food/Delivery (Swiggy/Zomato)	38 (63.30)	18 (30.00)	4 (6.70)	60 (100.00)
Total	75 (62.50)	37 (30.80)	8 (6.70)	120 (100.00)

Note: Figures in the parenthesis represent row percentages.
Source: Computed from the Primary Data.

CONCLUSION

The study reveals that gig workers generally perceive their work as providing a certain degree of income stability and fairness, with a majority indicating that they are able to meet their primary living expenses through gig earnings; however, this perceived stability is not strongly supported by financial security, as most respondents lack adequate emergency funds and exhibit varying levels of concern regarding sudden platform deactivation. While ride-hailing workers tend to report relatively higher income stability and better financial management compared to food/delivery workers, the latter group demonstrates greater vulnerability in terms of income fluctuations and dependence on supplementary earnings. Despite these challenges, respondents across both categories show a highly positive perception of fairness in income opportunities provided by gig platforms and express an overwhelming consensus on the need for government-provided social security. In conclusion, although gig work serves as a viable source of income for many workers, it is characterized by financial uncertainty and inadequate safety nets, thereby highlighting the critical need for policy interventions to ensure long-term economic security and protection for gig workers.

To address these issues, it is suggested that the government should introduce comprehensive social security schemes including health insurance, accident coverage, and pension benefits specifically for gig workers, while gig platforms should enhance transparency in payment structures and establish fair grievance redressal mechanisms to reduce uncertainty related to deactivation; additionally, financial literacy programs and incentives for savings should be promoted to encourage workers to build emergency funds, and opportunities for income diversification and skill development should be facilitated to improve long-term financial resilience among gig workers.

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