



International
Labour
Organization

PROSPECTS



Kingdom of the Netherlands

Exploring the gig economy: Challenges and opportunities

A self-guided resource



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Table of contents

► Section 1 – The digital shift in jobs and livelihoods	6
1.1 How are digital technologies changing the labour market?	7
1.2 What does work in the digital economy looks like?	8
1.3 How does gig work fit into the broader digital economy?	8
► Section 2 – Understanding the gig economy	9
2.1 What is the difference between gig work and traditional jobs?	10
2.2 Why do people decide to get into gig work?	11
2.3 The high variety of gig work	12
► Section 3 – Types of gig work and required skills	13
3.1 Digital platforms in the gig economy	14
3.1.1 Online gig work (cloud work or web-based)	15
3.1.2 In-person gig work (location-based work)	15
3.2 Demand for skills and required levels	16
3.2.1 Basic skill level	16
3.2.2 Medium skill level	16
3.2.3 Professional skill level	17
3.3 How is artificial intelligence influencing gig work?	17
► Section 4 – Unlocking opportunities for all and overcoming challenges	18
4.1 The gig economy as a stepping stone to jobs and income	19
4.2 The challenges associated with gig work	19
4.2.1 Fixed costs	19
4.2.2 Unpredictability of work volume and income	22
4.2.3 Online risk	23
4.2.4 Limited or no access to safety nets	25
4.2.5 Stress and long working hours	26
► Section 5 – Key takeaways	27

Introduction

The gig economy is changing how people work and earn a living. By connecting workers to short-term tasks and projects through digital platforms and apps it can provide opportunities to earn income, gain work experience and network. However, gig work can also be unpredictable and characterized by unstable income and a lack of, or limited, labour and social protections. While it can serve as a pathway to jobs, entrepreneurship and freelancing, achieving self-reliance in the gig economy depends on reliable internet connectivity, access to upskilling and careful financial management, especially for women and youth in rural areas, people with disabilities, migrants and refugees.

Understanding both the opportunities and challenges and making informed decisions are crucial for navigating the rapidly changing labour market. Many people are interested in digital jobs, but misconceptions exist regarding the skills required, the earning potential and the challenges involved. While the flexibility of gig work can be appealing, work volume and earnings vary. Unlike employees in traditional jobs, gig workers are often self-employed or independent contractors, managing their own clients, projects and income without a fixed salary or long-term employment contract. In addition, platforms use algorithms that influence task assignment, pricing and worker performance tracking through often undisclosed processes, making it crucial for workers to understand the rules and challenges before getting started in the gig economy.

At the same time, artificial intelligence (AI) is rapidly reshaping the job market – creating new work opportunities while replacing some with automation, requiring workers to continuously upskill and adapt. This resource aims to raise awareness of and provide insight into the realities of gig and platform work. It covers:

- types of gig work and what it looks like;
- trade-offs between flexibility and job security;
- skills demand and income levels;
- how online platforms manage payments and contracts;
- gig work as a potential stepping stone to the labour market;
- impact of AI on gig work;
- common challenges and online safety.

This resource is part of the toolkit “Exploring the gig economy: challenges and opportunities”. It can be used as a stand-alone resource by individuals looking to find out more about working in the gig economy, or as part of awareness-raising sessions for potential gig-economy workers. **The toolkit also includes a slide deck and eight video clips.**

Developed under the PROSPECTS Opportunity Fund project “Promotion, inclusion and protection of refugees and host communities in the gig economy”, funded by the Kingdom of the Netherlands, the toolkit draws from pilot activities and feedback from gig workers in Kenya and Uganda, including in rural and refugee-hosting areas.

8 videos



English



French



Spanish



Arabic

1

The digital shift in jobs and livelihoods

1.1 How are digital technologies changing the labour market?

Access to the internet and digital technologies is changing how people work and find jobs.

This “digital shift” is not limited to big cities – it is happening everywhere, including in small towns and rural areas, as access to digital tools increases. Many people now use such tools in their work, including:

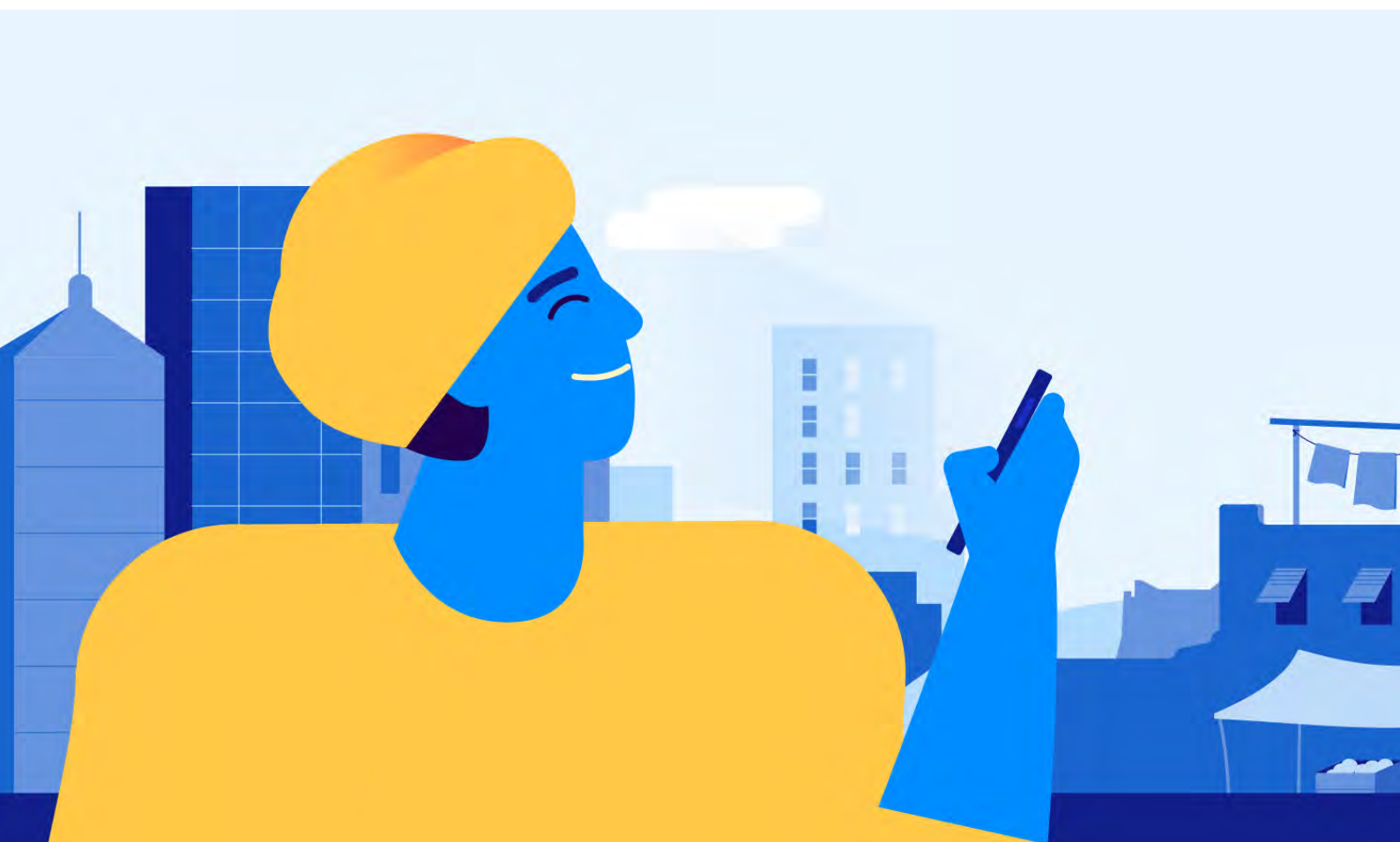
- **doctors**, who once saw patients only in person but now offer online consultations and follow-up sessions through telehealth;
- **farmers**, who use apps to check weather conditions and market prices; and
- **photographers**, who now use drones to capture aerial shots of landscapes, real estate and events.

Digital technologies are not only changing jobs but **creating new ones**, for example:

- **app developers** create mobile or web apps that are easy to use on phones, tablets, or computers;
- **artificial intelligence (AI) trainers** label data, review content and help AI systems recognize objects and images;
- **virtual assistants** work online from any location, helping businesses or individuals with administrative tasks, scheduling and organization for business clients.



Ahmed: Diving into the digital shift of the world of work



1.2 What does work in the digital economy look like?

The digital economy is all about using the internet and technology to create, sell and buy goods and services. Unlike the traditional world of work, in the digital economy there are no geographic barriers, meaning businesses and workers can connect beyond their local area.

Work in the digital economy covers a wide variety of activities, including:

- **on-demand services** – ordering a cab ride or food delivery through apps;
- **remote work and freelancing** – providing graphic design, writing, or e-learning services to clients around the world;
- **e-commerce and online sales** – selling products, crafts, or digital art through social media and online marketplaces;
- **platform-based tourism** – booking accommodation in holiday destinations;
- **streaming digital content** – accessing music, news, films, or tutorials online;
- **digital finance and trading** – using online banking, mobile money, or crypto-currency.

As the digital economy continues to grow, platforms, social media and apps are becoming key gateways to jobs and business opportunities.

To participate in this thriving economy, it is essential to have a reliable internet connection and a smart-phone, tablet, or laptop.

1.3 How does gig work fit into the broader digital economy?

Gig work is a small but growing part of the digital economy.

People everywhere, whether they live in big cities or remote areas, can use online platforms and apps to find gigs, that is, short-term jobs or freelance work.

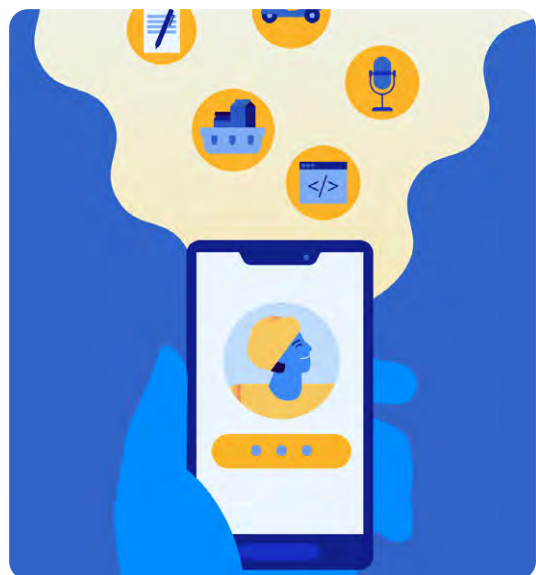


The word “gig” is slang for a short-term job or task.

