

The Impact of the Gig Economy on the Well-being of Independent Contractors. A Case Study of Uber, Bolt and Gokada

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by

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ABSTRACT

The gig economy is a rising global phenomenon in which gig workers provide “alternative work arrangements” for short-term contracts; also known as gigs, primarily agreed upon via digital platforms for various services such as food delivery or transportation. Work in the gig economy is typically on-demand, procured through an online platform, and delivered (and paid for) on a task-by-task basis. It is irregular, uncertain, unpredictable, contingent (i.e. feasible but not guaranteed), and impermanent. Independent contractors, freelancers, and self-employed are the most common terms used by platforms to describe gig economy workers. Consequently, it is vastly different from the traditional economy’s demand-oriented, long-termed, and formal structure.

Gig workers have access to relatively flexible, potentially self-sufficient labour. Still, they also face issues due to the nature of the work, its precariousness, and their interactions with platform businesses. The influence of the gig economy has primarily been studied using objective indicators such as micro-entrepreneurship, work-life balance, and autonomy. However, little research has been done on the gig economy’s impact on workers’ well-being in third-world countries such as Nigeria.

This research will examine financial, mental, and physical elements of gig workers’ well-being. The study aims to better understand the relationship between worker participation in the gig economy and their overall well-being and provide insight into workers’ well-being within the Nigerian gig economy.

Keywords: Gig economy, Platform economy, Digital platforms, wellbeing, Uber, Bolt, Gokada

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ACRONYMS

AFDB - African Development Bank

FMCG - Fast-Moving Consumer Goods

GDP - Gross Domestic Product

OECD - Organisation for Economic Co-operation and Development

WHO - World Health Organisation

WHOQOL - World Health Organisation Quality of Life

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CHAPTER ONE: INTRODUCTION

1.1 Background of Study

One of the most significant economic changes in the previous decade has been the emergence of online platforms (Kenney & Zysman, 2016; Van Dijck et al., 2018). Such platforms are mainly used as an online marketplace for contractual labour with significant levels of work flexibility. Consequently, this has produced an economy that was nothing like its traditional predecessor, being demand-oriented, short-termed, and innovative (Van Dijck et al., 2018). This economy is named the Gig economy, named after the type of jobs, that proliferate on the platform (Jabagi et al., 2019).

The term “gig economy” refers to that economic system that is not based on a “fixed place” with a clearly delineated contract typical of employees and salaried work, but on on-call work (Andrew Henley, 2022). It differs from traditional on-call work, however, in the way the organization of work is managed, which is mostly done on online platforms. The best-known example is Uber drivers, who are managed through an app, or riders from multinational companies such as Deliveroo, Glovo or Foodora, who manage home deliveries from restaurants, stores, or other types of traditional businesses by connecting customers and operators.

However, “gig workers,” in a broader sense, are also babysitters and teachers who do private tutoring on an “on-call” basis. The term “gig” seems to come from jazz music and from “engagement,” the term used to refer to musicians’ gig assignments, which involved precisely one-night or short-period performances (Mark Thacker, 2021). Therefore, this type of employment relationship, which is particularly common in the developed economies like the US but is present all over the world, does not in most cases involve the signing of an actual contract but registration on companies’ computer portals. Seth Oranburg et al (2018) opines that gig economy working hours are also not rigidly fixed as with office work but determined on the one hand by the needs of the platform and the relevant industry and on the other by the availability of the workforce. This is why gig workers are generally made to fall within the category of self-employment: although this very framing is at the center of both legal disputes and public debate.

The gig economy has a plethora of interpretative definitions based on various studies and views. Donovan et al. (2016) referred to the gig economy as a collection of markets that connect service providers to consumers on a single job basis in support of on-demand commerce. Casselman (2018) referred to the gig economy as non-payroll-based work, whose operations are online and offline, in a similar but more condensed explanation. Koutsimpogiorgos et al. (2020) define the gig economy as paid tasks carried out by independent contractors mediated by online platforms. According to Youmatter (2020), the gig economy is a free, global marketplace for contractors to initiate and set short-term and on-demand professional, flexible, and skill-based relationships.

As an alternative to the traditional economy, the gig economy is defined by certain qualities. Firstly, it leverages technology; hence, it is platform-enabled, according to Kenny and Zysman (2016). These platforms act as technological conduits through which the consumers interact, receive, and pay for services from independent contractors. Secondly, the jobs more widely known as “gigs” are temporary (Koutsimpogiorgos et al., 2020). However, these gigs may be renewed serially over time (Connelly & Gallagher, 2006). Thirdly, the gig economy is usually typified by the absence of entry barriers, as entering a platform-enabled market comes at a low cost. Digital platforms have reduced the transaction cost of labour outsourcing and temporary access to assets and services (Drahokoupil & Fabo 2016). The gig economy has aided in reducing information asymmetry related to the costs of job searching (Zhao, 1999). Finally, most outcomes in the gig economy are standardised. Due to the standardisation, the risks of morality or asymmetric knowledge reduces because the job is outcome oriented.

The gig economy includes independent contractors, online platform workers, contract firm workers, on-call workers, and temporary workers. Stampfl (2016) suggests that a growing number of technology start-ups and existing companies are changing their business models to develop a digital strategy to create value for their stakeholders, including but not limited to their customers, shareholders, and governments. Such value includes improved employment opportunities through temporary work and increased revenue and profits. Larsson and Teigland (n.d.) suggest that heightened adoption of gig economy platforms accompanied by increased employment opportunities provided by the platform has consequences on the life of workers, and particularly their well-being at work.

Academic studies indicate a continuing emphasis on the gig economy’s impact on modern economics and worker-management relations (Heeks, 2017). The large number of people who utilise these services puts the impact on established business models into perspective. Uber is currently operational in over 84 countries, and Airbnb’s busiest night in 2017 saw 2.5 million guests use its services (Hartmans, 2017). By 2025, these “digital platforms” might boost global GDP by \$2.7 trillion and add 72 million full-time equivalent positions to the workforce (Manyika et al., 2016). According to studies in the United Kingdom, 1.1 to 1.3 million individuals work in the gig economy (Manyika et al., 2016).

Since the lockdown due to COVID-19, the gig economy has grown in prominence in the global labour market. This unprecedented growth in the gig economy has been particularly noticeable in Africa and, specifically, Nigeria (BusinessDay, 2020). This unparalleled development is due to the influx of ride-hailing and delivery companies in Nigeria. Ajayi (2020) posits that ride-hailing and delivery companies in Nigeria address a systemic problem of road traffic challenges in urban centres exacerbated by poor road infrastructure in the country. The intense road congestion discourages individuals from using their vehicles or even owning one (Hammer, 2012). Road congestion has encouraged businesses of all sizes and individuals to use delivery services for their

logistics needs. Furthermore, digital platform adoption intensified due to the lockdowns associated with the COVID-19 pandemic (Washington et al., 2021).

Prominent gig economy players in Nigeria include Uber, Bolt, and Gokada. Uber and Bolt are the most prominent players in Nigeria's ride-hailing industry and entered the scene in 2014 and 2016. Gokada, founded in 2017, is the largest last-mile courier delivery solution in Nigeria. Techcabal (2021) states that Uber has about 10,000 drivers as of 2018, Bolt has about 20,000 drivers, and Gokada (an on-demand delivery service) has 800 bikers.

One unique feature of the gig economy is the contract upon which its operations are based. Gig economy contracts effectively focus on self-employment, allowing them to dodge labour rules that apply to direct employees (Howcroft et al., 2019). This scenario is made worse by workers' lack of understanding of their contract status (MacDonald & Giazitzoglu, 2019). Such distinction exposes the gig workers to more severe working conditions that may affect their well-being (Howcroft et al., 2019).

Berger et al. (2019) posit that the multiple dimensions of well-being, including financial, health, and mental well-being at traditional work arrangements, also apply to gig economy workers. Council on Social Work Education (n.d.) defines well-being as having present and future financial security. In a broader context, OECD (2013) defines well-being as a dynamic state. Thus, well-being exists when individuals develop their potential, work productively and creatively, build strong and positive relationships with others, and contribute to their community. It is further enhanced when individuals fulfil their personal and social goals and achieve a sense of purpose in society. Gross et al. (2018) state that the potential impact of the gig economy is not only on workers' earning potential but also the potentially harmful implication for their overall well-being. The well-being of independent contractors receives little consideration, as seen in the works of Tran and Sokas (2017), Bajwa et al. (2018) and Keith et al. (2020). Furthermore, research literature exploring the relationship between the gig economy and well-being have been found to be lacking in the African and Nigerian context, hence, the need to investigate the relationship and impact of the gig economy on the contractors' well-being. With this in view, it is pertinent to examine contractor well-being from the physical, mental and financial perspectives.

It is not easy to quantify the weight of the gig economy compared to the traditional economy. The Brookings Institution in a 2016 research study estimates that gig work has grown rapidly: "non-driver" cab service companies, for example, in U.S. cities have increased by 69 percent versus 17 percent for traditional cab companies. Research by the McKinsey Global Institute, also from 2016, estimates 162 million people engaged in "self-employment," equivalent to 20-30% of the workforce in Europe and the United States. Even from these early indications, some facts about the gig economy remains unclear, therefore, one of the most debated issues even today emerges: do gig economy workers choose to be? Are they happy to be part of this new trend in the economy?

Research on the gig economy’s impact has mainly focused on the objective measures of micro-entrepreneurship, work-life balance, and autonomy (Radović-Marković et al., 2021). Still, there has been limited study exploring the well-being of platform contractors in the Nigerian gig economy. In assessing the well-being of gig economy workers in Nigeria, this study will focus on testing for the various facets of well-being, such as financial, mental and health aspects. Examining each element will provide an in-depth view of the research study.

1.2 Statement of The Problem

The digital platform company's independent contractors, end-users, and merchants (for deliveries) are four actors on a multi-sided platform in the gig economy, as illustrated in figure 1 below. Gig economy platforms often come under criticism due to their contract with independent contractors regarding working conditions and wages (Rawling & Kaine, 2018). Furthermore, the sustained global expansion of the gig platforms has led to intense discussions in the media and government (Jakobsson, 2016; Persson, 2016).

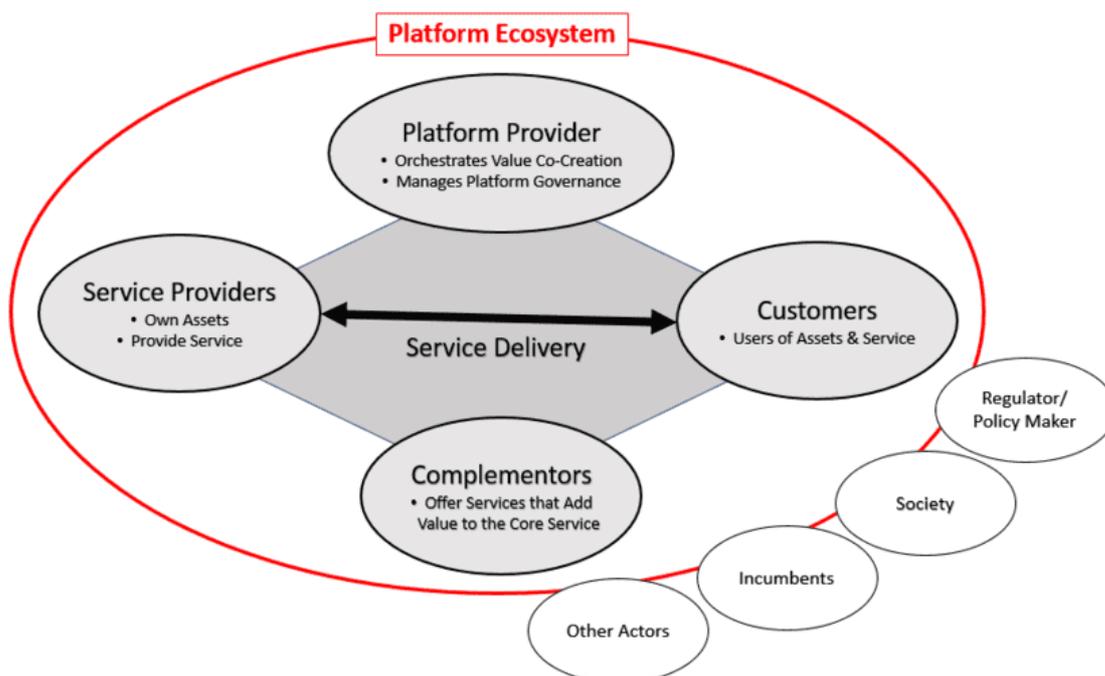


Figure 1: Gig Economy Ecosystem

Source: Jakobsson (2016).

In Nigeria, independent contractors on digital platforms have embarked on several strikes to protest the working conditions, policies, and income earned on gig economy platforms (Olumuyiwa, 2021). Despite strike actions by independent contractors, the gig economy platforms in Nigeria are rapidly expanding to new cities. More end-users

and independent contractors are signing up (Gbemileke, 2021) for gig jobs with precarious working conditions, policies, and income. Furthermore, there is a lack of information about what causes individuals to sign up as independent contractors on the digital platforms and their well-being after joining. Therefore, the well-being of independent contractors on digital platforms in the gig economy requires empirical inquiry.

1.3 Purpose of the Study

Gig platforms, especially transportation, logistics, and delivery activities, are flexible due to their contractual and short-term nature. However, the research literature has revealed that these platforms are complicit in worker exploitation (Anwar & Graham, 2020). This study aims to understand better the relationship between worker participation in the gig economy and their overall well-being through qualitative research.

Furthermore, this research intends to critically evaluate and analyse empirical evidence produced from qualitative interviews combined with secondary data. The interview method considers individual and communal experiences of gig economy contractors to build verifiable evidence on the growing focus on worker welfare in the global gig economy. This study's findings will be crucial in documenting the welfare and well-being of gig workers, particularly in developing nations like Nigeria.

Unpacking workers' well-being can aid in developing more systematic evidence of actual platform economy flexibility and precarity to inform future policy formation.

1.4 Research Questions

Working flexibility and autonomy are two of the main features that make gig workers unique within the current Nigerian economic dispensation. According to de Stefano (2019), gig workers are classified as independent contractors and are not offered the same rights as full-time workers within regulatory systems. Such a notion provides a prime environment for exposure to new dangers which may adversely affect their well-being. With this in consideration, the following questions will be asked during the research:

1. What factors facilitated the worker's decision of joining the gig economy platforms?
2. How would an independent contractor describe their present state of well-being as a gig economy worker?
3. What factors impact their well-being due to working independently in the gig economy?

