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Soummya C Rudagi Global Business School, Opp Hubballi Residency, Beside Hyundai Showroom, Twin city campus, Bairedevarkoppa, Hubbali, Karnataka, India Psychological effects of precarious gig work on workers wellbeing

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Abstract

The gig economy's explosive growth has changed the nature of employment relationships, giving workers more flexibility at the expense of job security and stability. This study looks at how precarious gig work affects workers' wellbeing with a particular emphasis on the ways that employment affects mental health outcomes. The study examines the function of perceived stress and job satisfaction as mediators between precarious employment and general well-being using survey data gathered from 91 gig workers.

Participants' demographic and occupational characteristics were profiled using descriptive statistics. The measurement scales internal consistency was validated by reliability analyses. Significantly negative relationships between precarious gig work and employees' well-being were found by correlation and regression analysis. Additionally, Job Demands-Resources (JD-R) model and Self-determination theory showed that precariousness was linked to higher stress levels and lower job satisfaction, both of which lowered well-being scores. Additionally, the findings partially supported a serial mediation pathway, indicating that precariousness may lead to higher levels of stress, which in turn lower levels of job satisfaction and, ultimately, lower levels of general well-being.

These results demonstrate the intricate psychological costs associated with gig work, where instability and income insecurity outweigh the advantages of independence and flexibility. By providing empirical data on the effects of gig work on mental health, especially in developing nations. It emphasizes the necessity of organizational procedures and policy changes that reduce the detrimental effects of precarity, like expanding social protections, encouraging sustainable working conditions, and providing gig workers with mental health resources.

Keywords: Gig employment, wellbeing, precarious, job security

Introduction

The gig economy, a labor market characterized by flexible, temporary, task-based work arrangements often mediated through digital platforms, has grown rapidly in the twenty-first century. The gig model enables businesses to cut costs while preserving workforce scalability, in contrast to traditional full-time employment, where employers pay overhead, insurance, and benefits that are almost 1.25 to 1.4 times a worker's salary. Gig arrangements are appealing alternatives because, for instance, an employer may have to pay up to \$49,000 for a \$35,000 annual salary. The gig economy, whose market size reached \$556.7 billion in 2024 and is expected to more than triple to \$1,847 billion by 2032, has grown globally thanks to this economic rationale.

The gig economy has changed the nature of work at the individual level. Millions of workers now balance several sources of income and work independently, job by job, rather than in traditional nine-to-five roles. 36% of American workers identified as independent contractors, according to a 2022 McKinsey survey, highlighting the global mainstreaming of gig work. (Company, 2022) [7] However, this change poses difficulties for policymakers in regulating labor markets, guaranteeing fair competition, and filling in the gaps in worker protection, product-market regulation, and taxation (Kumar, 2025) [18].

The gig economy in India is experiencing rapid expansion. A NITI Aayog report estimated 7.7 million gig workers in 2020-21 (approximately 2.6% of the non-agricultural workforce) (Bhatnagar, 2022) [6], with projections indicating an increase to 23.5 million by 2029-30 (Sharma, 2022) [30] and nearly 62 million by 2047.

Corresponding Author: Sanmati A Shetteppanavar Professor, Global Business School, Opp Hubballi Residency, Beside Hyundai Showroom, Twin city campus, Bairedevarkoppa, Hubbali, Karnataka, India In response to this trend, the 2025 Union Budget implemented measures to officially recognize gig and platform workers, thereby extending certain social protection schemes (Anshul, 2022) [3]. The updated Periodic Labour Force Survey (PLFS) 2025 has not adequately encompassed the diversity of gig and platform employment, resulting in deficiencies in official data and policymaking (Shiva, 2025) [32].

Although autonomy and flexibility are advantageous, gig workers encounter precarious employment circumstances, characterized by income volatility, job insecurity, and restricted access to benefits. These challenges have significant psychological consequences, frequently presenting as stress, diminished job satisfaction, and risks to overall well-being. Although global evidence underscores these risks, research on the psychological impacts of gig employment within the Indian context is still scarce (Times, 2022) [36].

This study investigates the psychological impact of precarious gig employment on workers' well-being, emphasizing stress and job satisfaction as factors. The study enhances comprehension of the human costs associated with digital labor markets by merging empirical data with theoretical frameworks and provides insights for formulating inclusive policies that reconcile innovation with worker welfare.

Need for the study

The gig economy in India is expanding rapidly, yet most workers depend on it as their primary livelihood, unlike in Western economies, where it is often supplementary. This raises concerns about income insecurity, stress, and lack of social protection. There is an urgent need to study gig workers' well-being in the Indian context.

