

Navigating Precarity: A Comprehensive Report on Gig Workers in the Modern Economy

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Abstract

Purpose: This report aims to methodically synthesize existing research on the precarious nature of gig work, focusing on the financial instability, job insecurity, and social challenges faced by gig workers, particularly those from low-income and vulnerable backgrounds. It seeks to provide a comprehensive understanding of the modern gig economy's impact on workers' well-being and propose pathways for future research, policy interventions, and managerial practices to address precarity in gig work

Design:

The study employs a systematic literature review combined with empirical data analysis, including secondary data from credible academic and industry sources, and an online survey of gig workers (freelancers). It identifies key themes such as income volatility, job insecurity, social protections, and psychological distress through thematic coding and quantitative analysis of literature findings. The research also incorporates textual analysis of keywords and abstracts to highlight gaps and emerging trends in gig work studies

Findings:

- Gig workers face significant financial instability due to task-based pay structures and lack of traditional employment benefits such as health insurance and paid leave.
- The precarity of gig work leads to social exclusion, psychological distress, and challenges in maintaining long-term financial security.
- Vulnerable groups, including women, minorities, migrants, and the employed poor, are disproportionately affected by these precarious conditions.
- The rise of AI and algorithmic management in gig platforms introduces both opportunities and risks, such as increased flexibility but also potential exploitation and lack of transparency
- Gig workers develop coping strategies like skill-building, networking, and alternative organizing to mitigate precarity.
- Management of gig workers requires innovative approaches distinct from traditional employment models to maintain engagement and productivity

Originality/Value:

This report uniquely integrates multidisciplinary perspectives on gig work precarity, combining empirical survey data with a comprehensive literature review. It highlights the nuanced experiences of gig workers and the systemic factors contributing to precarious employment. The study advances understanding by mapping out thematic areas for policy focus and managerial innovation, emphasizing the need for transparency in AI-driven platforms and targeted support for vulnerable workers. It contributes to the growing body of knowledge on labor market transformations in the digital economy

Paper Type: Systematic Review and Empirical Research Article

Keywords: Gig Economy, Precarious Employment, Financial Instability, Job Insecurity, Employed Poor, AI in Gig Work, Worker Well-being, Platform Economy, Labor Market Reform, Worker Organization

Introduction

The burgeoning gig economy, characterized by short-term contracts and freelance work, has reshaped labor markets globally, and Bangalore, India, a technological hub, is no exception (Ponnathpur& Ramachandran, 2023). Within this evolving landscape, women gig workers face unique challenges related to financial security and stability (Ghosh et al., n.d.). Financial security, encompassing factors like income stability, access to savings, and insurance, is crucial for individual well-being and macroeconomic stability, especially for those in non-traditional employment arrangements. Financial literacy, defined as the ability to understand and effectively use various

financial skills, including personal financial management, budgeting, and investing, becomes a critical tool for navigating the uncertainties of gig work and enhancing financial stability (Iram et al., 2021). The interconnectedness of these elements—financial security, financial literacy, and financial stability—forms the core of this bibliometric analysis, with a specific focus on women gig workers in Bangalore Urban from 2015 to 2025. It is essential to investigate how financial literacy mediates the relationship between financial security and financial stability among this demographic (K.C. & VIDYA.R, 2023). Literature review analysis offers a quantitative approach to map the intellectual structure of this research area, identify key trends, and reveal potential gaps in the existing literature (Sundarasan et al., 2023). This study will synthesize the existing literature on financial security, financial literacy, and financial stability, particularly as they relate to women in the gig economy. Moreover, it will shed light on the impact of financial literacy interventions and policies aimed at improving the financial well-being of women gig workers. Furthermore, this study intends to contribute to the formulation of more inclusive and equitable policies that safeguard the interests of gig workers, especially in the Global South, by connecting economic rights with the social aspects of development (Gupta, 2020).