1.5 Motivation for Study and Personal Interest

The need to increase workers' well-being in all areas of the economy in both developed and developing nations remains a problem that has received insufficient attention (Bajwa et al., 2018). A British court has set a precedent with a decision stating that Uber should categorise contractors as employees and offer them full-time employee benefits (Guardian UK, 2021). The need to focus on contractor well-being in Africa's gig economy has become ever more critical, particularly as the global economy has taken a hit with, more emphasis being laid on remote work due to the devastating effects of the pandemic. This problem must be addressed, particularly for gig economy workers whose contracts are not covered by standard labour regulations. The research aims at considering the potential of Nigeria, enacting regulatory laws that would help gig workers integrate into the broader workforce.

Furthermore, most of the research data made available to the general public are based on data collected in affluent countries (Hartmann, 2017). In this situation, there are few statistics on the well-being of gig economy employees in impoverished or growing countries such as Nigeria. The research is being done in this context to help policymakers build regulations to govern the gig economy and understand this growing digital economy segment.

1.6 Contribution to the Study

Existing research on the well-being of gig economy work in Nigeria is limited in terms of the number of investigations undertaken, platform, and country investigated. The prima facie goal of this study is to remedy these limitations by focusing on Nigeria and elucidating the extent to which gig economy work avails independent contractors' well-being. This study will also compare results to identify commonalities in job quality across three large gig work platforms (Uber, Bolt, and Gokada).



CHAPTER TWO: LITERATURE REVIEW

This chapter develops a conceptual framework that outlines the fundamental concepts of this study, such as the gig economy, well-being, and the influence of the gig economy on contractors' well-being. This chapter also provides a theoretical and empirical purview of literature that have addressed similar issues within the scope of the gig economy.

2.1 Conceptual Review

2.1.1 The Gig Economy

The term 'gig,' which originated in the music industry, is now being used to represent work in many industries, spanning food service, transportation, education, and others. Following the global financial crisis of 2008, cost-cutting pressures greatly enlarged the market for temporary contract labour, fuelling the growth of the gig economy (Cunningham-Parmeter 2016; Glynn 2011).

The gig economy is a growing part of the global economy built on the merger of technology and short-term contractual jobs. It marks a change in contingent labour concerning educational progress as well as increasing awareness. The gig economy refers to contingent labour arrangements that leverage digital platforms. Each arrangement is contractual within the general business model of the platform and represents a fluid market that connects providers and consumers on a gig on-demand. Clients request services using a web-based technology platform or a mobile application to look for providers and specify jobs.

From the general perspective, these types of jobs encompass a wide range of potential functions in a variety of industries and a variety of business models (Stewart & Stanford, 2017). The result is that due to a lack of a widely accepted definition of gig labour and methodological limitations, estimating the penetration of the gig economy becomes difficult (Kuhn & Galloway, 2019). However, for interpretation, specific definitions from selected studies would help clarify how the gig economy operates. Looking at the definitions provided by Donovan et al. (2016), Casselman (2018), Koutsimpogiorgos et al. (2020), and Youmatter (2020), these definitions highlight the characteristics that make up the gig economy. Donovan et al. (2016) refer to the gig economy as a collection of markets that connect service providers to consumers on a single job basis, supporting on-demand commerce.

Casselman (2018) referred to the gig economy as non-payroll-based work, whose operations are online and offline. Koutsimpogiorgos et al. (2020) define the gig economy as paid tasks carried out by independent contractors mediated by online platforms. According to Youmatter (2020), the gig economy is a free, global Marketplace for contractors to initiate and set short-term and on-demand professional, flexible, and skill-based relationships. Youmatter (2019) also suggests that contractors

venture into the gig economy for several reasons, such as having autonomy and control, balancing career and family needs, making extra money on the side and possibly the only way to make an income, earning while seeking for a better job as shown in figure 2 below.

The figure below depicts some reasons for working in the gig economy. Extra income, work-life balance and autonomy are the top reasons for working in the gig economy.



Figure 2: Reason why independent contractors work in the gig economy

Source: www.lerablog.org, 2022

Similarly, the gig economy necessitates a redefining of labour markets by geography. The gap between crowd-work and work-on-demand gig platforms is characterised in spatial terms as a distinction between the delocalised and localised gig economy. The delocalised gig economy refers to services provided regardless of the location of the worker-requester, such as on crowd-work platforms. These platforms facilitate ‘on-demand sharing’ or ‘peer-to-peer’ (p2p) between users irrespective of location (Wood et al., 2019).

The gig economy has been dubbed the “shared,” “collaborative,” or “creative” economy due to this wide range of definitions (Bajwa et al., 2018; Kuek et al., 2015). The gig

economy's capacity to leverage technology (Kenny & Zysman, 2016), timed limits (Connelly & Gallagher, 2006), and lack of entry hurdles, typically prevalent in other economic sectors, make it a unique economic space for workers. These characteristics help establish trust-building procedures to foster an environment that encourages interaction between workers and customers. As a result, the gig economy model leverages a triangular interaction between the independent contractor executing the service, the service's end-user, and the digital middleman facilitating the entire process (Stewart & Stanford 2017).

Despite these similarities, the business structures of gig economy sites are highly diverse (OECD, 2019). The physical or online delivery of the service is a crucial point of differentiation. Platforms pull from a local pool of workers in the case of physical provision. In contrast, online provision draws from a global pool of workers, with differing implications for employment and salaries (Kaine & Josserand, 2019). There are also discrepancies in how workers and clients are matched, with some platforms using automated algorithms and others allowing for more sophisticated procedures like job interviews. As a result of the more complicated matching algorithms, some gig economy platforms can cover non-routine task-heavy services like graphic and web design and information and communication services (Kaine & Josserand, 2019; OECD, 2019).

Government statistics over the previous half-decade have shown how quickly the gig economy is gaining traction worldwide. According to the US Bureau of Labour Statistics (2018), 1.6 million people work in the gig economy for companies like Uber, TaskRabbit, and others (Banik & Padalkar, 2021). In the same vein, the World Bank (2015) reports over 26,000 gig jobs for workers in 2015, with hourly rates ranging from \$16 to \$22. According to Collins et al. (2019), between 2000 and 2016, the workforce earning money from gig work increased by 1.9 percentage points, reflecting the increasing participation in the gig economy. According to the Gig Economy Data Hub (n.d.), over 25% of the US workforce engages in the gig economy as the supplementary or primary source of income, with more than 10% doing so as a primary source of income. Other data-gathering organisations, such as the United States Federal Reserve (2018) and a more recent Gallup poll (2018) report, that 31% of adults engaged in gig work and 36% of workers in the United States had "a gig work arrangement in some capacity" respectively.

According to global estimates, the employment share of gig economy platforms remains small, accounting for 1-3% of overall employment — but there are signs that it is rapidly expanding (Tan et al., 2021). Gazier and Babet (2018) and the Bureau of Labour Statistics (2018) report that estimates based on labour force surveys in France and the United States, platform workers constitute about 1% of overall employment in these countries.

Similarly, gig economy employment in Germany, Italy, and the United Kingdom is estimated to be approximately 3% (Boeri et al., 2018; Bonin, 2017). These figures

include workers who utilise platforms as their primary source of income and those who occasionally use them.

However, Statista (2019) posits in figure 3 below that by 2027, 86.5 million people will be in the US gig economy and will make up more than half of the total workforce due to the rise of the gig workforce.

RISE OF THE 'GIG' WORKFORCE (MILLIONS)

It is projected that by 2027, 86.5 million people will be in the US gig economy and will make up 50.9 per cent of the total workforce

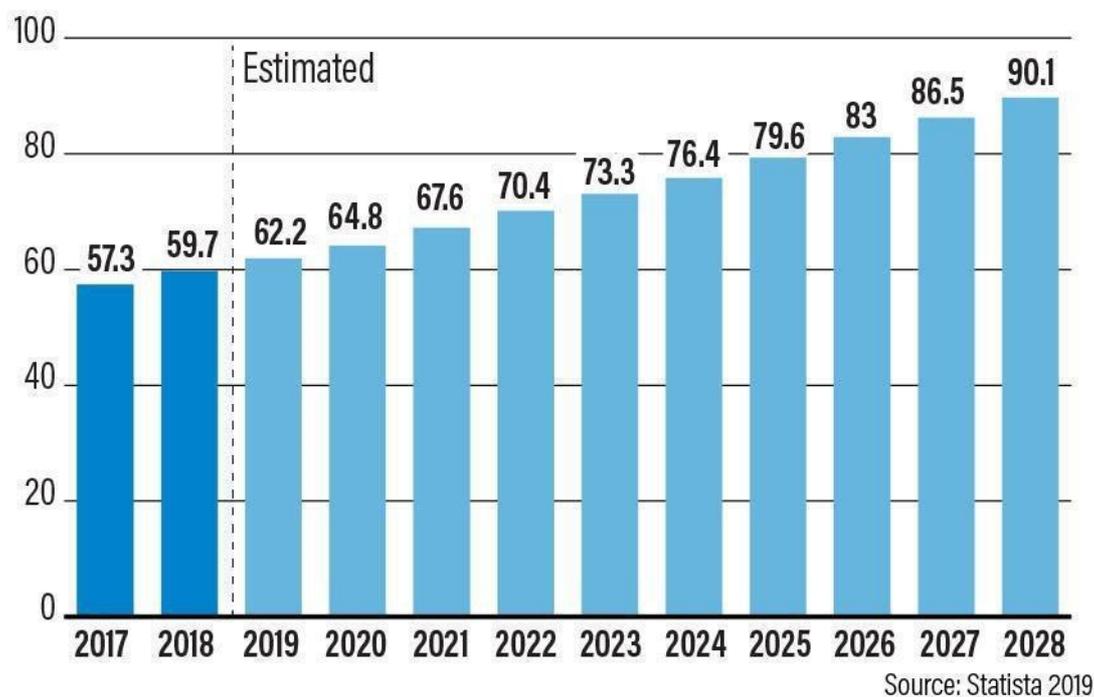


Figure 3: Rise of the Gig Workforce

Source: Statista 2019

As of 2019, the transportation and personal service sectors were the focal point of the gig economy platforms. In contrast, there has been no recorded gig economy platform activity in manufacturing, natural resources, and a wide range of service industries (OECD, 2019). Among the transportation sector, Uber, DiDi, Lyft, and Ola are the most notable companies in the personal transportation services market, with Uber, and Lyft, being the most prominent. There is also a significant platform activity in courier services, cleaning, handyman and Fast-Moving Consumer Goods (FMCG). According to AfDB (2018), specific economic sectors where short-duration contracts are in high

demand, such as technology-enabled services, eCommerce, retail, hospitality, and retail, account for the majority of gig job demand globally.

Enwukwe (2021) posits that the gig economy growth in developing countries such as Nigeria has been rising, as reflected in the growing popularity of courier and ride-hailing services such as Bolt and Uber. As one of Africa's leading tech innovation hubs, the country already has a thriving ecosystem for digital innovation, a foundation necessary for remote work, and by extension, gig economy growth.

The outbreak and spread of the COVID-19 pandemic have renewed focus on the need for job flexibility, pushing gig work to the forefront of modern-day economics in Nigeria. Such focus is due to a growing reliance on gig workers to supply essentials to customers at their homes. Furthermore, the crisis has thrown the traditional working world into disorder, prompting many blue- and white-collar workers to seek gig work for extra or primary income in these unprecedented times (Henderson, 2020), highlighting the increasing importance and effects of gig work in modern economics.

Figure 4 below shows some gig economy effects on the well-being of contractors. Effects identified in the figure include lower wages and no employee protection, further exacerbated by long work hours. Consumers are impacted positively by the platforms through improved convenience and cheaper services but face the risk of lower quality of service or product.

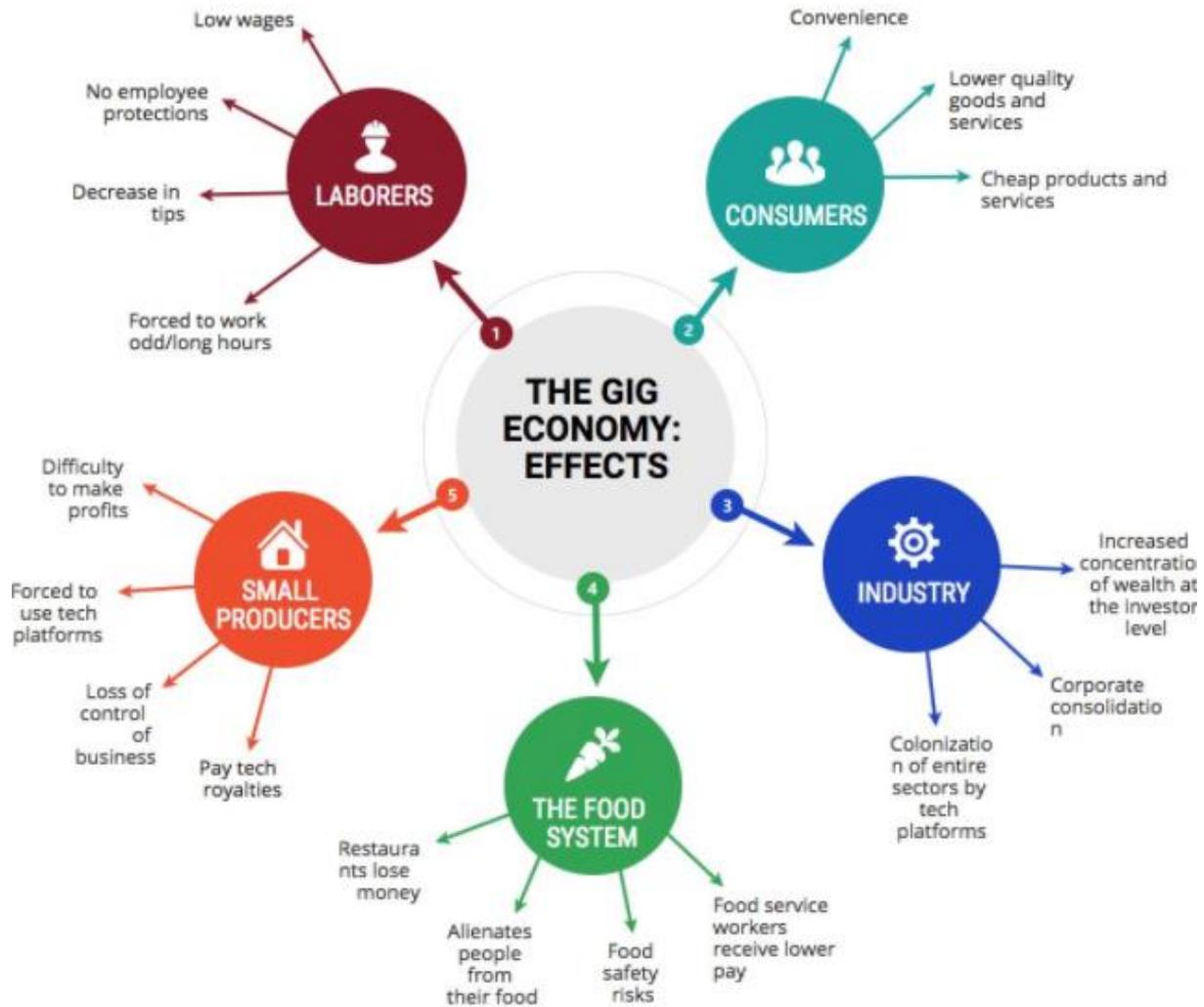


Figure 4: Impact of the Gig Economy

Source: www.nature.berkeley.edu/food-systems-projects/gig-economy/

The gig economy, characterised by freelance labour and short-term contracts, can have both positive and negative effects on workers' overall well-being. Positively, it includes self-employment and flexibility, and negatively it encompasses poor health and safety practices, low pay, lack of employee protection, and longer hours (Youmatter, 2020).