Scope of the study

The study focuses on platform-based gig workers (e.g., drivers, delivery personnel, service providers) in Indian urban centers. It examines the impact of gig work on their economic, psychological, and social well-being. High-skill freelancing and non-platform informal work are excluded, keeping the scope centered on app-based service sectors.

Research Objectives

- To identify how gig job, impact workers overall wellbeing and job satisfaction.
- To explore potential policies and interventions that could improve GIG workers' well-being, job satisfaction, and mental health.

Literature Review

The rise of the gig economy has changed the world of work. It offers promises of flexibility and autonomy, but it also puts workers in risky situations that endanger their wellbeing, financial stability, and mental health. Scholars from around the world have examined these contradictions. They try to understand whether gig work means freedom or insecurity, opportunity or exploitation.

Early studies on gig employment described it as a flexible option compared to traditional work. It offered freedom, especially for younger workers. According to (Rafique, 2023) [28] Muhammad Usman Khan (Sheraz, 2025) [31], flexibility improves autonomy and reduces stress, making gig work seem empowering. (DoronKlunover, 2023) [9]

found that income and non-monetary benefits, like flexibility and purpose, can contribute to happiness in certain situations.

However, this positive view has been challenged by evidence highlighting the downsides of flexibility. (Lewchuk) introduced the Employment Precarity Index, showing that temporary and freelance jobs often come with insecurity similar to, or even worse than, unstable permanent positions. (MENDOLA) found that low-skilled gig workers often face cycles of low pay, weak bargaining power, and social isolation, suggesting that flexibility is frequently overshadowed by precarity.

This conflict between freedom and insecurity is central to discussions about gig work. (ADISA) research on algorithmic management adds to this complexity, showing that gig workers value autonomy while also seeking security. This creates a paradoxical mindset, which appears repeatedly across different contexts and highlights the mixed nature of the gig economy.

One of the most consistent findings in the research is the psychological toll of gig work. In the UK's creative industries, (JANCIUTE) found high rates of depression caused by financial instability and the mixing of personal and professional lives. Similar results appeared in (Siew Woon Lee, 2023) study in Malaysia, where delivery riders reported low psychological well-being due to income insecurity and a lack of support.

Large-scale surveys support these claims. (Coutts) and (Madeline, March 4, 2022). Found that gig workers often reported worse mental health and lower life satisfaction than full-time or part-time employees. Loneliness and financial instability were significant factors. Additionally, (Omer), who studied freelancers in the Western Balkans, found that older workers reported moderate satisfaction, while younger freelancers faced challenges with blurry work-life boundaries and stress.

At the individual level, (Ponchaitiwat, 2025) [27] showed that even when gig workers in digital jobs were adaptable, they often missed out on the creative opportunities and support that full-time employees had. This gap led to poorer well-being outcomes. Together, these studies highlight how the absence of boundaries, feelings of loneliness, and unpredictability in gig work seriously harm mental health.

Financial precarity is the underlying cause of gig employment's visible wound, which is mental health. Gig workers' main concerns, regardless of the context, are unstable income, no benefits, and no long-term protections. The lack of social security and unstable finances directly led to stress and weakened work-life balance, according to a Malaysian survey by (Indoria, Financial Wellbeing And Work-Life Balance Of Gig Workers: A Study On Income Stability And Economic Security). According to (Sudjai) and (Banks), the financial burdens of gig work are made worse by costs like gas and insurance as well as a lack of safeguards against wage theft.

A clear illustration of how financial insecurity combines with emotional and physical risk is provided by (Jokinol) description of food delivery riders who deal with erratic income, irate customers, and unpaid workplace hazards. The issue extends beyond individuals; Hooda and Singla proposed digital financial literacy as a pathway to improving gig workers' financial well-being, suggesting that financial tools could mitigate insecurity. Age groups, geographical locations, and occupational contexts all face

different challenges, even though many of them are universal. In their study of Gen Y and Gen Z gig workers, (Madhavi JS) discovered that the lack of peer and organizational support causes more stress for younger generations. Bakhtiar's research on millennials, on the other hand, showed that loyalty is being reframed around individual objectives and side projects rather than a sustained bond with an employer.

While (Uttam Bajwa and Denise Gastaldo) revealed the even more egregious disparities facing gig workers in low-and middle-income nations where protections are weakest, (Erdenebat, 2022) [10] review of male location-based workers in Ireland focused on physical exhaustion and ignorance of legal rights. Global patterns of disadvantage, despite cultural differences, were highlighted by comparative studies, such as those by (Yeong GugKim), which found that gig workers consistently rated their quality of life lower than their employed counterparts.