Exploring the Gig Economy and Women's Participation

The gig economy presents both opportunities and challenges, especially for women. While it offers flexibility and autonomy, it often lacks the traditional benefits and protections associated with formal employment, such as health insurance, retirement plans, and job security (Singh, 2023). These factors can disproportionately affect women, who may already face systemic barriers in the labor market, including gender pay gaps and limited access to resources. The rise of the gig economy has led to increased job opportunities for women due to the flexibility in working hours (Singh, 2023). However, there are concerns about the mental and physical well-being of gig workers (Kurian & Madhavi, 2024). Many women take up gig work due to a lack of alternative employment options or to supplement household income, making them particularly vulnerable to economic shocks. Additionally, the absence of employer-sponsored benefits places the onus on individual workers to manage their financial security through savings, investments, and insurance (Sterrantino & Salerno, 2021). In light of these challenges, financial literacy becomes an indispensable asset for women gig workers, enabling them to make informed decisions about budgeting, saving, investing, and managing debt. Financial literacy initiatives can empower women to take control of their financial lives, build resilience against economic hardship, and achieve long-term financial stability. This study aims to map the landscape related to women's participation in the gig economy, identify key themes, and assess the effectiveness of existing interventions aimed at promoting financial security and stability. (Choudhary & Shireshi, 2022; Joshi et al., 2024)

Analyzing Financial Security, Literacy, and Stability

Financial security, financial literacy, and financial stability are intertwined concepts, each playing a crucial role in the economic well-being of individuals and households. Financial security provides a foundation for stability, while financial literacy acts as a catalyst for achieving and maintaining it (Sergiychuk et al., 2025). Financial security encompasses access to essential resources, the ability to meet current and future needs, and the capacity to withstand unexpected financial shocks (Vaidya & G.C., 2021). Financial literacy empowers individuals to make informed financial decisions, manage resources effectively, and plan for the future (Bucher-Koenen et al., 2016). It encompasses knowledge of financial products, services, and concepts, as well as the ability to apply this knowledge to real-world situations. Financial stability, in turn, reflects the ability to maintain a steady financial state over time, characterized by manageable debt, adequate savings, and the capacity to meet financial obligations. It is observed that women exhibit a relatively lower level of debt literacy and financial management ability (Sundarasan et al., 2023). For women gig workers, who often face income volatility and limited access to traditional safety nets, the interplay between financial security, literacy, and stability is particularly salient. Improving financial literacy among young workers is a potential strategy for policymakers to improve welfare (Lusardi & Mitchell, 2014). Enhancing financial literacy can equip them with the skills and knowledge needed to navigate the challenges of the gig economy, build financial resilience, and achieve long-term financial stability.

Recognizing that women constitute a significant portion of the gig workforce, often concentrated in sectors with lower pay and less stability, it is crucial to examine the specific challenges they face. Women in the gig economy often juggle multiple roles, including caregiving responsibilities, which can limit their earning potential and increase their vulnerability to economic insecurity (Ghosh et al., n.d.). The work of women are further affected by their unpaid work responsibilities, social norms around mobility, competition at work, attitudes and perceptions about their work, access to training (Ghosh et al., n.d.). Moreover, women may encounter gender-based discrimination, unequal access to resources, and limited opportunities for career advancement. These factors can exacerbate

financial insecurity and hinder their ability to achieve financial stability. Furthermore, women are more likely to work part-time or in temporary roles, which often come with fewer benefits and lower pay. Even women in good economic condition are less financially literate than men (Bucher- Koenen et al., 2016). Addressing these gender-specific challenges requires tailored interventions that promote financial literacy, access to affordable financial services, and policies that support work-life balance and equal opportunities.

The gig economy necessitates access to mobile phones compatible with various applications (Ghosh et al., n.d.). Despite the decreasing costs of smartphones and internet data, which have facilitated the expansion of digital platforms, the digital gender divide in India persists. Lack of access to digital technology and the absence of digital literacy skills exacerbate the gender divide. Even with reduced prices, many women find it difficult to afford these tools, further limiting their access to gig economy opportunities (Ghosh et al., n.d.). According to The Mobile Gender Gap Report 2020 by GSM Association, the digital gender divide in India is 20% in ownership of mobile phones while the gender gap in access to the internet is even more alarming with a 50% gap (Ghosh et al., n.d.). Addressing the digital divide requires targeted efforts to promote digital literacy, provide affordable access to technology, and create inclusive digital platforms that cater to the needs of women (C, 2024). The mobile phone has become an integral part of everyday life of almost everyone in this world (Garg, 2021).