2.1.2 Well-being

Well-being, as a phrase, refers to all the positive ways people perceive and evaluate their life (Tov, 2018). It is possible to understand what it means to have a positive life experience in several ways. Different schools of thought have provided emotional and mental interpretations of the elusive concept of well-being (Linley et al., 2009). While none of these points of view is inaccurate, each one is incomplete in its own right. The

science of well-being has had difficulty defining and measuring this vast, all-encompassing concept.

Idaya Husna Mohd et al (2016) opines that a happy work environment affects the life of the employee, relationships in the work team, and the outcome of business results. The psychology of work and well-being in organizations has shown that being in a happy work environment leads people to produce more, to be more motivated, and to be more focused on work goals.

The International Labour Organization (ILO) explains workplace well-being as the ability of an organization to promote and maintain the highest degree of physical, psychological, and social well-being of workers in all types of employment. This implies that workplace wellbeing relates to all aspects of working life, from the quality and safety of the physical environment, to how workers feel about their work, their working environment, the climate at work and work organization. An increasing number of companies are adopting well-being initiatives and programs to increase employee productivity and ultimately profits. These initiatives include new strategies that can promote the well-being of staff impacting positively on the work environment and relationships, knowing that if workers are put in a position where they can operate peacefully, they feel comfortable and complete their tasks more naturally. When well-being is present in work and training settings, productivity and creativity increase to the benefit of successful work and optimal outcomes for both parties.

The focus on worker well-being is initially placed, in the 1930s, due to the relevance of the issue of safety in the workplace (Lichtenstein, 1989). The question was mainly how to improve the work environment and identify hazards to prevent injuries and illnesses. Later, with the emergence of the Human Relations movement, more emphasis is placed on the human factor and variables such as motivation, group phenomena and alienation related to work routines. Thus, a new culture of health in the workplace takes hold, where well-being is also mental and not only physical.

In the 1980s the concept of wellness was introduced, which no longer indicates health as the absence of disease, but focuses attention on the presence of ease (Nelson Lichtenstein, 1989). From the studies on the relationship between organizational wellness and work-related stress, Occupational Health Psychology (OHP) was born in 1990, the purpose of which is to apply the knowledge of psychology to improve the lives of workers, fostering their empowerment, keep safe working conditions, and promote health in the workplace. Since then, the concept of well-being at work has evolved considerably: from a focus centered on preserving the health of the individual, it has shifted to organizational well-being and the preservation of physical and mental well-being.

Bradburn's (1969) landmark research on psychological wellness was an early attempt to define well-being. Signalling a shift from mental issues toward the study of people's psychological reactions, he argued that psychological well-being (also known as

happiness) was the component that “stands out as being of prime importance” (p. 6). Making a connection with Aristotle’s concept of eudaimonia, he referred to well-being as a state of happiness.

Ryff (1989a), building on Bradburn’s work, highlighted the following factors that contribute to happiness: autonomy, environmental mastery, positive interpersonal relationships, life purpose, the realisation of potential, and self-acceptance. The ability to achieve goals (Foresight Mental Capital and Wellbeing Project, 2008), happiness and life satisfaction are explored (Pollard & Lee, 2003). However, this reiterates the issue of academics focusing on aspects or descriptions of well-being rather than definitions (Christopher, 1999).

Also built on the foundational work of Bradburn, Shin and Johnson in 1978 came closer to defining well-being. They stated that it is a worldwide appraisal of a person’s quality of life according to self-selected criteria (Bradburn et al., 1978, p. 478), and this assessment is represented in today’s literature (Zikmund, 2003; Rees et al., 2010; Stratham & Chase, 2010).

The perceived quality of life indices reflects how people feel about different aspects of their lives. Such perceptions are determined not by what is visible from the outside but also by internalised hopes and expectations.

The scholarly literature provides subjective life quality indicators. For example, the World Health Organisation (WHO) questionnaire for assessing life (WHOQOL-100 – World Health Organisation Quality of Life, 1998) covers six areas: physical health, mental health, social health (quality of life in social relationships), degree of independence, living environment, and overall quality of life.

There are various dimensions to each of the six areas, highlighting well-being and quality of life. Force and exhaustion, pain and discomfort, and sleep and rest are the three elements of physical health. Personal appearance, emotions, self-esteem, and cognitive ability - thinking, learning, memory, and concentration – are the five components of mental health. Finally, social health has three dimensions: interpersonal interactions, sexual activity, and social support (WHOQOL-100 – World Health Organization Quality of Life, 1998).

The optimal state of well-being is based on these requirements, providing positive values. Interestingly, Joseph and Wood (2010) opine that well-being integrates measures of good functions due to the narrow perspective of happiness, viewing it as “the absence of discomfort and dysfunction” (p. 831). Thus, Joseph and Wood 2010’s summation corroborates the requirements stated by the World Health Organization Quality of Life (1998). As a result, using this perspective on measuring well-being may enable the prediction and treatment of discomfort and dysfunction.

2.1.3 Well-being in the Workplace

Workplace well-being encompasses all aspects of working life, from the physical environment's quality and safety, to how employees feel about their jobs, working environment, the workplace climate, and work structure (Sorensen et al., 2018). From a social determination theory perspective, well-being is tied to motivation and expectations; thus, working as an independent contractor within the gig economy can influence individual and collective motivations and expectations within the scope of the gig platform (Kaine and Josserand, 2019).

For several reasons, workplace well-being is an essential topic that should enjoy more research attention within management and entrepreneurial research (Danna & Griffin, 1999). To begin with, the experiences of an individual, whether emotional or social, clearly influence how they work. Furthermore, these experiences spill over into realms other than employment. Workers spend nearly a third of their time at work, and they do not always leave their work behind when they leave (Conrad, 1988). Second, well-being can negatively impact both workers and businesses. Unhappy workers may be less productive, make worse judgments, are likely to miss work and make consistently lower total contributions to their job (Price & Hooijberg, 1992).

Research by Kaine and Josserand (2019) into work and organisational experience within the gig economy shows that work experiences can influence the well-being of independent contractors. In a similar vein, Pogorevici and Serobe's (2020) investigation into motivating variables in South African gig platforms revealed that poor work experiences are experienced more often within the gig economy than within the conventional economy. However, the study by both authors did not address the extent of such influences.

Rising interest in workplace well-being points to a potential shift in how society views and treats worker health. Studies have shown that well-being can lead to more engaged and productive workers (Bryson et al., 2014, 2016, 2017; Society for Human Resource Management, 2015). Bryson et al. (2014; 2017) attribute well-being to experience in the workplace. Conversely, Van de Voorde et al. (2012)'s review attributes well-being to human resource relationships. Providing more insight into the interrelationship between Human Resource Management (HRM) and well-being via literature, they discover that the majority (nearly 70%) of research findings indicate a positive correlation between HRM and well-being. However, when the authors examine the results by type of well-being, they conclude that the evidence points to HRM being beneficial for employee well-being in terms of happiness (and relationships) but not in terms of health (considered as stressors and strain experienced in the job). A similar observation was made by Pogorevici and Serobe (2020), stating the effect of poor working conditions on independent contractors' mental well-being. This effect on mental well-being may influence job satisfaction and productivity. These studies revealed the role of workplace experiences in impacting well-being, albeit never more than one facet is often discussed.

Working hours are one way that empirical studies have measured job demands. According to Bardasi and Francesconi (2004), part-time employees are more satisfied with their jobs than full-time employees. Van Wanrooy et al. (2013) discover that those working less than 30 hours per week have higher job-related contentment than those working between 30 and 47 hours; however, there is no significant difference in overall job satisfaction. According to Booth and van Ours (2008), there is no relationship between job satisfaction and hours worked for full-time workers. However, such relationships are established among females who work part-time. According to Wooden et al. (2009), the mismatch between hours worked and worker preferences are more important than the actual number of hours worked. Work hours do not accurately portray employment intensity, with examined studies revealing that increases in work intensity led to lower job satisfaction (Green, 2006).

Overall, literature has shown that work, on some level, is health-promoting in and of itself. Waddell and Burton (2006) opine that work is typically helpful for physical health and mental well-being, as unemployment is associated with the opposite. Employees often strive for more than acceptable working terms, as well-being can encompass productivity, job performance, or job satisfaction (Schwartz et al., 2002). De Simeone (2014a) argues that specific workplace settings enhance or support work health-promoting effects. Employees may experience higher levels of productivity and fulfilment in the face of challenges if they have a sense of control, social support, and low job strain (Stansfeld et al., 2013). Furthermore, according to Czabala and Charzynska (2014) and McDaid and Park (2014), positive work practices and interventions help develop and maintain well-being. Such practices may help the workers thrive in the face of more gruelling challenges (Bakker & Demerouti, 2008; Spreitzer & Porath, 2013).

Most literature on workplace well-being hints that certain constraints and facilitative conditions within the individual, workplace, economy, and community have a significant impact on:

- (a) the relationship between work and well-being,
- (b) the effects of working conditions on well-being, and
- (c) the effectiveness of workplace interventions.

This evolving holistic perspective is crucial to comprehend for anyone looking for a panacea or single solution to achieving workplace well-being (Karanika-Murray & Weyman, 2013).

According to De Simeone (2014a), workplace well-being is balanced on a tripod of well-being facets; subjective, eudaimonic and social well-being. Subjective well-being is a notion that encompasses an individual's entire life experience and reflects their self-described happiness. Subjective well-being includes favourable attitudinal

assessments and a sense of pleasant and negative impacts. Job satisfaction, a positive emotional and mental state arising from evaluating one's job or job experiences is crucial for subjective well-being. It is the most studied phenomenon in organisational behaviour study (Brief & West, 2001). Another composition of personal well-being is organisational commitment. According to De Simeone (2014b), organisational commitment comprises normative and emotional commitment. Normative commitment focuses on personally identifying with the organisation's goals and ideals, while emotional commitment focuses on feeling a sense of belonging. The organisation's commitment to its employees may also impact workplace well-being (De Simeone, 2014).

Eudaimonic well-being is a type of occupational happiness that results from self-satisfaction. Job involvement, work engagement, thriving, flow and intrinsic motivation, and meaning in work are all examples of eudaimonic well-being in the workplace. According to Fisher (2014), job involvement refers to a strong identification with one's work and a strong attachment to one's work role as a source of identity and self-esteem. Intrinsic motivation is frequently described as a subjective feeling of interest or pleasure while performing a task, overlapping with subjective well-being. Work engagement refers to a positive work-related state of mind marked by vigour, commitment, and absorption. When it comes to working, vigour refers to having a lot of energy and mental toughness. Being deeply immersed in one's work and feeling a sense of significance, passion, and challenge exemplify dedication. Absorption refers to being completely focused and happily absorbed in one's activity, with time passing fast and difficulty disconnecting oneself from it (Bakker & Demerouti, 2008).

The third leg of the well-being tripod is social wellness at work. In organisational literature, this component has gotten the least attention. It entails being a part of beneficial groups and having gratifying short-term and long-term relationships with others (De Simeone, 2014a). Satisfaction with peers, and satisfaction in exchange connections with leaders, are all factors in social well-being. Another essential concept is social support, which has two dimensions: emotional and instrumental support. Social assistance, both giving and receiving, is a predictor of happiness. Feelings of belonging to and being immersed in work communities, whether teams or the entire organisation, are another facet of social well-being at work (De Simeone, 2014a).

2.1.4 The influence of the gig economy on the well-being of the contractors

The unique nature of the gig economy stands on flexibility; forming a link between consumers and goods or services is a hallmark of the gig economy. Because of this uniqueness, workers no longer work in traditional jobs with a single employer but rather have flexible hours to move between contracts mediated through a faceless internet platform (Graham et al., 2017). Furthermore, improvements to labour force

participation (labour supply and demand) and productivity accompany the continued expansion of the gig economy.

However, the phrase “contract” is crucial to studies on the working conditions of gig workers, providing the distinction between gig contractors and actual company employees (Kaine and Josserand, 2019). According to Fudge et al. (2003), such contractual-based differences are critical to the operation of gig economy platforms in many countries. While “employees” benefit from employee protection legislation, workers’ remuneration legislation, and employment insurance in general, “independent contractors” are considered to lack the same level of labour protection but are instead susceptible to the rigours of competition and the principles of trade law. Interestingly, many platforms design their contracts around self-employment, allowing them to dodge labour rules that apply to direct employees (Howcroft et al., 2019). This scenario is made worse by workers’ lack of understanding of their contract status (MacDonald and Giazitzoglu, 2019). A key finding from the literature review is the absence of data for developing and underdeveloped countries. This information gap reflects the works of Hartman (2017), who states that most of the statistical research data made available to the public are based on data collected in affluent or first-world countries. Furthermore, knowledge gap identified in this study is the lack of information on why individuals sign up as gig workers in developing countries and how it sets the pace for their well-being.