It was first used in the music industry by musicians to describe a one-off performance.

Over time, people began to use “gig” to refer to any short-term or freelance work, like gardening or making deliveries.

Today, “gig work” refers to people taking on short-term tasks or one-off projects for various clients through online platforms like Bolt, Rappi, SafeBoda, or Upwork.



Understanding the gig economy

2.1 What is the difference between gig work and traditional jobs?

In the gig economy, workers are typically self-employed or independent contractors, rather than being employed by a company.

Unlike traditional jobs, they must find their own clients and projects through online platforms and apps.

Rather than receiving a regular paycheck, gig workers are paid after completing a series of tasks or an entire project. For example:

- **food delivery** couriers working for DoorDash, Glovo, or Totters earn money per delivery, meaning their income varies daily, depending on how many deliveries they complete;
- a **virtual assistant** on Upwork or Fiverr is hired for a specific set of tasks, rather than entering into a long-term employment commitment, and is paid when these tasks are completed;
- **online tutors** earn per lesson, or according to a set number of teaching hours, rather than receiving a fixed salary from a school.

While such opportunities to earn income are expanding, significant concerns remain relating to labour and social protections, taxation, and platforms' terms and conditions.



The Gig Economy:
Challenges and Opportunities



2.2 Why do people decide to get into gig work?

People enter gig work for various reasons, often influenced by their personal circumstances, economic conditions, industry shifts and the lack of formal job opportunities.

Common reasons for entering gig work include:

Flexibility and lifestyle fit:

- some people choose gig work because they can set their own hours and work from any location, rather than having a fixed schedule or workplace;
- digital nomads, students, parents and caregivers often turn to gig work to earn income while studying, caring for children, or meeting other commitments;

To earn extra money or supplement existing pay:

- many people do gig work alongside a full- or part-time job to cover extra expenses, or save for future projects, like a major purchase;
- some use gig work to fill income gaps, especially if their main job does not pay enough to meet their needs;

As a temporary solution for individuals who are between jobs, changing career, or adapting to changes in their personal lives – for example:

- **job-seekers** and professionals between jobs take gig work to keep earning money and stay active while applying for new positions;
- **recent graduates** use gig work to gain experience, build a portfolio and develop key skills that will help them secure stable employment;
- **workers changing career**, moving into a new industry or role, or starting their own business rely on gig work for financial support while upskilling or exploring different career paths or business opportunities;
- **individuals returning to work** after maternity leave, or an accident or illness, use gig work as a stepping stone to re-enter the job market;

As a main source of income for those facing difficulties in finding work in the traditional jobs market – for example:

- **people with few/no qualifications** – gig jobs can be a practical option for those struggling to find a traditional job owing to a limited employment history or unrecognized certifications;
- **migrants and refugees** – they often face additional challenges, such as language barriers and difficulties in obtaining work permits. Many turn to gig work to earn a living, develop their skills and adapt to a new job market;
- **people with disabilities** – the gig economy serves as an entry point into the labour market for people with disabilities who require flexible or remote work options.

2.3 The high variety of gig work

The gig economy spans many industries, skill levels and work arrangements, making it accessible to people with different backgrounds and circumstances.

Gig opportunities vary significantly by country and region, depending on internet access, regulations in force, economic factors and level of skills specialization.

Gig work also intersects with traditional employment, as many workers combine both. For example:

- a **nurse** could offer telehealth consultations outside regular shifts;
- a **store attendant** might draft weekly blogs in a freelancing platform once a week;
- a **teacher** may tutor online after classroom hours;
- a **full-time IT professional** might take on freelance projects on weekends;
- a **cook** might sell homemade meals or animate virtual cooking classes.

Not all gig jobs pay the same.

Workers with specialized skills can earn higher fees and build long-term client relationships, while those in highly competitive, lower-paying gigs may face income instability.

Individual experiences also differ:

- ▶ Some manage to transition from gig work into a full-time career, or start their own business.
- ▶ Others face limited career growth, as gig work often lacks pathways for advancement.
- ▶ While one of the advantages of gig work is the flexibility it offers, this also means the lines between work and personal life can become blurred, with some people ending up working long hours, which can lead to burnout if not managed effectively.



Types of gig work and required skills

3.1 Digital platforms in the gig economy

Apps and digital labour platforms serve as the main connection between workers and clients in the gig economy.

Some of the best-known platforms, such as **Upwork, Fiverr, Uber, Didi, Lyft, SafeBoda, GrabFood, Rappi and Amazon Web Services**, use digital applications (apps) to facilitate services.

These platforms allow clients to order cab rides, food delivery, or beauty services, while businesses can use them to hire freelancers for tasks like podcast production, document translation, or web development.