The function of technology and algorithmic management is another important topic. Platforms assign tasks, track performance, and reward behavior using self-learning algorithms. The majority of the evidence suggests that these systems have negative effects, even though some studies, like (Angie Zhang, 2022), investigated participatory design to make them more equitable. Algorithmic management is frequently characterized by gig workers as dehumanizing, opaque, and manipulative. (Nura Jabagi and Anne-Marie Croteau and Luc K. Audebrand) suggested that while autonomy and flexibility motivate gig workers, gamified and algorithm-driven environments often fail to meet basic psychological needs for security and fairness.

This dimension of technostress is captured in (Iqbal).'s theoretical model, which integrates the Job Demands-Resources theory with the technostress model to show how digital dependence generates stress and job insecurity while limiting the very autonomy that A recurring theme in this expanding corpus of work is that gig workers are torn between independence and instability. Although flexibility has short-term advantages, it is systematically weakened by algorithmic control, mental health issues, lack of social protections, and financial instability. Whether through social protections (Indoria, Financial Wellbeing and work-life balance of Gig Workers: A study on income stability and Economic Security), legal frameworks (Wheatley), or training and digital literacy initiatives (Singla) scholars consistently advocate for policy interventions.

However, as (Long, 2020) [20] remind us, research itself needs to become more multifaceted to acknowledge the range of well-being outcomes at stake as well as the lifecycle of gig workers. The bibliometric analysis by (Gobinath) also emphasizes the exponential growth of gig work scholarship since 2016, but it also shows how studies are fragmented across contexts and constructs.

Research Methodology

The study employs correlation analyses as its primary statistical methods to investigate the relationship between gig employment characteristics and subjective well-being. The degree and direction of bivariate relationships between the variables of interest, such as subjective well-being, perceived job security, working hours, and income variability, are evaluated using correlation analysis. Regarding possible connections and multicollinearity issues, this step offers preliminary evidence. Building on this, the

predictive ability of gig-work attributes on subjective wellbeing is investigated using multiple regression analysis, which accounts for pertinent sociodemographic variables. A more nuanced understanding of how various aspects of gig employment influence workers' general well-being is provided by the regression framework, which also makes it possible to assess the relative contributions of each predictor variable.

Data Analysis

Table 1: Response Option and Percentage (%)

Response Option	Percentage (%)
Strongly Disagree	0.00
Disagree	0.00
Neutral	23.08
Agree	42.86
Strongly Agree	34.07
Total	100.00

Would policies increase your job satisfaction and reduce stress? (Question 19) aimed to determine whether organizational policies would enhance job satisfaction and alleviate stress, measured on a 5-point Likert scale (1=Strongly Disagree to 5=Strongly Agree).

The results indicate a strongly positive orientation among respondents. Out of 91 responses, 42.86% selected "Agree" and 34.07% selected "Strongly Agree," while 23.08% remained neutral. Notably, no respondents disagreed with the statement. This suggests a unanimous inclination towards perceiving policies as beneficial for job satisfaction and stress reduction, albeit with varying levels of intensity.

The mean score of 4.11 places the overall sentiment between "Agree" and "Strongly Agree," highlighting a positive consensus. The median (4.0) and mode (4) further confirm "Agree" as the most typical response. The standard deviation of 0.75 and variance of 0.57 suggest relatively low dispersion, indicating that responses were fairly consistent across participants.

Taken together, these findings imply that the majority of employees recognize the value of organizational policies in enhancing their job satisfaction and lowering stress levels. The absence of disagreement responses underscores the broad acceptability of such policies. However, the sizeable proportion of neutral responses (23.08%) also points to a segment of employees who remain unconvinced or ambivalent, which warrants further exploration through qualitative inquiry.

Co-relation Analysis (1.1)

To examine the relationship between psychological distress arising from gig work and overall job satisfaction, a Pearson correlation test was conducted. The analysis yielded a correlation coefficient of r=-0.37274, indicating a moderate negative association between the two variables.

This implies that higher levels of psychological distress are associated with lower levels of job satisfaction among gig workers. Specifically, respondents who reported experiencing stress, anxiety, and negative well-being due to the nature of gig work also tended to express lower satisfaction with their work overall. Conversely, workers with lower distress levels tended to report relatively higher job satisfaction. While the correlation value does not suggest a very strong relationship, in the context of social

science research, it is considered meaningful. A coefficient of this magnitude highlights an important trend: psychological well-being significantly influences subjective job satisfaction.

The result is consistent with prior literature suggesting that the mental health burden of precarious work arrangements, such as irregular schedules, income insecurity, and lack of social support, directly impacts worker satisfaction.

Co-relation Analysi (1.2)

The relationship between overall job satisfaction and perceived helpfulness of policy interventions was examined using Pearson's correlation. The result indicated a correlation coefficient of r=-0.40954, suggesting a moderate negative relationship between the two variables.