A growing body of literature addresses the emotions, and mental issues gig workers face, such as their emotional labour (Gandini, 2018). While Ashford et al. (2018) point out that the variety of work energises gig workers, findings from other streams of research, such as those of Kaine and Josserand (2019) and MacDonald & Giazitzoglu (2019), tend to emphasise the negative feelings associated with gig labour. For example, gig workers on crowdsourcing sites may feel undervalued because they believe their work is unimportant (Sheehan & Pittman, 2019).

Also, they may suffer from worry related to precariousness and volatile money flows, resulting in emotional instability (Ashford et al., 2018; Petriglieri et al., 2019). Poor communication with the platform when issues arise (Carmody and Fortuin, 2019), career instability (Schwartz, 2018), and fear of losing their jobs/gigs are all challenges that might lead to the depreciation of the emotional well-being of the workers (Ashford et al., 2018).

Irrespective of the previously stated research into the effect of the gig economy on independent contractors/workers, there is still a paucity of literature on workers’ characteristics, motivations, experiences, and the consequences of their working in the gig economy on their general well-being (Bajwa et al., 2018b). Research studies about gig workers and the gig economy reveal that financial well-being has been the predominant focus (Tan et al., 2021). Media and research bodies focused on gig workers’ gross payments and payment rates across the various gig platforms. For instance, according to an article by The Star (2021), Lebanese delivery riders had been

labouring like slaves with minimal compensation for their efforts after the country's economic breakdown during the pandemic. Similarly, Bloomberg Law (2021) reports on the current class-action lawsuit between drivers and the management of ride-hailing platforms Uber and Lyft, after the latter classified the drivers as independent contractors, thus excluding them from worker benefits that are supposedly theirs.

As a result, empirical studies on gig workers demonstrate this conflict between necessity and opportunity, demonstrating that gig employment is seen differently between platforms and across territorial and socioeconomic lines (Bajwa et al., 2018a). For example, contractors in low and middle-income nations may have access to greater earnings through online global labour marketplaces than in their own countries (Graham et al., 2017).

Although the gig economy harms workers' well-being due to its precarious nature (Inanc, 2016), it suggests that gig work experience is not uniformly negative; hence, gig workers demonstrate indicators of subjective well-being. Thus, while an independent contractor might experience a decreased subjective well-being in a gig platform, it might not be the case for another independent contractor depending on the platform and the kind of gig work involved. The implication here is that understanding the effect of gig work on contractors' well-being, individuals' demographics, occupation and income before joining the gig economy are essential.

2.1.5 Empirical Review of Literature

Trans and Sokas (2017) discuss the occupational hazards inherent in employment within the gig economy. The authors compare the contractual arrangements between conventional and gig work by assessing the gig economy's emergence within the global economy and its engagement with workers from various educational backgrounds. They observe that many of the employment benefits made available within the conventional contractual arrangement for work are absent or minimal within contracts made for gig economy workers, often known as contractors. Proposing different approaches to bridging this gap, they assert that attention must be paid to the well-being of gig workers to facilitate increased productivity.

Bracha and Burke (2018) looked at how everyday work changed from 2015 to 2017 across various variables and conditions. The authors labelled them gig jobs and found that between 2015 and 2017, the aggregate number of full-time equivalent employees in the gig economy decreased by an economically significant margin, except for ride-sharing positions, which more than doubled. They assume that the fall in gig work was linked to lower unemployment rates but claim that the reduction in gigs had no impact on the gig economy because the same era saw rapid growth in the gig economy.

Goods et al. (2019) conducted an in-depth analysis of the job quality in Australia's bike courier business. They give an integrative framework in the process, which aids in analysing the complex concept of job quality in terms of individual, labour market, and

socio-political fit. Job quality may be assessed through a contextualised subjective lens on an individual level. It is determined by individuals' circumstances, which meant that job quality was acceptable for certain employees, such as young, temporary migrants with weak English skills.

Kaine and Josserand (2019) discuss work and organisational experience in the gig economy. Through the review of extant literature, the authors identify central themes in gig economy research, namely conditions for gig workers, the impact of gig work and information, technology and gig work. Concluding that there is still much to learn about the gig economy as a whole, Kaine and Josserand (2019) observed that the renewed interest in this field could serve as a new legal component in employment relations and economics in enhancing the well-being of gig workers.

Anwar and Graham (2020) highlight the four analytical development dimensions that platform-based remote labour has on the lives and livelihoods of African workers, namely freedom, flexibility, precarity, and vulnerability. The authors suggest that these characteristics should be treated as a continuum to accurately depict the gig economy employees' working conditions and lives. This description enables us to concentrate on a more comprehensive picture of the developmental effects of gig work than is available in popular and mainstream publications.

Koutsimpogiorgos et al. (2020) discuss the four dimensions via which the gig economy remains distinct from the conventional work economy. Debating using parameters such as independent contractors and employed workers, paid and unpaid work, services and goods and online platform and offline intermediation, Koutsimpogiorgos et al. (2020) provide a unique definitive stance on what the gig economy is and how it operates. Koutsimpogiorgos et al. (2020) are also careful to add that these parameters are not immune to sociopolitical influences, and thus gig platform growth should be diverse within federal and regional settings.

Pogorevici and Serobe (2020) investigate motivating variables for South African gig workers and platforms. The authors examine the positive and bad aspects of gig work globally, the South African legislative and regulatory environment relative to the gig economy, and the motivations of gig platforms using primary and secondary research. They discovered that gig workers face potentially worse working circumstances than their regular colleagues. Furthermore, they notice a loss in South African employees' bargaining power in the labour market due to reduced direct government engagement, suggesting that collective action by gig workers may be the solution.

Chatterjee et al. (2021) compare the financial situation of gig platform workers in India to that of workers in other nations. Chatterjee et al. (2021) point out that people choose platform work for the freedom and the promise of a high salary, but platform workers' monthly income is highly volatile. In addition, Chatterjee et al. (2021) point out gaps in the data about the degree of revenue instability that gig workers face in a year.

According to Chatterjee et al. (2021), it is necessary to investigate how the demands of households reliant on gig employment differ from those of other low-income families.

Enwukwe (2021) investigated the Employment Status of Nigerian Workers in the Gig Economy, using Uber as a Case Study. Using a qualitative interview approach, data from the drivers revealed that the lack of classification is an ongoing problem within the Nigerian legal landscape. Enwukwe (2021) adds that the inability of current labour legislation to offer protection to gig workers within the Nigerian economy is a severe legal omission with tremendous consequences for the average Nigerian gig worker. Consequently, Enwukwe (2021) proposes a new legal model that includes all types of workers, including gig contractors, within the Nigerian economic landscape, facilitating a more viable platform-worker/contractor relationship.

In their study on gig job flexibility utilising drivers of ride-hailing apps, Katsnelson and Oberholzer-Gee (2021) discovered that the vast majority of drivers who participated in the study place a high value on flexibility. The authors find a positive correlation between flexibility concerns and earning considerations when estimating the relationship between flexibility concerns, earnings considerations, and worker welfare influence in the regulation of gig labour. However, there was a slight negative correlation between concerns about flexibility and the role of worker welfare in the regulation of gig employment. This correlation implies that voters and economists are concerned about workers, albeit from different perspectives.

2.2 Theoretical Framework

Research studies on gig worker/independent contractors' well-being in work environments have fuelled discourse surrounding the affected workers' mental, emotional, and physical well-being (Ashford et al., 2018; Gandini, 2018; MacDonald & Giazitzoglu, 2019). This focus, however, has only been directed at workers operating within conventional working arrangements, with independent contractors only entering the scope with the emerging attention on the gig economy. Theoretical considerations for the study of independent contractor well-being in the gig economy are based on their need for autonomy and competence, which, when supported, improve management-worker relations and performance. To this end, the self-determination and expectancy theories are selected to explain the theoretical relationships between the well-being of the contractors and the gig economy platform.

2.2.1 Self-Determination Theory

The Self Determination Theory (SDT) is a motivation framework that directs research on basic needs and their importance in a variety of work-related outcomes: including job satisfaction, well-being, and health problems, all of which link to employees' optimal functioning (Chen et al., 2015; Dysvik et al., 2013). The premise that there is an influence on human behaviour by the settings in which people conduct their activity is

central to the SDT paradigm (Ryan & Deci, 2000). Researchers have examined people's psychological requirements as fundamental to personal growth and integration, optimal functioning, well-being, and social development and have shown SDT to be valid in numerous domains (Milyavskaya & Koestner, 2011; Milyavskaya et al., 2013). Thus, meeting such well-being related demands in varied situations promotes self-motivation as a predictor of productivity and social well-being outcomes (Brien et al., 2011). SDT has received significant support in its application to the workplace (Gagne, 2014).

The essential needs for individuals' optimal growth and development, according to reviews of the literature on SDT (Ryan & Deci, 2001; Sheldon et al., 2001), are autonomy, relatedness, and competence to predict motivation and adjustment in the workplace in terms of well-being and performance (Baard et al., 2004; Deci et al., 2001).

According to the objectives of the current study, SDT stipulates that there are interrelationships between worker motivation, worker well-being and worker productivity within the gig economy. These relationships reveal the influence of well-being on worker motivation through autonomy and competence to adapt to the workplace structure. Workers are not usually required to be monitored strictly within the gig economy as their work is often remote, and self-motivation applies. In such scenarios, autonomy and adjustment play crucial roles in maintaining well-being and productivity.

2.2.2 Expectancy Theory

Vroom's (1964) expectancy theory describes a set of cognitive factors that represent variances in work motivation among individuals. The expectancy theory specifies numerous essential actions that may be done to inspire employees by adjusting the person's effort-to-performance expectation, performance-to-reward expectancy, and reward valences from the perspective of managerial implications for motivating employees. Unlike the Need theories of motivation, the expectancy theory addresses the cognitive antecedents that contribute to motivation and how they interact with one another (Greenberg, 2011). The premise is that people feel there are links between the effort they put forth at work, the performance they obtain through that effort, and the benefits they receive from their effort and performance.

In other words, people work on the assumption that they will be more motivated if they believe that putting forth a significant effort will result in a good performance, resulting in desired rewards. Victor Vroom (1964) proposed this hypothesis, which has direct applications in the workplace.

Four assumptions underpin expectation theory (Vroom, 1964). People join organisations with assumptions about their needs, motivations, and experiences. A second assumption is that an individual's behaviour results from a deliberate decision.

A third assumption is that people want different things from the organisation (e.g., good salary, challenge, fast progress, security and belonging). The fourth and final premise is that people choose among options to maximise personal outcomes. The expectancy theory contains three main components: expectation, instrumentality, and valence based on these assumptions. A person is motivated to the extent that they believe that their effort would produce results (expectancy), which would get compensation with something (instrumentality) of perceivably high value (valence).

Expectancy is a person's estimation of the likelihood that a specific level of performance will occur from the job-related effort. Instrumentality refers to an individual's assessment of the possibility that a certain degree of task performance will result in various employment outcomes. Valence refers to an employee's level of preference for a given award. Thus, wage increases, promotion, peer acceptability, supervisory acknowledgement, or any other reward may be more or less valuable to specific employees. Valences, unlike anticipation and instrumentality, can be positive or negative. The relationship between compensation and employee's needs gives credibility to its value as valence. As a result, valence provides a link to motivation need theories (Mukhopadhyay & Chatwin, 2020).

Summarily, the expectancy theory provides guidelines for enhancing employee motivation by altering the individual's effort-to-performance expectancy, performance-to-reward expectancy, and reward valences. The managerial implications of this model would be to draw on the practical applications for a better understanding of employee motivation. Following that, there have been discussions over the practical ramifications of the expectancy theory (Greenberg, 2011; Hellriegel & Slocum, 2011; McShane & Von Glinow, 2011).

2.3 Conclusion

This section focuses on the scope of literature examined due to the research topic. The overview of these studies identifies conditions for gig workers, the impact of gig work on independent contractors, focusing on independent contractors' physical, financial and mental well-being via the freedom and flexibility it provides, and its precarious and vulnerable nature. However, there has been little work exploring the well-being of platform contractors in the gig economy, such as their motivation and experiences.

This dissertation aims to understand the effect of gig work on contractors' well-being in the gig economy.



CHAPTER THREE: RESEARCH METHODOLOGY

The research focuses on an appraisal of how the gig economy impacts the well-being of independent contractors on digital platforms, a case study of Uber, Bolt, and Gokada. This chapter describes the research methods used and the steps used to carry out the analysis. It includes a description of the research design, the technique used, the study population, sample size, the instrument used to collect data, the method of data analysis, and the study's limitations.

3.1 Research Design

A research design is defined as a framework of techniques utilised to collect and analyse certain variables of a research problem (Bell & Ryman, 2007). The aim is to synthesise research findings that can be systematically replicated. Research design entails selecting and critically evaluating relevant research through the effective use of the methodologies chosen (Creswell, 2009). Research designs may be qualitative, quantitative, or mixed depending on the requirements of the research inquest.

Based on the aim of the study, the selected research design used was qualitative. A qualitative research study is defined as a data collection and interpretation approach that emphasises words over numbers. The origins of qualitative research methods may be traced back to philosophy, history, psychology, anthropology, and sociology, according to Mohajan (2018) and Slevitch (2011), with the primary goal of focusing on the systematic explanation and study of phenomena. Qualitative research collects data qualitatively, and the analytical method is predominantly interpretivist. The interpretivist point of view entails gathering data from numerous sources to acquire a more profound knowledge of individual participants, including their ideas, perspectives, and attitudes (Cresswell, 2018). Qualitative research frequently entails an inductive study of the data to uncover repeating themes, patterns, or concepts, followed by a description and interpretation of those categories.

3.2 Rationale of Method Chosen

Research methods are the procedures employed by research designs to gather and analyse data in a research investigation. There are various methods for collecting data, and observation, comparison, survey methodologies, interviews, focus groups, and experimental approaches are some of the most well-known examples.

As shown in the literature review of this study, the workers' well-being within the gig economy is markedly different from that of workers in the conventional economy. Furthermore, the emphasis on information produced from previous research studies on the topic has laid the foundation upon which this study aims to build. This study followed the qualitative descriptive approach. Descriptive research seeks to describe a particular phenomenon, and this study is primarily concerned with what happened rather than how or why it happened. As a result, observation and interview-type tools

are frequently utilised to collect data (Gall et al., 2007). The interview approach was the research tool selected for this study. The interview aims to collect information from gig workers by documenting their experiences and drawing inferences.