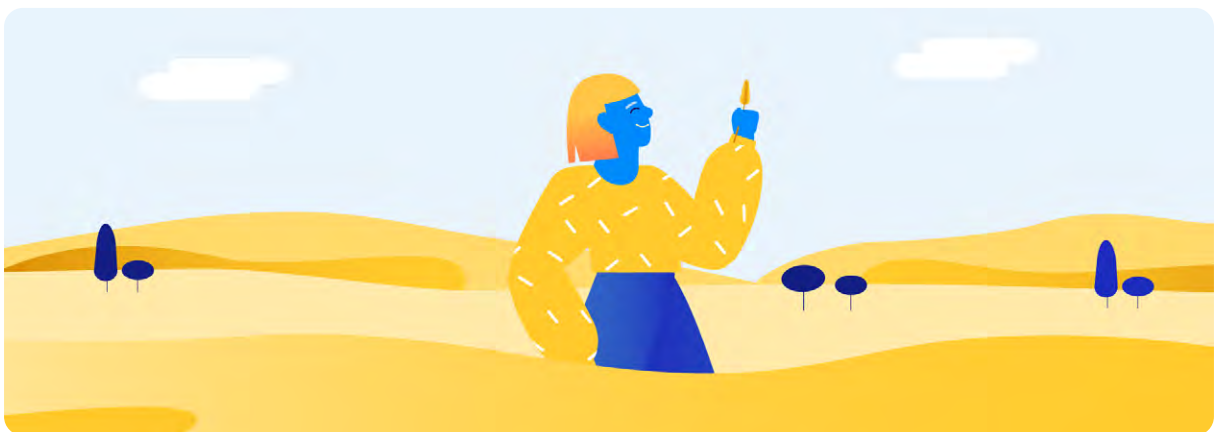
Labour platforms generally fall into two broad categories:

- **Online (web-based) platforms** – these facilitate work that can be performed remotely, such as freelance work, content creation, programming, or digital marketing;
- **Location-based platforms** – these connect workers with in-person jobs, such as providing ride-sharing services, food delivery, home services and personal care.

Additionally, **hybrid platforms** offer a mix of online and location-based services, giving people different ways to earn money through a single app. These platforms help people find gigs or platform work in areas like ride-hailing, delivery, home services and online freelancing, depending on the demand for these in their region.

For example:

- **Rappi** (Colombia, Mexico, Brazil and Argentina) – considered a “super app”, offering food and grocery delivery, personal shopping, banking services, and home tasks like cleaning and running errands;
- **SafeBoda** (Uganda, Kenya and Nigeria) – started as a motorcycle ride service, now includes food delivery, parcel delivery and digital payment services;
- **Careem** (Middle East, South Asia and North Africa) – started as a ride-hailing app and now includes food and grocery delivery, bike rentals, financial services, and courier and package delivery.



Olena: Exploring Online Platform Work



What do gig and labour platforms have in common?

Gig platforms are online spaces in which people who need work done or services performed can connect with workers available and able to do so.

While each platform is different, most share some common features, in that they:

- ▶ **connect workers with clients** – platforms connect people who need a service (such as a cab ride, delivery, or freelance work) with workers offering that service;
- ▶ **process payments** – clients pay through the platform, which deducts a fee before paying the worker;
- ▶ **set rules** – platforms decide who can join, how jobs are assigned, and what workers must do to stay active;
- ▶ **operate in an evolving legal landscape** – labour and social protection regulations covering gig and platform workers are still developing and vary by country.

Each type of platform presents its own opportunities and challenges, influencing how workers interact with clients, manage earnings and navigate job security.

3.1.1 Online gig work (cloud work or web-based)

Some gig work is performed entirely online, allowing workers to operate from anywhere with a reliable internet connection.

This kind of work attracts people from diverse backgrounds and skill levels and comprises everything from basic tasks to highly specialized services.

Examples of online gig work include:

- **entry-level tasks** – data entry, online surveys and transcription;
- **creative gigs** – freelance writing, video editing and graphic illustration;
- **specialized work** – algorithm programming, cyber-security consulting and digital marketing.

3.1.2. In-person gig work (location-based work)

Unlike online gigs, some work must be performed in person, even if it is arranged through an app or platform. These jobs require workers to travel, on demand, to a specific location to provide goods or services.

Besides common gigs like ride-hailing and food delivery, some location-based platforms offer specialized services that require specific skills or expertise across different professions and industries – for example:

- **beauty and wellness services** – hairstyling, massage therapy and personal training;
- **event and entertainment services** – photography, DJing and catering;
- **education and tutoring services** – music and art lessons, language tutoring and academic support;
- **pet and animal care** – pet grooming, dog walking and vet house calls;
- **home services** – furniture assembly, repairs and house/office moving services.



Aisha: Turning Skills into Profit through apps



3.2 Demand for skills and required levels

Gig work requires different skill levels, ranging from basic to professional. While only minimal training is needed for some gigs, others require technical knowledge or formal qualifications. Basic digital literacy, however, is essential for most online gigs, as workers must be able to navigate apps and platforms and use digital tools.