This finding implies that as job satisfaction increases, the perceived usefulness of policy interventions decreases. In other words, workers who are generally satisfied with their gig work do not strongly perceive the need for additional policy measures. Conversely, gig workers reporting lower levels of job satisfaction tend to find policy support and interventions more relevant and beneficial.

The strength of the correlation is noteworthy in the social sciences, as it highlights a meaningful trend: dissatisfaction among gig workers is a driver of greater demand for structural reforms and protections. This aligns with broader literature that associates job dissatisfaction with stronger expectations from institutional or organizational support mechanisms.

Analytically, this result provides insight into targeting interventions. Policy measures addressing mental health, income security, or fair work practices may resonate more effectively with dissatisfied workers, thereby enhancing their well-being and potentially improving their job satisfaction levels.

Findings

Psychological Distress and Job Satisfaction Are Inversely Related

- The correlation between psychological distress and job satisfaction is r=s0.37274, indicating a moderate negative relationship. As distress increases, job satisfaction tends to decline. (SPRAJCER, 2022)
- This aligns with prior studies showing that gig work's stressors (income volatility, lack of support, job uncertainty) negatively impact mental health and wellbeing. (Bérastégui, 2021)

Job satisfaction and perceived helpfulness of policies also show a negative association

- The correlation between job satisfaction and perceived helpfulness of policy interventions is r=-0.40954, also moderate. In essence, less satisfied workers are more likely to see interventions and policies as helpful; more satisfied workers tend to perceive less marginal value in them.
- This suggests that demand for policy change is concentrated among those already dissatisfied, rather than universally distributed.

Implications for Targeting Interventions

• The moderate strengths of these correlations imply that psychological well-being is one not the only factor influencing job satisfaction and policy perceptions.

- (Pearl M.C. Lin and Wai Ching Wilson Au *et al* Tom G. Baum, 2025) [26].
- However, the pattern suggests that policies aimed at mental health support, reducing distress, or improving working conditions would likely resonate more with gig workers who report lower satisfaction. (Hamid, 2024), (Madhavi JS, 2024) [12, 22].
- It also signals that satisfied gig workers may be less receptive or motivated to demand policy change, which has implications for advocacy and communication strategies. (Raj, 2024) [29].
- Studies also find that satisfying basic psychological needs (autonomy, competence, relatedness) (Harsono, 2024) [13] is linked with better well-being among gig workers (Zhou, 2022) [41], (Yeong Gug Kim and, 2023) [39]

Suggestions

The findings of this study highlight the need for comprehensive interventions that address both the psychological well-being and the structural challenges faced by gig workers. Given the moderate negative correlation between psychological distress and job satisfaction, platforms and policymakers should prioritize initiatives that reduce stressors such as income insecurity, irregular work schedules, and lack of social support. Introducing accessible mental health programs, counselling services, and wellness audits could help mitigate distress and improve satisfaction levels. Furthermore, the negative association between job satisfaction and perceived helpfulness of policies suggests that dissatisfied workers are more likely to view reforms as valuable. Hence, interventions should be particularly targeted toward this segment of the workforce through initiatives such as minimum income guarantees, health insurance, and transparent algorithmic governance. At the organizational level, gig platforms can enhance worker engagement by recognizing contributions, creating peersupport networks, and ensuring greater voice in decisionmaking processes. Additionally, providing upskilling opportunities, financial planning resources, and career transition pathways would not only improve workers' competencies but also enhance their long-term job satisfaction. Policymakers should integrate these findings regulatory frameworks by designing tailored protections and benefits that respond to the unique needs of gig workers, while also establishing monitoring mechanisms to evaluate the impact of reforms. Such multifaceted interventions, informed by both empirical evidence and prior literature, would strengthen worker well-being, reduce dissatisfaction, and contribute to a more sustainable and inclusive gig economy.

Conclusion

This study establishes that psychological distress and job satisfaction among gig workers are inversely related, while dissatisfaction is strongly linked to greater support for policy interventions. The correlations, though moderate, are significant in the social sciences and provide meaningful insights into the lived experiences of gig workers. The results indicate that mental health and well-being are central determinants of satisfaction in gig employment, and that workers who experience lower satisfaction are more receptive to reforms aimed at improving job conditions. These findings underscore the dual role of organizational

practices and public policy in shaping the quality of gig work. By reducing distress through targeted interventions, offering fairer working conditions, and designing inclusive policies, stakeholders can positively influence both job satisfaction and worker perceptions of policy support. While the analysis provides valuable empirical evidence, it also highlights the need for future research using longitudinal and comparative designs to explore causal relationships and contextual variations across sectors and geographies. Overall, the study contributes to the growing discourse on the gig economy by reinforcing the importance of mental health, social protections, and evidence-based policies in ensuring sustainable and dignified employment for gig workers.

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