3.3 Population of Study

According to Hassan (2018), the population in a research study refers to a large group of individuals or items that are the primary focus of the research topic. Thus, the execution of research is to investigate the characteristics of the population. Research literature widely acknowledges that all members of a population share similar characteristics (Hassan, 2018). However, a researcher will not reach every member of the research population. As a result, the researcher must create an easily accessible population to conduct the study (Hassan, 2018). The following criteria or characteristics must be considered for the study population to be easily accessible: gig economy platform, role as an independent contractor, length of service, and location.

The sampled population will be extracted from drivers/riders from Uber, Bolt and Gokada. These companies were chosen due to (1) their positions as premier platforms in the ride-hailing (Uber and Bolt) and logistics (Gokada) sectors of the Nigerian gig economy and, (2) they are the most patronised platforms in terms of public use for their respective services.

Table 1: Summary table of data of the sample respondents/companies

Number of respondents sampled	20		
Income type	Main (50%)	Supplementary (50%)	
Number of companies sampled	3		
Name of companies sampled	Uber	Bolt	Gokada

3.3.1 Uber

Uber Technologies, also known as Uber, is an American-based mobility service company. Domiciled in San Francisco, they operate in over 900 cosmopolitan areas globally (Malos et al., 2018). As the first ride-hailing platform in Nigeria, Uber uses its technological platform to connect contractor drivers and end-users who need the service. Laying claim to 9,000 drivers as its service operators, Uber operates predominantly in major Nigerian cities, Lagos, Abuja, Port Harcourt, Benin City and Ibadan (Akinosun, 2021). Ride-hailing and sharing are just some of the services offered by the platform, as Uber is also known to provide food delivery and freight services (Laurell and Sandstrom, 2016).

3.3.2 Bolt

Bolt is an Estonian mobility services company that offers vehicle rentals, food delivery, micro-mobility and car-sharing. Formerly known as Taxify, they offer these services in 300 cities across 45 nations (Wabara, 2017). Having joined Uber as a competitor platform for the ride-hailing and sharing service, Bolt offers their services in 24 cities within Nigeria, namely Aba, Abakaliki, Abeokuta, Abuja, Ado Ekiti, Enugu, Akure, Asaba, Bauchi, Benin, Calabar, Enugu Ibadan, Ilorin, Jos, Kaduna, Kano, Lagos, Makurdi, Onitsha, Owerri, Uyo, Warri and Zaria. The company employs an estimated 10,000 drivers to service these cities for a lower cost pricing, making it the only realistic competitor for Uber in the country (Gbemileke, 2021).

3.3.3 Gokada

Gokada is a motorcycle mobile application program that revolutionises personnel transportation, food delivery, logistics, and courier services inside cities. However, it currently focuses on logistics and courier services due to a ride-hailing prohibition imposed by the Lagos State government. Domiciled within Lagos and with 800 employed bikers, Gokada is in the process of planned expansions to Abuja, Port Harcourt, Ibadan and Ogun (Kene-Okafor, 2021).

3.4 Research Sample and Sampling Technique

The snowball sampling technique is a type of purposive sampling used in selecting participants for this study. This method is also referred to as the "chain referral system." The snowball sampling method is appropriate for this research because it offers the researcher convenient access to the independent contractors within the research locations (Shadish et al., 2002).

Referral sampling was used to find drivers/riders who satisfied the participation criteria, get their cooperation, and then get them to recruit other drivers/riders with the same conditions. The participation criteria for selecting the interview participant include willingness to participate in the interview, position as a contract worker with Uber, Bolt or Gokada platforms, and willingness to help recruit other participants.

As a result, 20 respondents were enlisted (Bolt drivers only were 3, Uber only were 5, drivers that used both the Uber and Bolt platforms were 9, and Gokada had 3 drivers). Other potential participants were hesitant to join because of time constraints caused by clashes between peak work periods and the agreed-upon interview time, which could result in them losing money. Also, the lack of preliminary information on the interviewer/interviewee's health status before the face-to-face contact due to the pandemic was another reason for participatory reluctance by some individuals. The contractors were contacted and questioned in various ways, including taking a trip in

their vehicles, accepting delivery of an item, and engaging directly at a mall parking lot.

3.5 Research Sites

In compliance with the study's requirements, Nigeria was chosen for the study because (1) it is an ideal representation of a third world country with burgeoning transport demand in its major cities (2) it is a nation with one of the fastest-growing gig economies in Africa and (3) ease of data collection as Nigeria is the researcher's home country. The specific research site used was Lagos, Nigeria, due to the ease of data collection and the concentration of ride-hailing platforms.

Furthermore, Uber admitted that more than 80% of their trips began and ended in six (6) different locations throughout the city (The Palm Shopping Mall, Victoria Island, Ikeja City Mall, Murtala Muhammed International Airport, Adrenaline Sports Bar, Lagos State Teaching Hospital, Ikeja, and Eko Hotel and Suites, Victoria Island) (Ajayi, 2020). Lagos comprises two geographical areas (Lagos mainland and Lagos Island); each geographical area hosts three of the six most visited locations.

3.6 Data Collection

The interview methodology made data collection easier. The interviews were conducted physically due to the industry's relative "literacy level" and, more importantly, the detailed answers required of the participants. This interview method also allowed participants to elaborate on and explore personal values and barriers encountered, which may not be available within other methods. The disadvantage of this approach is that it takes time to complete and transcribe, especially given the time constraints.

Due to the type of research design, the researcher utilised semi-structured interviews. According to Saunders et al. (2009), semi-structured interviews use an interview guide. Still, they are not as restrictive as structured interviews, allowing for more follow-up questions, thus making the interview feel more conversational. (See Appendix B for this study's interview guide). Questions for the semi-structured interview were constructed using background information on well-being found in literature such as those of Baard, Deci and Ryan (2004), Brien et al. (2011), Bajwa et al. (2018), Banik and Padalkar (2021) and Enwukwe (2021) while considering the scope of the research questions.

The researcher interviewed twenty drivers, with the interviews recorded on the Google recording mobile app. All the respondents were informed and gave their consent to be registered for the audio interview. The time limit for conducting the interviews was 30-45 minutes.

The interview questions focused on understanding how the contractors worked with the gig platforms and, conversely, the impact on the contractors' well-being.

3.7 Data Analysis and Interpretation

All questions and sub-questions were addressed via interview questions and initially processed via transcription of the interview data. The researcher did each recording of the interview via the Google Recording App with permission for use in the study. Each audio was subjected to transcription to extract the needed data for analysis. The use of manual transcribing was to capture the content and context of the interview from the audio recorded as data for qualitative analysis within the study. The researcher then analysed each transcribed audio data for thematic purposes using the Nvivo qualitative research software and the coding procedure.

This section of the chapter entails the presentation of research findings and data analysis. The study questions serve as a framework for data analysis, interpretation, organisation and arrangement.

As earlier stated in this study, the research questions are

1. What factors facilitated the worker's decision of joining the gig economy platforms?
2. How would an independent contractor describe their present state of well-being as a gig economy worker?
3. What factors impact their well-being due to working independently in the gig economy?

The analytical approach adopted for the study is a modified form of Gioia et al. (2012) which comprises these methodological steps: (1) first-order analysis that comprises participant comments and interview replies, which serve as the basis for initial coding, (2) second-order analysis comprises concepts and themes tied to well-being, gig economy used in categorising the codes into groups and groups, i.e., codes and child codes.

The first and second-order analysis is a method of sorting qualitative data through coding that is widely applicable (Saldana, 2016; Yin, 2018a). The coding process requires understanding participant inputs during the interview and how they relate to concepts addressed within the study. Such relationships are then used to facilitate analysis using Gioia et al. (2012)'s approach.

Analysis of the data is done by extracting thematic points (points of interest that highlight the themes) from the participant's answers to the interview questions.

"A theme captures something important about the data concerning the research objectives and represents some level of patterned response or significance within the data set," according to Braun and Clarke (2012). Themes can be expressions of conceptual ideas in more practical, "real-life" forms with which the researcher makes inferences about a phenomenon (Braun & Clarke, 2006, p. 6).

These thematic points are then treated as codes (using Nvivo). These initial codes are reviewed and streamlined into valid code sets using the second-order analysis and grouped into categories (child codes) depending on their source (answered questions based on the interview subsection). These grouped codes are then further aggregated and arranged hierarchically into codes based on the research questions (mother code), highlighting their overall relationships as facets of well-being.

3.8 Data Storage

For the data collection of this study, the researcher received approval from the contractors and UCT's Ethics Committee. All data collected are securely stored and only available to the researcher. The interviewees were assigned labels or tags to conceal their identities, and the audio recordings were erased after interview transcription.

3.9 Ethical Consideration

According to Welman, Kruger, and Mitchell (2005), research ethics principles are universal and include honesty and respect for individuals' rights.

The research's ethical considerations were overseen by the University of Cape Town's ethical committee. Respondents were informed of their ethical rights prior to being sampled because some of the information collected from participants is sensitive.

The independent contractors who participated in this study were all volunteers and could withdraw at any time, with no negative repercussions. This caveat to participation was made explicitly clear in all interactions and communications (the consent letter and face-to-face interviews).

CHAPTER FOUR: RESEARCH FINDINGS

This chapter addresses the relationship between worker participation in the gig economy and their overall well-being via a qualitative approach. The study aims to provide information on the factors that influence contractor signup for gig platforms and the welfare and well-being of workers in developing countries (Nigeria in this study).

The coding of data, detection of trends and compilation of data were vital in executing the thematic analytical process. This process led to the creation of the first set of themes, which were re-checked against data extracts and then the whole data set before titles were attached. Participant quotes that best explained each theme were highlighted and recorded.

4.1 Analysis and Interpretation of Research Data

Several themes emerged as a result of the analysis. The objectives' themes (concepts extracted from the research questions within the study) will be examined in further depth in the following paragraphs, with exact quotes from the interviews to support them. The study's research questions and the codes that emerged after the data set were considered while constructing the themes.

Using Gioia et al. (2012)'s approach in the analysis of the interviews, three themes were extracted from the interview data, namely:

- (1) Factors that influence worker recruitment/employment with the gig platforms
- (2) Present state of well-being of gig economy worker
 - Worker financial well-being during the course of working with the gig platform
 - Worker physical well-being during the course of working with the gig platform
 - Worker mental well-being during the course of working with the gig platform
- (3) Factors that impact the well-being of independent workers in the gig economy

4.1.1 Factors that influence worker recruitment/employment with the gig platforms

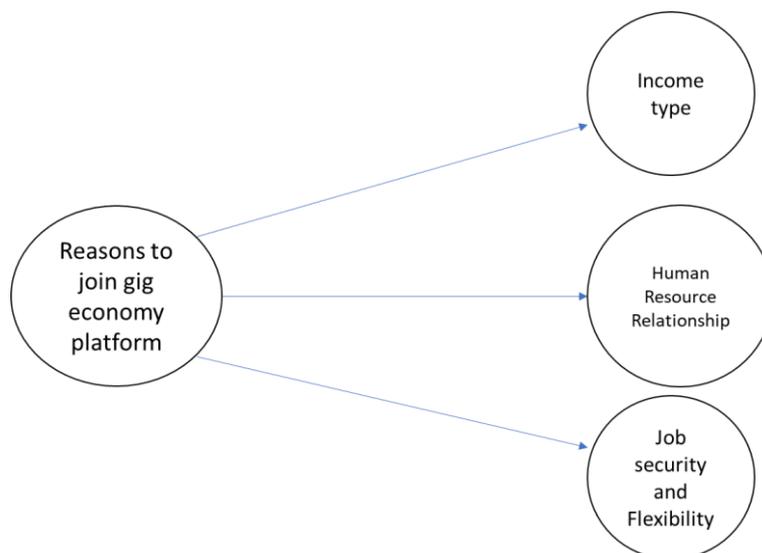


Figure 5: Coding structure for “Reasons to join gig economy platform”.

Source: Nvivo Software, 2021

4.1.1.1 Income

Assessing the interviews, the participants asserted that their need for steady income (either primary or supplementary) was a key reason for joining the gig economy platform. One respondent said, “To earn money, as a main source of income”. Furthermore, analysis of the 20 interviews revealed that 11 of the interview participants joined these gig platforms mainly due to either unemployment or the need to find a source of income.

As affirmed by interview participant P2, working in the gig economy can serve as an alternative to getting a formal full-time job.

“I joined the platforms to have a primary source of income while waiting and hoping to get a white-collar job”. P2

The consistency of receiving monetary compensation as long as the stipulated job is done can serve as one of the reasons more, and more individuals flock to such gig platforms as contractors. Also, some other participants, such as participants P9, P13, P17 and P19, indicate that they work for gig economy platforms for supplementary income that supports their primary revenue. Considering Nigeria’s highly unstable economic outlook, it may become imperative to augment income (African Development Bank, 2022).

“I joined the platform to have a supplementary source of income; I have other things I am doing”. P9

“I joined the platform to earn extra money. It is my supplementary source of income“. **P19**

Consequently, there might be cases whereby working two jobs may be the only way forward; hence, individuals take up contracts with gig platforms. Additionally, the need to earn money as a stop-gap pending the time better-paying jobs are secured is also a factor that is taken into consideration. It is worthy to note that the individual need for income dramatically varies, as reflected in the respondents’ enrolment and participation on multiple gig platforms.

It is also noteworthy to indicate that monetary rewards such as performance-based bonuses are essential for operations with privately-owned companies such as gig economy platforms. Financial rewards can serve as encouragement that can influence employee performances, depending on the frequency of such promotions and how much value the monetary compensation holds.

4.1.1.2 Human Resource Relationship.

Another clear-cut factor influencing worker decisions to join the gig economy platform is the human resource relationship. According to the interview participants, the answers culled from the assessment of the gig platform’s human resource relationships ranged from “poor” (2 participants) to “fair” (12 participants) to “good” (6 respondents). The assessment indicates the largely positive light in which the human resource management of the gig platform is viewed by contractors and potential recruits for the platform.

“The platforms have poor human resource relationship with contractors, there is no follow-up, they are customer-centric, they tend to listen to the riders more often than the drivers.” **P4**

“In my view the management-contractor relationship is good. They were able to help me settle a monetary remittance issue involving a rider creditably.” **P6**

“I would say there is a good human resource interrelationship; Talking through the app when issues occur brings about timely responses sometimes.” **P9**

Moreover, such an assessment is largely subjective, allowing the study an insight into what the contractors (whom the study captured) considered as fair treatment by the human resource department of the platform.

The researcher could thus infer that a human resource relationship between the platform and the contractors that were at least balanced or fair could sufficiently influence the attraction of more recruits as contractors. However, it is essential to

highlight that the variability of participants' standards within the study could influence the perception of the human resource relationship of the gig economy platforms.