Because platform work is highly diverse, success often depends on having a combination of skills across three key areas:

- **digital skills** – knowing how to use apps, platforms and online tools;
- **job-specific skills** – the knowledge needed to complete the job, such as coding, design, writing, driving, or delivery;
- **people skills** – good communication, client management and organizational skills help gig workers build a strong reputation and secure more work.

Based on the training, experience and expertise required for different types of gig work, these skills can be grouped into basic, medium and professional levels.

3.2.1 Basic skill level

These jobs require little to no formal training and have fewer entry barriers. They often involve physical tasks or routine online work – for example:



Delivery and logistics: food delivery, package transport and ride-sharing;



Manual labour: cleaning, removals and handyman services;



Routine online tasks – data entry, tagging images, conducting online surveys and transcription.

In general, these are low-paid jobs, often offering close to minimum wage – or less, after expenses. Earnings vary by region, with some workers relying on tips to supplement their income.

Growth opportunities at this level are limited, so workers need to upskill to progress.

Some transition into supervisor roles in logistics/delivery, or undergo training in order to move on to higher-paying roles.

3.2.2 Medium skill level

Jobs at this level require some degree of training, experience, or technical knowledge and include:



Creative work: basic graphic design, video editing and photography;



Administrative support: virtual assistance, scheduling and customer service;



Digital content creation: social media management, blogging and search engine optimization (SEO);



Technical work: basic coding, updating websites and IT support.

Earnings depend on experience, skill level and project complexity. Gig workers at this level can increase earnings through experience and specialization.

Workers with a strong portfolio and positive client reviews can gradually increase their rates. While some then manage to transition into full-time freelancing or start their own businesses, others may encounter limited growth and training opportunities.

3.2.3 Professional skill level

Jobs at this level require advanced education, special licences or qualifications, or significant professional experience. Professionals performing these jobs often work independently or through specialized freelancing platforms – for example, in:

-  **Advanced IT and tech:** software development, data analysis, AI/ML engineering and cybersecurity;
-  **Design and creative:** UX/UI design, advanced video production and high-end graphic design;
-  **Consulting and business services:** marketing strategy development, financial planning, legal advice and HR services;
-  **Technical work:** basic coding, updating websites and IT support.

These professional gig jobs typically offer higher pay, but income stability and job security depend entirely on the worker.



3.3 How is artificial intelligence influencing gig work?

Artificial intelligence (AI) is changing how gig work is done.

Some jobs are now automated, either fully or partially, which is reducing demand for certain roles.

These include:

- **data tagging and image labelling;**
- **customer service**, where it is handled by chatbots and AI-driven assistants.

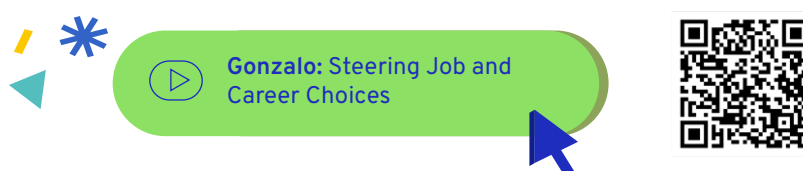
More complex jobs require workers to learn how to use AI tools to stay competitive:

- **graphic design** has integrated AI tools like Adobe Sensei to speed up work;
- **software development and coding** uses AI-driven code assistance like GitHub Copilot;
- **translation and writing** are supported by ChatGPT or specialized software to assist with content creation and translation.

AI algorithms are used by gig apps and platforms to match workers to tasks, set work schedules, assign jobs and determine pay, thus limiting worker control.

While AI makes work faster and creates new opportunities to earn income, it also raises concerns about job security, fair wages and worker autonomy.

Gig workers would need to adapt and learn how to use AI tools, as many jobs now combine human skills with AI capabilities.



4

Unlocking
opportunities
for all and
overcoming
challenges

4.1 The gig economy as a stepping stone to jobs and income

The gig economy has the potential to provide economic opportunities for traditionally underserved groups. With the right safeguards and support in place, the gig economy has the potential to enable economic inclusion and self-reliance, helping individuals:

- gain new skills and experience in different industries and roles;
- build networks and connect with new clients;
- pursue entrepreneurship or self-employment; and
- access digital commerce and freelancing opportunities.

This is especially relevant for low-skilled workers, women and young people in rural and remote areas, people with disabilities and refugees. Job opportunities in the formal economy can be limited for these groups, owing to – among other things – lack of formal education or recognition of qualifications, mobility challenges and work-permit restrictions.

4.2 The challenges associated with gig work

Gig and platform work is not always simple and straightforward. The most common challenges to be aware of are outlined below.

4.2.1. Fixed costs

Gig and platform workers must cover their fixed costs to maintain their ability to work. These costs vary depending on the job:

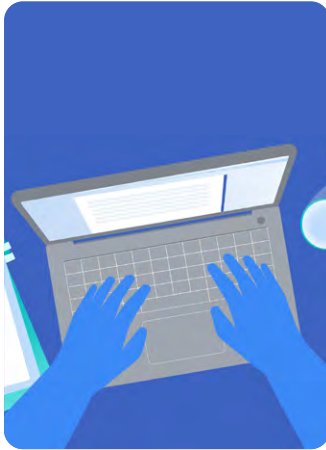
- online workers need reliable internet, digital tools and a suitable workspace;
- location-based workers may need additional transport, equipment, and maintenance equipment/ services for their tools and vehicles.