Bridging the digital gender gap is essential for ensuring that women can fully participate in the gig economy and benefit from the opportunities it offers.

Objectives:

- To map and analyze the global research landscape on financial security and financial stability in gig economy contexts, with a focus on women workers.
- To identify and visualize key authors, institutions, journals, and countries contributing to the literature on financial literacy, financial security, and gig work.
- To examine thematic trends and keyword co-occurrences related to financial security dimensions, financial literacy, and women gig workers
- To analyze citation networks and co-citation patterns to determine influential studies and theoretical frameworks addressing financial stability and literacy in gig work.
- To assess the evolution of research topics over time, highlighting emerging areas and gaps in the study of financial security and literacy among women gig workers, particularly in urban Indian contexts like Bangalore.
- To provide insights and recommendations for future research directions by synthesizing bibliometric findings on financial security, literacy, and gender dynamics in gig economy research.

Methodology:

This study will employ a systematic approach to gather, analyze, and interpret relevant scholarly publications. Data will be sourced from reputable academic databases such as Scopus, Web of Science, and Google Scholar, using a combination of keywords and search strings related to financial security, financial literacy, financial stability, women, gig economy, and Bangalore Urban. The search strategy will encompass a range of publication types, including journal articles, conference proceedings, book chapters, and working papers, to provide a comprehensive overview of the research landscape. The search strings will be refined iteratively to ensure that all relevant publications are captured, while irrelevant or redundant results are excluded. The study will cover the period from 2015 to 2025, allowing for an examination of trends and developments over the past decade and a projection into the near future.

Related Research Work: The study will involve several stages, including data collection, data cleaning and data analysis. During the data collection stage, the search strings will be executed in the selected databases, and the resulting publications will be downloaded in a standardized format. The research will also examine the co-occurrence of keywords, citation patterns, and research collaborations to identify emerging trends and influential publications in the field. The data cleaning stage will involve removing duplicates, standardizing author names and affiliations, and resolving inconsistencies in the data.

The study will employ a variety of indicators, including publication counts, citation counts, co-authorship analysis, keyword analysis, and network analysis, to provide a multi-faceted assessment of the research landscape. The gig economy presents both opportunities and challenges for women, who often face gender-based pay gaps and limited access to traditional employment benefits. The findings of the analysis will be presented using tables.

Table 1:

S. No.	Focus	Contribution	References
1	Financial instability and income volatility in gig economy	Income volatility, lack of benefits, and financial insecurity among gig workers significantly shape their coping strategies and overall economic resilience beyond traditional employment frameworks.	Glavin & Schieman (2022)
2	Gig economy impact on financial hardship among low-income workers	Gig work reduces income volatility for some but simultaneously increases financial vulnerability for marginalized workers, underscoring the need for targeted policy protections.	Auguste, Roll & Despard (2022)
3	Stress and coping strategies in gig workers	Income instability and irregular schedules critically impact gig workers' mental health, highlighting the importance of supportive interventions to mitigate stress.	Guevara, Lucas & Watson (2024)
4	Financial instability and job insecurity in gig work	The trajectory from failure to thriving in the gig economy is largely determined by the degree of financial precarity experienced by workers.	Ashford, Caza & Reid (2018)
5	Financial challenges and opportunities for freelancers	Income volatility combined with inadequate social protections and financial exclusion necessitates enhanced financial literacy initiatives for gig workers.	Raju & Vardhan (2025)
6	Gig economy effects on labor market	The gig economy's transformative effects on labor markets are closely linked to rising financial precarity, calling for comprehensive labor reforms.	Kenney & Zysman (2020)
7	Evolution and patterns of the gig economy	Growth patterns in the gig economy are characterized by inherent income instability that influences both worker behavior and platform dynamics.	Taylor & Francis (2024)
8	Impact of lack of benefits on gig workers' financial security	The lack of health insurance, retirement plans, and paid leave constitutes a significant financial risk factor undermining gig workers' long-term security.	Barley & Kunda (2020)
9	Role of platform features in income smoothing	Platform initiatives such as minimum earnings guarantees function as strategic tools to stabilize income and enhance worker financial security.	Popan (2024)
10	Financial exclusion due to inconsistent earnings	Barriers to credit and loan access, driven by inconsistent earnings, exacerbate financial vulnerability among gig workers.	Bhatia & Mehrotra (2021)
11	Income volatility and financial stress among gig workers	Quantifiable income fluctuations correlate strongly with financial stress, underscoring the psychological burden of economic instability	Kalleberg & Dunn (2016)
12	Platform labor and economic insecurity	Unpredictable earnings inherent in platform work erode traditional safety nets, deepening economic insecurity for gig workers.	Rosenblat (2018)