4.1.1.3 Job Security and Flexibility

Job security is one of the critical factors influencing worker motivation and well-being. Data from the study revealed that a large section of the interview participants referred to their gig economy jobs as 'secure' and without employment hitches. Providing steady, stable positions to employees can help businesses enhance employee retention, attract top talent (because workers know their jobs are secure), and foster a healthy work environment that encourages people to perform at their best. However, a number of the participants indicated that their job security was based on the public demand for a ride or delivery.

The interview participants indicated the flexible working hours to be just as important as job security. They added that working flexibility allowed them to run different jobs at different times of the same day to augment or supplement income to make ends meet.

Furthermore, according to participant 15, job flexibility enforced by one of the gig platforms of 12 hours maximum work time aims to allow each gig economy worker/contractor enough time for rest and other potentially meaningful engagements.

"...you work for 12 hours on Uber, and then the app takes you offline automatically."

P5.

"There is no paid leave on either of the platforms. You earn as you work, and Uber takes you offline after 12 hours of being online. I do not work multiple jobs, but someone can use their spare time to handle other jobs if they want" **P17.**

4.1.2 Present state of well-being of gig economy worker

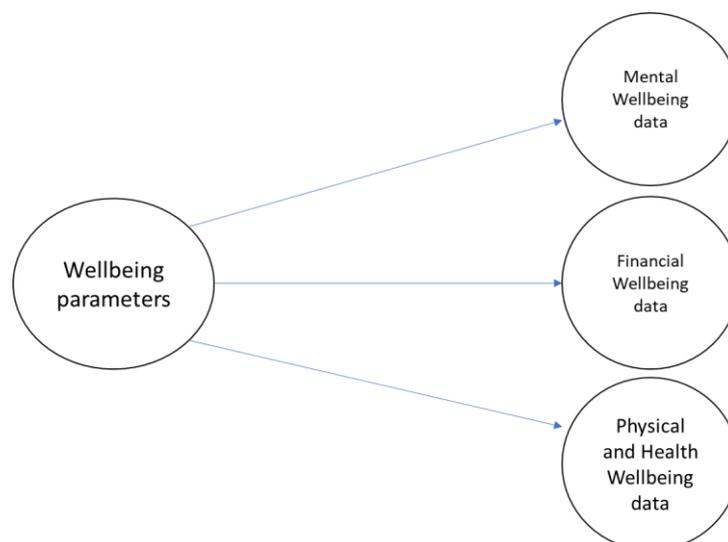


Figure 6: Coding structure for "Well-being parameters".

Source: Nvivo Software, 2021

As earlier stated in the study, well-being encompasses motivations and expectations that arise throughout the entire duration of an individual's working life. According to Sorensen et al. (2018), such a state is influenced by their feelings about their job, working environment and work structure.

Well-being descriptions, according to workers, are often concentrated on three main requirements that require fulfilment: financial, mental/emotional, and physical/health well-being. Data provided in this study aims to provide a detailed and general purview of workplace well-being based on these three requirements and whether they are met within the scope of the gig economy platform. Four of the five themes are created based on this premise, and the thematic analysis is based on this concept.

4.1.2.1 Worker financial well-being during the course of working with the gig platform

Financial well-being refers to a person's ability to satisfy present and future financial commitments, be assured about their financial future and make decisions that allow them to enjoy their lives. According to the data from the interview, financial well-being was assessed on the sharing model between contractor and platform, monetary compensation being commensurate with the workload, provision of paid-leave period and overall economic advancement of the contractors via platform payments.

On the profit sharing model by the contractor and the platform, it was observed that there is no uniformity in sharing models between the three gig economy platforms sampled. It was also observed that some interview participants also functioned on multiple platforms (probably for financial and personal reasons). Data accrued over the profit-sharing model indicated that the 25:75 profit-sharing formula by Uber, whereby the driver gets 75 per cent was the most common, while Uber gets 25 per cent (15 out of the 20 participants). The Bolt and Gokada platforms have a 20:80 profit-sharing formula (15 out of the 20 participants and 3 out of the 20 participants, respectively).

Taking the profits of the sharing model into consideration, the bulk of the interview participants indicated that the remuneration that comes from the sharing model is not commensurate with the workload they are assigned to accomplish (16 out of 20 participants). Quoting the participants;

"No, the monetary compensation is not commensurate with the workload. When I started working with Uber, the workload was so much, as, at that time, I had a contract with someone using his car to do hire-purchase. Uber was taking 25% of the income, and some percentage was also allocated for the car's maintenance. The car owner had his percentage as well as per the contract; I was getting little in return, despite the heavy workload (long hours of driving, traffic etc.). I had no savings or investments to talk about." P1.

“The workload isn’t proportional to the money getting in return. To make something worthwhile, you would have to work for about 12-15 hours a day..” P10.

Through the interview replies from most participants, the drivers voiced their unhappiness with the current profit-sharing model. Some reasons for their unhappiness include the lack of financial security and their inability to save or make investments for the future.

Some participants provided reasons for the smaller profit to workload ratio. Some revealed that external factors such as inflation, car maintenance, and unplanned expenses might reduce the earnings from each ride. While another participant indicated that the location and timing of each ride may influence the remuneration, although the profit to workload ratio was still small.

“I feel as a result of car maintenance, inflation, and other unplanned costs, the profits are reduced drastically. This then makes the monetary compensation for the work done look small.” P17.

Regarding paid leave periods and corresponding bonuses, the interviewees agreed that such terminologies were not part of the work environment. Furthermore, the contractors have no paid leave as they work around the clock to fulfil their roles. On the positive side is that this maximises work time, allowing the workers to earn as much as possible. However, poor or absent non-monetary compensation policies may harm worker morale.

“There is no paid leave available; you work as much as possible. You get taken off the Uber platform automatically after 12 hours online.” P6.

“There is no paid leave. Uber takes you offline after 12 hours of being online. No work, no pay.” P8.

It is pertinent to note that the Uber work structure is set up with a 12-hour work cycle, followed by a mandatory shutout by the platform. Compliance is strictly adhered to with no exceptions.

“The Bolt platform does not make provision for any sort of leave. You work as much as you can. No work, no pay. No paid leave”. P14.

According to the interviewees, this is in contrast to Bolt, which allows its drivers to work non-stop around the clock for as long as they wish.

Addressing the possibility of financial remuneration from the gig platform improving the workers’ standard of living, 80% of the interview participants (18 out of 20 participants) indicate the presence of little to substantial amounts of financial remuneration from the platforms. Considering that the participants earn their keep for various reasons, those whose income is supplementary assert that they receive the required financial

remuneration based on payment. Furthermore, those whose primary income comes from working on these platforms themselves consider the financial remuneration as little or next to nothing, as these payments are inadequate to fulfil their needs. Thus, the reports given by the interview participants reveal that the financial remuneration provided by these platforms is not enough to facilitate an improvement in the standard of living of the workers contracted to the three platforms. Such a perceived payment deficit can result in a drop in the financial well-being of the contracted drivers/riders of the sampled platforms. This can lead to discontent, poor performances, and eventual worker turnover.

4.1.2.2 Worker physical well-being during the course of working with the gig platform

Physical well-being refers to the ability to sustain a healthy way of life that helps us get the most out of our everyday activities without suffering from exhaustion or stress. Exposure to work stress can influence a drop in physical well-being or body health, resulting in an ailment or illness. Considering that each job has its demands and hazards, a worker's physical well-being is often one of the most visible signs for well-being assessment.

For this study, two parameters are used to measure the physical well-being of the contractors working with the gig economy platform: Health insurance benefits and improvements to the physical well-being of the workers through regular medical examinations and interventions.

Data provided from the interview revealed no health insurance or health benefits for the contractors that signed up with the gig platforms Uber, Bolt and Gokada. According to the participants, the platforms are not responsible for any form of insurance for the drivers.

“There is no health insurance program available to cover the drivers' health”. **P2**.

“There is no provision for health insurance on both platforms; contract staff caters for themselves; the platforms treat us as such”. **P18**.

Regarding the gig platform's capacity for administering health insurance, except for one participant, all participants stated that the gig platform's contract did not include health insurance.

“There are no programs to cater to drivers' health. You are responsible for your health, and your health is personal. Nothing has been put in place for drivers' health. For example, after a long ride, I experience back pain and have to take care of myself by going to the hospital with my funds”. **P9**.

“You are responsible for your health. Your health is personal, and nothing has been put in place for the driver's health. For example, after a long ride, I experience back pain and have to take care of myself by going to the hospital with my own funds” P10.

“There are no programs or initiatives in place to cater to our health. Maybe a few seminars on personal healthcare and possible challenges”. P13

Finally, interview data on the improvements to the physical well-being of the workers through regular medical examinations and interventions has indicated that there are no attempts by the gig platforms to proffer or provide medical assistance to their gig workers. However, several participants suggested that these healthcare benefits may help make them more fit medically to do their job.

4.1.2.3 Worker mental well-being during the course of working with the gig platform

Mental well-being has been one of the most addressed and researched forms of well-being in recent times (Gross et al., 2018). A crucial aspect of general well-being, mental well-being, is vital for continuous performance and emotional stability. Low mental well-being is often reflected in clinical symptoms such as anxiety and depression. Studies on mental health have shown that periodic mental health checks and evaluations of employees within an organisational workspace are imperative to keep track of their mental health. However, interview data for the study indicates that this is not the case for contractors working for gig platforms, as all the participants revealed that there are no evaluation checks for their mental health. Furthermore, 9 of the 20 participants report that working with the gig platforms takes much mental fortitude and self-discipline to get them through the rigours (long hours, dealing with demanding customers, traffic congestion, and fuel hikes).

Also, when asked if the gig platforms provided their workers with assistance regarding their mental health, 16 out of 20 participants replied negatively. Stating that the platform has not improved their mental states, the drivers were quick to point out that their mental health was solely their responsibility. They did not receive any assistance via mental evaluation or therapy in any form from their employers.

“Working with the platforms hasn't helped my mental health in any way. My well-being is my responsibility.” P10.

However, a select few opined that mental health maintenance is by choice and that socialisation played essential roles (by fighting off feelings of depression and anxiety) in helping them retain their mental stability.

“Working with the platforms has helped me mentally because it helps me pay my bills and cater to my family and as such takes depression away” P1.

“I feel that working on the platform has improved my standard of living from a mental perspective (by improving my mental endurance). It has helped my communication skills; I have fun while working.....making money makes me happy.” P11.

These replies imply that working in the gig economy has a varied effect on the contractors due to events that may or may not directly stem from work-related activities, such as depression from mental strain, mental burnout from overworking, etc. The workers' perspective indicates that most of the interview participants undergo mental stress during work-related challenges. In the case of the Gokada riders, such stress can emanate from delays in their delivery schedules. Unfortunately, the gig economy platforms are not concerned about these challenges; instead, they are more concerned about how much income the contract workers generate based on their contractual obligations. It is reasonable to conclude that the gig platforms are unconcerned with their workers' mental health.

4.1.2.4 Overall well-being

Data on financial, physical and mental well-being has revealed that little has been done to aid workers' well-being. Based on the information from the interviews, whatever structure has been put in place for the contractors has been relatively effective from the financial standpoint and non-existent from the physical/health and mental well-being standpoints. It is thus evident from the interview data that the gig economy platforms are mainly focused on maximising business profit without the provision of benefits that would make up for the physical, health and mental factors, thus impairing the long-term productivity of the workers.

The focus on maximising business profit by the gig economy platforms is further exacerbated by the peculiar nature of the Nigerian environment (African Development Bank, 2022), where there is a heavy focus on profitability even at the expense of physical and mental health and well-being. As a result, a work environment notable for work-related negativity is born: one focused on profitability at the expense of long-term productivity, resulting in low morale, poor worker loyalty and an increased probability of worker turnover.

4.1.3 Factors that impact the well-being of independent workers in the gig economy

Health and productivity are inextricably related to well-being. Physical/health and mental well-being are key facets of well-being that have been duly quoted in literature and, as such, hold key points of importance within the study. They, alongside financial well-being (duly represented by Income in this section), form the facets of well-being that are most studied in the research literature. According to research, workers with excellent physical, psychological, and emotional wellness are more likely than those not to produce maximum job performance (Litchfield *et al.*, 2016). Employees who are healthy and happy have a higher quality of life, a decreased risk of disease and injury,

higher job productivity, and are more likely to contribute to their communities than those who are unhappy (Seppala and Cameron, 2015).

Considering that the selected gig platforms are Uber, Bolt (ride-hailing service) and Gokada (on-demand delivery service). It is imperative to mention that the business operations of the three platforms do not allow for work dependence, as each worker is contracted to work independently. The codes selected for this section were chosen based on their level of impact on the well-being of the contracted workers based on the data provided by the study.

First, the most common factor that impacts worker well-being is income. Income is generally agreed to have major effects on the financial well-being of workers (full time and contract) by academia. Its selection as the representative of financial well-being was due to its importance as an important reflection of the socioeconomic status of the workers. Most of the participants from the three sampled platforms indicated that income (whether primary or supplementary) was an essential factor that could affect their well-being due to the relationship between finances and their income. Being paid an amount proportional to their stipulated workload, timely and consistently, meant that the gig workers had access to their funds when necessary. This could translate to a feeling of financial security in the workers of the platforms, which could directly influence worker motivation and, by extension, well-being. It is noteworthy to add that income influences financial well-being, a significant reason why financial well-being itself was excluded from the coding structure for this section.