A. Fixed costs in online work and freelancing



Internet and electricity:

- Reliable internet access (broadband, mobile data, or Wi-Fi) to complete tasks without interruptions.
- Electricity supply for powering and charging devices.
- SIM cards for mobile data, bearing in mind that some countries restrict access to these for non-nationals or those without recognized documentation such as passports or national ID.



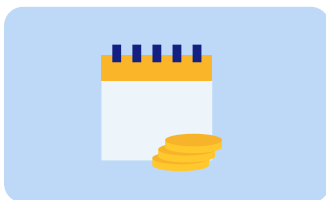
Essential devices and software:

- Computer, smartphone, or tablet, depending on job requirements. In the long term, there may also be additional costs related to device repairs, replacements, or upgrades.
- Specialized software, VPN services, antivirus software and cloud storage, depending on the type of work:
 - freelancers – graphic design, video editing, or programming tools;
 - writers and translators – AI-assisted writing tools, translation software;
 - cloud workers – data annotation, transcription, or survey software;
- Platform monitoring software, which some freelancing platforms require for tracking work activity.



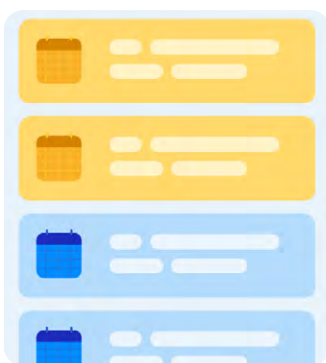
Workspace:

- Dedicated workspace with a desk, chair, proper lighting and ventilation for comfort and productivity.
- Coworking spaces are optional but can help with focus and networking. They do, however, add to fixed costs.
- Cafés or libraries with internet access can serve as alternative workspaces, although public spaces might entail background noise and distractions.



Payment and banking fees:

- Digital payment services such as PayPal, Payoneer and M-PESA.
- Bank transfer fees, which vary by platform and country.
- Currency-exchange costs for payments received in foreign currencies.



Taxation and official registration:

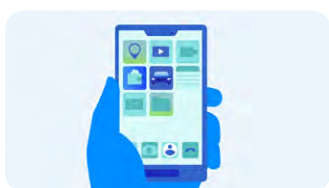
- Workers may need to pay fees for business licences or self-employment registration to comply with local regulations.
- Gig workers would be required to track their income through various platforms (such as PayPal, Wise, or via direct deposits), file taxes, and handle deductions independently.
- If working with international clients, online workers may face tax complexities, such as double taxation, currency-exchange issues, or differing tax laws across countries.



To keep in mind:

- **Banking fees and deductions** – transaction fees, currency-exchange costs and platform deductions can reduce earnings.
- **Extra costs** – some freelancing platforms charge fees for job applications or premium accounts, adding to fixed expenses.
- **Tax deductions** – depending on the country and the rules applicable to individual cases, self-employed and independent contractors may be able to deduct expenses, such as the costs of a home office, work equipment, personal website hosting and domain names, online courses, training or certification fees.

B. Fixed costs for location-based gig work



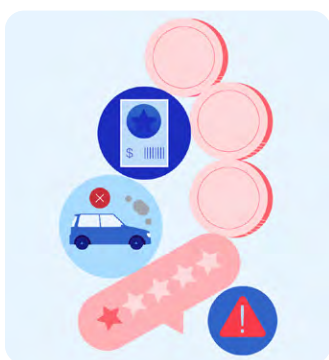
Essential digital tools:

- A smartphone with GPS, for ride-hailing, delivery, or home services.
- Mobile data plan, for real-time app use and navigation.
- Electricity supply, for charging devices.



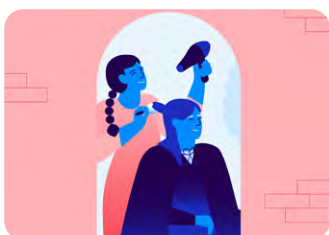
Work equipment and maintenance, depending on the type of work:

- Delivery workers – bicycles, motorcycles, scooters, or cars; helmets and safety gear.
- Repair and home-service workers – diagnostic tools, basic hand and power tools (such as drills, screwdrivers, saws and hammers) and protective gear.
- Beauty-service workers – beauty products, tools and equipment.
- Cleaning-service workers – cleaning supplies, uniforms and equipment.



Transport and upkeep costs:

- Fuel expenses, insurance and drivers' licence fees for drivers and delivery workers.
- Vehicle, scooter, or bicycle maintenance, oil changes, electricity charging, brake repairs, tyre replacements and general servicing.
- Parking fees and tolls, which may apply in urban areas for cars, motorcycles, or bicycles.
- Public transport fares for workers using buses, trains, or shared mobility services for deliveries.



Workspace:

- While most location-based work is mobile, some workers may need a designated space or base location to store equipment or take breaks.
- Limited access to essential facilities like toilets, break areas, or a safe place to eat, rest, or store materials can add extra costs and make long shifts more challenging.



Taxation and official registration:

- Some location-based workers, like ride-hailing drivers, street vendors, or home-service providers, may need special permits or licences to operate legally.
- Depending on the job, workers may have to collect and report sales tax or service tax on their earnings.



To keep in mind:

- **Commission deductions** – some platforms take a portion of workers' earnings as a service fee.
- **Equipment costs** – some platforms may require workers to buy tools or rent vehicles through them, which can add financial pressure or lead to repayment commitments.
- **Tax deductions** – costs incurred for fuel, vehicle maintenance, or renting workspace may be tax-deductible.

4.2.2 Unpredictability of work volume and income

In the gig economy and platform work in general, demand can change unexpectedly. Workers may be very busy on some days but have little or no work on others, causing income to fluctuate.

Understanding what affects this can help workers plan and adjust.

A. Factors influencing work availability

- ▶ **Seasonal trends** – some jobs are busier during holidays or special events, and slower afterwards:
 - delivery drivers may get more orders during festive seasons but experience a drop outside of these times;
 - freelance graphic designers may receive more projects before big events like music festivals, sports tournaments, or major sales seasons.
- ▶ **Competition** – more workers offering similar services can make it harder to secure work:
 - a freelance writer may struggle if too many writers on the platform are offering similar services at lower rates;
 - a ride-hailing driver may get fewer trips in areas with too many active drivers.
- ▶ **Changes in client demand** – some clients need services regularly, while others only hire occasionally:
 - some business-owners might hire a web developer on a one-off basis to build a website, while others will require frequent updates and maintenance;
 - some clients hire virtual assistants for a few weeks at a time, while others only need occasional support.
- ▶ **Platform changes** – updates to platform rules, fees, or algorithms can affect job availability and visibility:
 - if a delivery platform changes its commission rates or prioritizes drivers who accept more consecutive orders, others might struggle to get deliveries;
 - if content creation platforms update their monetization rules or algorithm, influencers may earn less, owing to lower engagement.

B. Non-payment and escrow systems

Sometimes, gig workers complete tasks but do not get paid. This may be down to:

Understanding what affects this can help workers plan and adjust.

Platform issues:

- **technical problems** – payment delays or failures can be due to glitches, server downtime, or software errors that block payments;
- **work rejection policies** – some platforms, especially microtask platforms, allow clients to reject work and refuse to pay without having to provide a clear reason;
- **account suspensions** – violating platform rules or being flagged by automated fraud detection systems may result in pending payments being frozen.

Client issues:

- clients may make mistakes, or intentionally delay payments, or refuse to pay;
- some clients may dispute deliveries or claim services were not completed, even after receiving them. This can lead to chargebacks from their bank or reversal of payments by their credit-card company, leaving workers unpaid.

While some platforms offer dispute resolution, workers may struggle to report non-payment and recover unpaid wages.

To help prevent these problems, many online platforms, such as Upwork and Fiverr, use **escrow systems** and set clear payment rules to protect both workers and clients.



Escrow systems

An escrow system makes the payment process more secure, because the money is held by a third party (like a digital platform) until the job is completed. This ensures both the worker and client are protected and provides a way to handle disputes if problems arise.

How it works:

- client deposits money in escrow before work begins;
- worker completes the task and submits the work or delivers the service;
- escrow releases the payment to the worker once the client approves the work or confirms receipt of the service.

4.2.3 Online risk

Gig and platform workers face digital threats that can affect their security, identity and well-being. To stay safe, workers need to be familiar with strong cyber-security practices, be able to verify job opportunities and stay informed about online risks.



Weak online security – hackers and scammers can steal personal or client information through phishing emails, fake job postings, or urgent money-transfer requests. This can lead to fraud, data breaches, identity theft and reputational damage.

- Scammers may send an email pretending to be from a gig platform, asking for your login details. Once you enter them, the scammers can take over your account and steal your payments.
- Hackers may use stolen identity details to hijack accounts on ride-hailing, delivery, or freelancing platforms, locking workers out of their own accounts and earnings.

- ▶ **Identity theft** – many platforms require workers to upload personal documents, such as drivers' licences and insurance details, or banking information. If not stored securely, this data can be misused by cyber-criminals.
 - A fake employer might ask a driver to upload a licence for verification but then use the details to open fraudulent accounts, apply for loans or credit cards, or make unauthorized transactions in the worker's name.
 - A ride-hailing worker might discover that someone else is driving under their name on an online platform, using fake documents linked to the worker's identity.
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- ▶ **Harmful content or situations** – gig and platform workers, both online and in location-based services – may encounter harmful, violent, or inappropriate content or situations. They may also face physical risks, harassment, threats, or unwanted advances from clients, all of which can affect their mental well-being and safety.

Online and cloud-based work:

- freelance writing or research – creating or analysing harmful, offensive, or hate-speech content;
- customer service – handling abusive or discriminatory messages, harassment, or threats from clients or users;
- online tutoring – facing disrespect, harassment, or inappropriate behaviour from students;
- content moderation – reviewing violent, harmful videos or images, which can lead to stress, anxiety, or emotional distress.