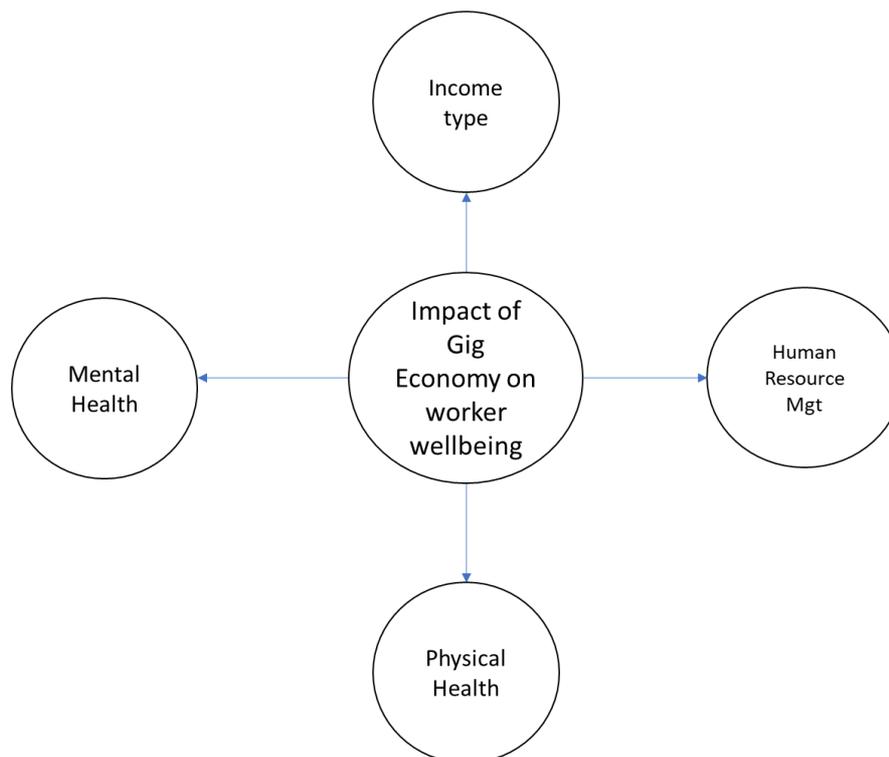


Figure 7: Coding structure for “Impact of Gig economy on worker well-being”.

Source: Nvivo Software, 2021

In addition to income, human resource management is another factor that impacts the well-being of independent contractors on gig platforms. Good management-worker relations can go a long way to influence workers' well-being and loyalty to the platform. Fair dealings and a well-balanced relationship with the contractors can effectively improve the “feel-good factor” (mental/emotional well-being) of the workers. The study observed that the human resource relationship was, at best, poor. The human resource relationship between the platform’s management and the contractors may be attributed to the contractors’ unique contractual situations, which stipulate independent work with reduced supervision. However, interview data has revealed that supervision remains present to large extents and may not be perceived as minimal.

4.2 Conclusion

This chapter presents the findings of the data collected from the study participants and explains how the results were gathered and analysed. The study’s findings were summarised in the first section. The second component analyses and interprets the analysed interview data to answer the research questions. The next chapter presents the study findings.

CHAPTER FIVE: RESEARCH CONCLUSION

5.1 Discussion of Findings

The Nigerian gig economy has grown exponentially post-pandemic lockdown, providing a significant income source to many individuals. Gig platforms, particularly transport and logistical operations, are often the most commonly encountered due to the general populace's demand. As a result, employment opportunities within these platforms are not in short supply. However, previous studies have discovered a potentially harmful implication of being employed by gig platforms as reflected in the workers' well-being (Bajwa et al., 2018; Berger et al., 2019). Such an implication is typically tied to the exploitation of contractual arrangements set by the management with the workers, denying them the benefits of being conventional full-time employees.

Twenty randomly chosen participants from two on-demand ride-hailing platforms and one on-demand delivery gig platform in Lagos state, Nigeria's most populous state and commercial hub, were interviewed using qualitative research methods. Interview data collated from these participants were then analysed using the Nvivo software for thematic analysis. From the interviews, the following findings were identified:

1. Income, job flexibility and human resource relationships were crucial factors that facilitated workers' decision to join the gig economy platforms.
2. The general description of the independent contractors' present state of well-being can be described as poor. The gig platforms focused on financial well-being while ignoring the mental and physical aspects. No aspect of well-being should be ignored, as a failure in one aspect could affect the other parts.
3. Income and human-resource management were key factors that influenced worker well-being due to working independently for gig economy platforms.

The discussion section is divided into four sub-sections, namely, the theoretical implications, practical implications, recommendations and limitations and further research.

5.2 Contributions to Literature and Theoretical Constructs

This study has highlighted the importance of well-being in the lives of employees, particularly those employed on contract by gig platforms. Unfortunately, this situation has gone unchecked in Nigeria mainly due to the lack of research information, highlighting the anomaly and unwillingness of the Nigerian government to interfere in private sector employment situations.

However, with the recent precedent set by a British court ruling, Uber was ordered to provide contractors full-time employee benefits (Guardian UK, 2021). It is imperative to give a research backdrop to which data can be used for future policy endeavours. With this in mind, the findings will be discussed below:

Information gleaned from the data provided in the interviews has shown that income is a fundamental reason for individuals taking up jobs with gig platforms. As an essential motivation for any employee, making an extra income via jobs in the gig economy that offer flexibility is difficult to resist. Thus, employment by gig economy platforms is one that the public views as a convenient means to make extra income. As reported by the interviews, most participants indicated that their gig economy jobs provided income, either primary or supplementary income. Furthermore, the delineation of the different types of income is reflective of the economic status of the country's citizens. In this study, a large number of the participants referred to their income as the main, reflecting either a poor economic status or a lack of alternative, higher-paying employment. Thus, it can be deduced that the need for a primary or supplementary income source played a crucial role in the increased number of gig workers within the gig economy in the last few years. This corroborates Berger et al. (2020)'s argument that gig contractors who earlier came from a lower economic status with gig work as their primary source of income are more likely to be satisfied, unlike those from a higher economic status.

Following the trend of the argument set by Berger et al. (2020), it is pertinent to hypothesise that there is a possible relationship between the low socioeconomic status of the workers, their perception of income earned and their perception of the income sharing model harnessed by the gig platforms. It is also interesting to note that there is a high level of correlation between those whose socioeconomic status referred to them as "poor" and their perceived discontent with income earned as well as the income sharing model. Such discontent could translate into the depreciation of mental well-being in the form of job satisfaction and motivation.

Another factor that was observed to have influenced the influx of workers into the gig economy is job flexibility. While early research on job flexibility and flexible scheduling focused solely on the freedom from formal constraints such as mandatory working hours, more recent study has begun to recognise the relative importance of these traditional constraints on worker productivity. The importance of job flexibility within the gig economy cannot be overemphasised (Lehdonvirta, 2018). Lehdonvirta (2018)

further adds that the flexibility of jobs within the gig economy is either worker-controlled or management-controlled job flexibility. Based on the data provided by the interview participants, management-controlled job flexibility, such as work hours, is the norm for gig platforms operating in low and middle-income countries like Nigeria. Citing the works of Lamber et al. in 2012, Lehdonvirta (2018) observes that many of the possible benefits of flexible scheduling are linked to worker-controlled flexibility. Still, management-controlled flexibility is related to direct opposite impacts because it generates uncertainty and limits the worker's perspective of planning. For this study, the gig platforms are deemed to provide management-controlled flexible scheduling. Irrespective, job flexibility in the form of flexible scheduling is a phenomenon that is not readily available in the conventional formal work environment. Such can be a desirable proposition to attract gig workers to gig economy platforms.

Moreover, the human resource management of gig platforms is vital in attracting recruits and keeping them motivated and highly productive while on the job. Good human resource relationships go a long way toward keeping the employees happy and loyal, improving well-being and productivity while reducing worker turnover. This beneficial interaction between human resource management and worker well-being confirms the works of Van de Voorde et al. (2012). In his review of well-being to human resource relationships, Van de Voorde et al. (2012) report a positive correlation between HRM and well-being, made possible via beneficial interactions between HRM and the workers. This relationship reveals the importance of effective human relations in traditional or gig economy-based organisations.

Furthermore, self-determination theory posits that autonomy, unity, and competence are indicators of job satisfaction and productivity regarding well-being and performance (Ryan & Deci, 2001; Baard et al., 2004). Thus, being in charge of one's destiny can improve one's sense of self-worth, belonging, and unity in an organisation. This study found that the interaction between drivers and management was adequate but could be improved, and management could grant independent contractors greater autonomy.

The consequences of expectancy theory depend on a wide range of variables that affect worker motivation. Each employee's worth of their measure will affect how much work is put into a project. According to Vroom's expectation theory, several factors affect how people perceive the benefits and consequences of their effort (Vroom, 1964). According to the researcher's findings, there is a discrepancy between the contractors' expectations while working on gig platforms and management's capacity to deliver those goals.

According to Berger et al. (2019), multiple dimensions of well-being, including financial, health, and mental well-being at traditional work arrangements, also apply to gig economy workers. Regarding the second research question, participant data demonstrates that the gig platforms fared poorly when workers' experiences were evaluated for mental and physical well-being and fair for financial well-being

parameters. This performance may be attributed to the nature of the contracts of the gig workers with the platforms whereby benefits outside monetary remuneration would be unavailable, as seen in the reports of Tran and Sokas (2017), Bajwa et al. (2018) and Keith et al. (2020). Furthermore, the absence of mental and physical well-being assistance for gig/contract workers indicates the apparent differences between the aforementioned and fully-employed workers. This inattention to the well-being of independent contractors corroborates the works of Kaine and Josserand (2019). Kaine and Josserand (2019) cited the potential negative impact of the gig economy on worker well-being, particularly mental and physical/health forms of well-being. Comparing the discussion of Kaine and Josserand (2019) with that of the study, the researcher discovered that poor attention to physical well-being and health by gig economy platforms was also commonplace in the Nigerian environment. Such lack of attention to worker welfare has a high likelihood of negatively affecting worker motivation and mental health (which is essentially the crux of mental well-being). Furthermore, finances being spent on the deteriorating health state of the workers would mean that the profit margins of the workers would be negatively affected. Such a situation can lead to worker discontentment, reduced productivity, and eventual workforce turnover.

5.3 Practical Implications

The findings of the study have shown that there is a veritable link between gig economy participation and its effects on the well-being of the gig-contractors. Analysis of qualitative data extracted from interviews with the study participants have revealed the deficiency in well-being facets such as mental and physical well-being for the gig contractors working for their respective platforms. Based on the findings of the study, the following recommendations are given:

1. Non-monetary packages: access to facilities that can help improve mental and physical well-being should be made available to the gig economy workers to facilitate improvements to their overall welfare. The implementation of a paid-leave bonus (attached to overall performances) and mental and health assessments are some of the few benefits that would substantially improve worker welfare.
2. During the recruitment process, it should be possible to design a flexible payment plan. This would allow gig platforms to adjust the sharing formula to reflect market realities such as inflation.
3. Improved management-worker relationship to aid in forming a transparent and safe work environment and granting drivers more autonomy. This would help foster unity among all employees and improve the mental well-being of the contract workers, so they would not feel alienated or neglected and have a sense of control over their work environment. Furthermore, the management

should be enjoined through their human resource department or unit to consider the complaints of the contract workers and find a ground upon which outcomes that would be favourable to both employers and contracted workers can occur.

4. Government policy to enforce the payment of minimum wages to the independent workers working for gig economy platforms; This follows the developments in countries like the United Kingdom, where a court injunction mandated that contract drivers for Uber be given employment benefits that are for full-time workers (Pitas, 2021; Korosec & Lomas, 2021).

Furthermore, Fredman et al. 2020 opined that countries should reform their labour laws to accommodate the demands of platform workers regardless of their employment status.

In light of these recommendations, it is important to state that the gig economy in Nigeria (while growing at a rapid pace) still lags its contemporaries in more developed countries such as the United States and the United Kingdom; where workers are entitled to certain employment benefits such as minimum wage and sick pay.

5.4 Limitations and Further Research

The study is limited by the following:

1. The willingness of the participants to grant interviews for the purpose of executing the study due to time constraints and other undisclosed reasons.
2. There is a lack of official data by the Nigerian government on the economics of gig economy platforms.
3. The findings of the study are limited in scope to the Nigerian economic environment and cannot be applied to the study of other countries beyond theoretical considerations.
4. The sample group was limited in size due to time constraints imposed on the research; more time would most likely have translated into more interviews and, as an extension, more participants. Thus, the size limitations of the study would present a difficulty in creating generalizations across the much larger population.
5. The sample population only represented a section of the gig economy, and as such, the applications of such analyses may be restricted to the transportation and logistics sectors.

The scope and quality of the study could be enhanced by employing an online poll to reach a bigger audience. Substituting for face-to-face interviews increases the range

of participants that can be involved in the study. Alternatively, locations preselected on the basis of population proximity to pick-up and exchange points for the sampled companies can suffice as effective survey areas for the study. Furthermore, quantitative research approaches could also be harnessed to directly explain the relationships between the different concepts within the study to provide an empirical research background to the body of knowledge. Finally, further research should be conducted on a broader scale to better represent and involve all stakeholders involved in the gig economy to improve the reliability and validity of the research findings.

5.5 Conclusion

The advent of the gig economy over the past decade as a digital alternative to public and private sector participation is a socioeconomic phenomenon that has enabled individuals outside the limits of the traditional economy with a means of subsistence. As an online marketplace for contract labour, the gig economy is a set of platforms that connect service providers and consumers on a per-job basis to facilitate on-demand commerce. As a result, the gig economy is not subject to labour regulations because the majority of its workers are not employed through conventional ways and are not full-time employees. Thus, the study explored the relationship between independent contract workers' well-being and their participation in the gig economy.

For this study, interviews were conducted with randomly selected independent contractors on the Uber, Bolt, and Gokada platforms in Lagos, Nigeria. Analysis of their responses related to their well-being indicates that employees on these prominent gig platforms are denied work benefits like paid leave, health insurance, and other bonuses because they are not fully included in the same category as traditional employees. These labour advantages are perceived and implied to be primarily their responsibility, not that of the employer.

From this, it can be concluded that more should be done by the management of these platforms to provide these benefits to independent contractors, as in some countries in the western world. Furthermore, legislators and other policymakers should endeavour to craft more concrete laws for the gig economy and ensure that such laws are expressly followed by both companies and employees.

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APPENDIX

ETHICAL CONSENT FORM

TITLE OF STUDY

The impact of the gig economy on the wellbeing of independent contractors. A case study of Uber, Bolt, and Gokada

RESEARCHER

University of Cape Town, Graduate School of Business
Student no: EGSTOC001
Supervisor: Dr. Camille Meyer
egstoc001@myuct.ac.za

Dear Participant,

My name is Tochukwu Egesi, and I am completing my MPhil in Inclusive Innovation at the University of Cape Town, Graduate School of Business. My research is about the gig economy's impact on the wellbeing of independent contractors (a case study of Uber, Bolt, and Gokada) and on a broader scale to understand how the gig economy has affected you financially, mentally, and socially.

You can take part in this study by answering questions during an informal interview. Your participation in this study is voluntary. It is up to you to decide whether or not to take part in this study. If you choose to participate in this study, you are to sign this consent form. After you sign the consent form, you are still free to withdraw at any time and without providing explanations. Withdrawal from this study will not affect the relationship you have, if any, with the researcher. If you withdraw from the study before data collection is complete, your data will be returned to you or destroyed. If you have questions at any time about this study, or you experience adverse effects as a result of participating in this study. In that case, you may contact the researcher whose contact information is above.