In-person work:

- ride-hailing and delivery – encountering aggressive, intoxicated, or violent customers, or having to travel to unsafe neighbourhoods, increasing the risk of robbery or assault;
 - home services (cleaning, repairs, caregiving) – entering into unsanitary, unsafe, or abusive environments in private homes;
 - personal care services (massage, beauty, fitness training) – dealing with inappropriate requests, harassment, or unsafe client interactions.
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- ▶ **Misinformation, fake job offers and scams** – false information about job opportunities, payment terms, platform policies, or safety risks can mislead workers and put them in vulnerable situations:
 - fake job offers – scammers may promise high pay but require upfront payments or personal details, leading to fraud or identity theft;
 - misleading payment terms – some jobs may advertise higher pay but later impose hidden fees, commission, or unrealistic deadlines;
 - false safety information – workers in ride-hailing and in-person services may receive fake addresses, fraudulent bookings, or misleading location details, putting them at risk.



To keep in mind:



Cyber-security

- **Strengthen cyber-security** – use antivirus software, firewalls and encryption tools to protect your devices and data.
- **Avoid unsecure Wi-Fi** – use only trusted networks and keep your devices updated with the latest security patches.
- **Enable two-factor authentication (2FA)** – this adds an extra layer of security to your accounts.
- **Protect sensitive information** – use strong, unique passwords for each platform and avoid sharing personal details unnecessarily.



Fraud prevention and online safety

- **Verify job opportunities** – check job listings through reliable sources and research potential employers before accepting work.
- **Be wary of scams** – watch out for offers that seem too good to be true, or requests for upfront payments.



Privacy and digital well-being

- **Limit personal data-sharing** – adjust privacy settings on platforms to control who can see your information.
- **Watch out for phishing attempts** – ignore fake emails, messages, or calls requesting identity verification.
- **Use content filters and reporting tools** – reduce your exposure to harmful or inappropriate material.
- **Set clear work boundaries** – know your limits and refuse unsafe or distressing tasks.
- **Stay informed** – keep up with scam alerts, platform policies and cyber-security best practices through trusted sources.



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4.2.4 Limited or no access to safety nets

Most gig and platform workers do not receive social protection benefits, such as health insurance, paid leave, or workers' compensation, unless they arrange and pay for it themselves.

This means that if they get sick, injured, or face an emergency, they may lose income, with no financial support.

Without the job security and protections that formal employment provides, gig workers need to plan for financial instability in case of illness, injury, pregnancy, retirement, work-related accidents and invalidity, or unexpected job loss.



To keep in mind:

- **Save for emergencies** – gig workers can aim to regularly set aside some of their earnings to help cover expenses if they cannot work.
- **Join worker groups** – some areas have organizations that help gig workers get healthcare and insurance or affordable plans that cover medical costs in the event of illness or injury.
- **Check platform benefits** – some gig platforms offer optional insurance, like Uber's accident coverage.
- **Consider having multiple income sources** – some workers take on a number of different jobs or gigs to keep their earnings steady during slow periods.

4.2.5 Stress and long working hours

Gig work often involves irregular hours, financial pressure and high demands, making it stressful. Workers need to constantly balance platform fees, client expectations and unpredictable workloads, while also maintaining their income.

The following factors contribute to this stress:

- **Unpredictable workload** – some days, workers may have more tasks/projects than they can handle, while on others, they are offered little or no work, making scheduling and financial planning difficult.
- **Financial stress** – paying platform fees, covering unexpected costs and managing inconsistent earnings can create constant pressure.
- **Client expectations** – workers must respond to reviews, meet tight deadlines and handle complaints, which can be mentally exhausting.
- **Isolation** – remote workers may experience loneliness and lack of social interaction, especially when working online.
- **Unsocial hours** – clients in different time zones may require late-night or early-morning work, disrupting normal routines.



To keep in mind:

- Staying organized, setting boundaries and planning can help gig workers manage stress and maintain their work-life balance.

5

Key takeaways

The gig economy presents opportunities to earn income, gain experience or new skills, and expand work networks, including across borders. However, it can also be unpredictable and characterized by unstable income and lack of, or limited labour and social protections, making smart planning and informed decision-making important.

Key considerations before signing up:

▶ Gig work is not like traditional employment:

- gig work does not come with a fixed employer;
- workers are often classified as self-employed or independent contractors, and need to find their own clients and projects through online platforms and apps.

▶ Flexibility versus stability:

- gig work lets you set your own schedule, but it does not guarantee a steady income or job security;
- without proper management, long hours and unpredictable workloads can lead to stress or burnout.

▶ Planning is key:

- gig work requires good time management, organization, budgeting skills and self-discipline to handle deadlines, clients' expectations, ratings and project flow.

▶ Weighing the pros and cons:

- think about income stability, work-life balance and fixed costs;
- understand the legal, labour and social protections available before signing up.

▶ Platform terms and conditions, payments:

- platforms all have different rules regarding payment, fees and workers' rights;
- be aware that platform algorithms influence task assignment and final pay, often through undisclosed processes;
- knowing how platforms work can help workers avoid scams, unfair treatment, financial instability, or payment disputes.

▶ Opportunities, skills and earnings:

- availability of gig work depends on region, internet access, regulations, economic conditions and skill levels;
- earnings also vary — specialized workers earn more, while lower-skilled workers may face low pay and income instability.



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