CONSENT

I have read and understood the information, and I have had the opportunity to ask questions. I acknowledge that my participation is voluntary and that I can withdraw at any time without explanation. I understand that I will receive a copy of this consent form. I voluntarily agree to take part in this study.

ETHICS APPROVAL

The UCT Commerce Faculty Ethics in Research Committee has approved ethical consent for this study.

Participant's signature _____ Date _____

Researcher's signature _____ Date _____

Thank you for your participation!

QUESTIONNAIRE

Who will respond?	What do I want to know?	Why do I want to know this?
Independent contractors in Nigeria working for Uber, Bolt and Gokada	1. Why did you join the platform?	To identify the reason for joining the platform(s).
	2. How does the platform work?	To assess and compare business models of the gig platforms
	3. How long have you been working with the platform(s)?	To assess contractor experience with the platform(s).
	4. Do you work for multiple gig platforms?	To assess the experiences of the contractor and determine if one is better than the other.
	5. How do you consider contractor-management relations between you and the platform?	To identify the type of human resource interrelationship between platform(s) management and contractor
	6. Can the monetary compensation be said to be commensurate with the workload?	To assess the wage-work balance for the contractors
	7. Are you paid work bonuses?	To assess the structure of payment for contractors.
	8. Are there programs/initiatives to cater to the physical and mental health of the drivers?	To assess the capacity of the management to cater to the physical and mental wellbeing of the contractors
	9. Is there a provision for leave periods after prolonged peak hours?	To determine if the length and intensity of service is rewarded with off-work recuperation time.

10. Do the management provide health insurance for work-related hazards?	To assess and determine the presence/absence of work-related benefits such as health insurance for the contractors.
11. Does the management provide non-monetary rewards aimed at improving contractor morale and productivity?	To determine if the management pays attention and makes attempts to boost contractor's morale, confidence and productivity through non-monetary rewards
12. In what way has the business helped you (financially, mentally and socially)?	To assess the role of the gig platform(s) in improving the standard of living of the contractor
13. Has working for the gig platform(s) management given you any sense of security?	To assess the role of the gig platform(s) in providing fulfilment for the contractor
14. Does the management provide mental evaluation programs before and during the job process of the contractors?	To assess the role of the gig platform(s) in monitoring and evaluating the mental conditions of the contractors.
15. Would you advise other people to join these platform(s)?	To determine the impact of the gig platform(s) on the contractors

*Open-ended interviews will occur over a 1-week period targeted at contractors working on the platform(s).

*Each interview should be conducted approximately 1 hour in length per participant.

DEFINITION OF TERMS

Gig Economy: Paid tasks carried out by independent contractors mediated by online platforms (Koutsimpogiorgos et al., 2020).

Independent contractors: Self-employed person(s) or entity contracted to perform work for or provide services to—another entity as a nonemployee (Sayah, 2013).

Digital platforms: Digital platforms are systems and interfaces that form a commercial network or market facilitating business-to-business (B2B), business-to-customer (B2C), or even customer-to-customer (C2C) transactions. (Shokoohyar, 2018).

Well-being: The state of being satisfied, comfortable, healthy, or happy (Ryff, 1989).

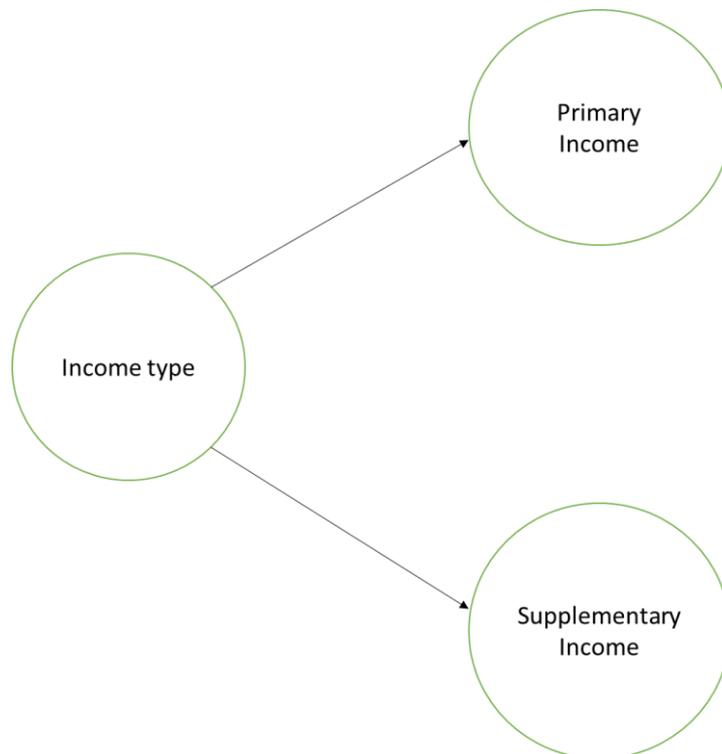
Precarity: A state of persistent insecurity regarding employment or income (Muntaner, 2018).

COVID-19: Also known as Coronavirus disease, caused by SARS-COV2, which is the causative agent of a potentially condition on disease that is a significant public health concern around the world (Rothan & Byrareddy, 2020).

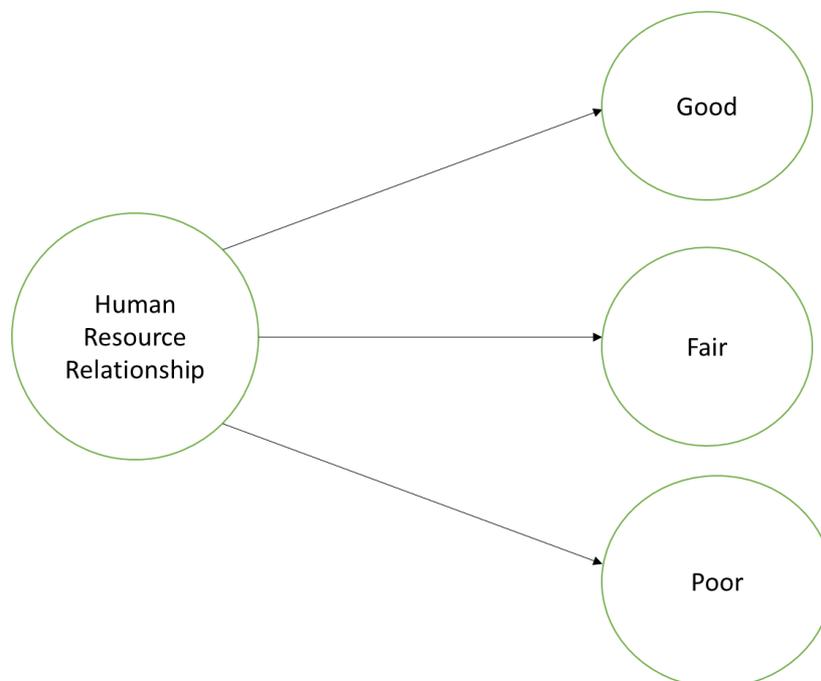
FMCG: Fast-moving consumer goods are items that sell rapidly and at a cheap cost. These items are grown as consumer packaged products (Investopedia, 2021).

Code Analysis

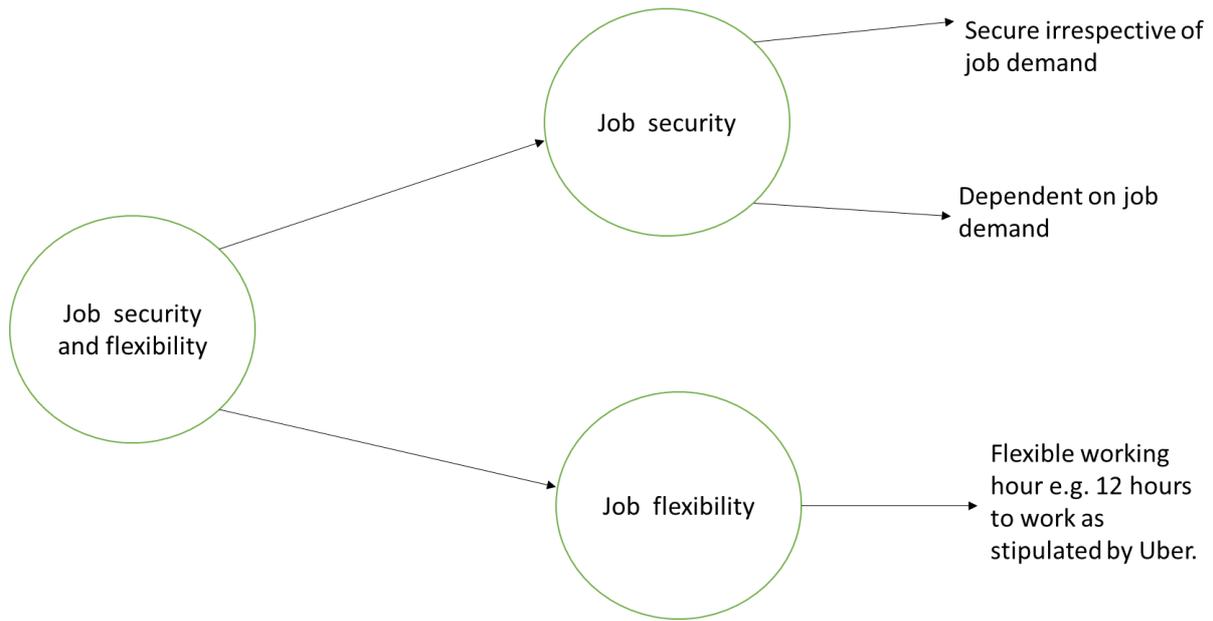
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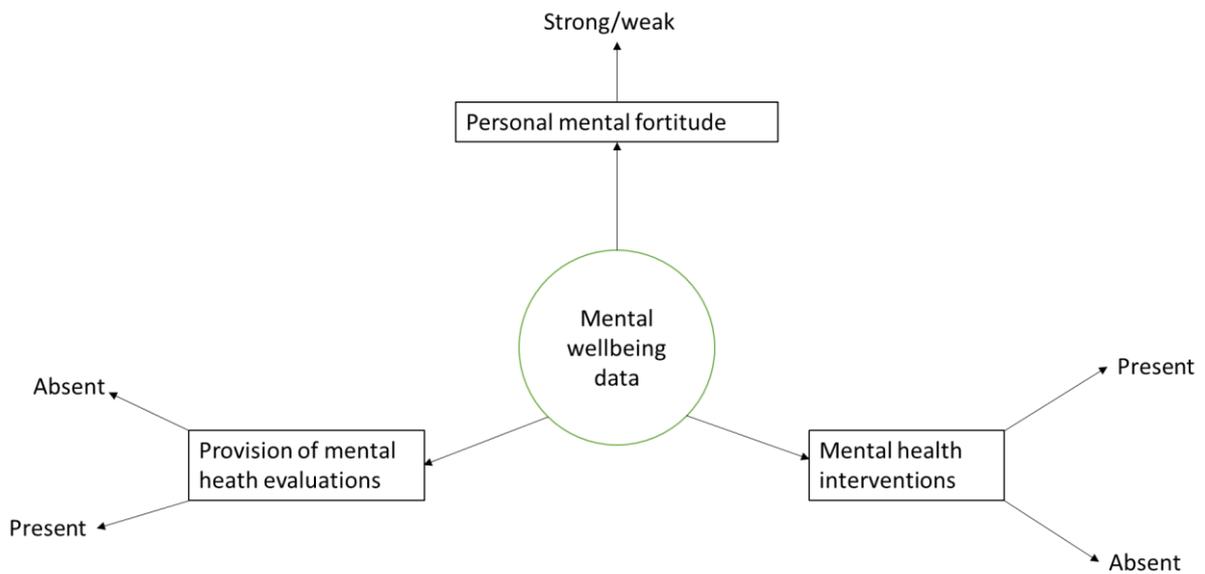
Code: Human Resource Relationship.



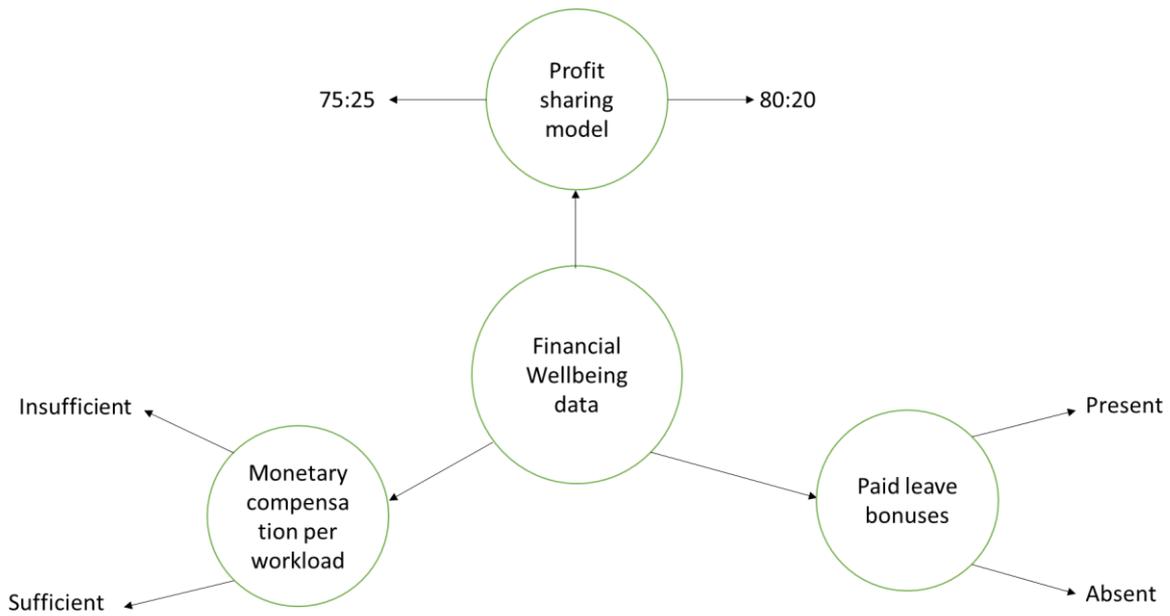
Code: Job Security and Flexibility.



Code: Mental Wellbeing data



Code: Financial Wellbeing data.



Code: Physical/Health Wellbeing data