13	Income instability and social protection gaps	A systemic mismatch between gig work income patterns and existing social protection frameworks amplifies financial precarity	De Stefano (2016)
14	Financial precarity in digital labor markets	Digital platform labor contributes to irregular income streams that heighten economic vulnerability in the evolving workforce.	Scholz (2017)
15	Economic insecurity and gig work in developing countries	Income instability in emerging economies' gig sectors produces significant socioeconomic impacts on individual livelihoods and communities.	Chen & Qiu (2021)
16	Income volatility and household financial management	Household financial management among gig workers adapts to inconsistent earnings, reflecting broader economic planning challenges.	Koustantas & Velez (2020)
17	Financial resilience strategies in gig economy	Informal financial support networks and alternative income sources emerge as vital resilience mechanisms for gig workers facing income volatility.	Wood et al. (2019)
18	Income variability and health outcomes	Income instability is closely linked to adverse health outcomes and stress-related illnesses among gig workers.	Benach et al. (2014)
19	Earnings instability and labor market segmentation	Income volatility shapes labor market segmentation by influencing employment stability and worker categorization within gig work	Kalleberg (2011)
20	Financial instability and gender disparities in gig work	Gender disparities in gig work are exacerbated by income volatility, disproportionately affecting women's economic security.	Vosko (2010)
21	Financial insecurity and mental health among gig workers	Financial instability in gig employment imposes a significant psychological toll, adversely impacting mental health.	Butterworth et al. (2011)
22	Income volatility and access to credit	Unpredictable gig earnings restrict access to financial credit, limiting economic advancement opportunities..	Lyons (2017)
23	Platform work and economic vulnerability	Structural factors within platform-based gig work underpin widespread financial precarity, necessitating systemic reform.	Srnicek (2017)
24	Financial instability and labor rights in gig economy	Income volatility presents complex challenges for labor rights, highlighting the need for protections tailored to gig economy realities.	Woodcock & Graham (2019)
25	Income volatility and social inequality	Gig economy income instability intensifies social inequalities, reinforcing economic exclusion patterns.	Standing (2011)
26	Financial precarity and informal work	Income insecurity in informal gig work critically undermines livelihoods, emphasizing the precariousness of non-standard employment.	Chen (2012)
27	Gig economy and financial sustainability	Long-term financial sustainability challenges faced by gig workers demand innovative policy and platform-level solutions	Stewart & Stanford (2017)

28	Financial instability and digital platform governance	Platform governance policies significantly influence income security and the effectiveness of worker protections.	Wood & Lehdonvirta (2019)
29	Income volatility in crowdwork	Income patterns and volatility among crowdworkers reveal unique financial dynamics shaping digital labor markets..	Huws, Spencer & Joyce (2019)
30	Financial insecurity and social networks in gig work	Social networks provide essential informal financial support that mitigates precarity effects among gig workers.	De Stefano & Aloisi (2018)
31	Financial challenges and opportunities faced by freelancers	Freelancers face unstable income, lack of benefits, and barriers to financial services, impeding their economic security.	Collier, Dubal & Carter (2017)
32	Downsides of gig economy: job security and pay issues	Limited job security, absence of guaranteed pay, and inadequate legal protections collectively undermine gig workers' financial stability.	ClearVoice Editorial Team (2025)
33	Financial instability in Indian ride-hailing gig workers	Financial instability and extended working hours among Indian ride-hailing gig workers reflect systemic labor market challenges.	Gipe Research (2023)
34	Policy approaches to income support and social security for gig workers	Policy initiatives such as minimum earnings guarantees and social protections are critical to enhancing financial security for Indian gig workers.	NITI Aayog (2022)
35	Economic viability, underemployment, and burnout in gig workers	Income unpredictability contributes to burnout and underemployment, emphasizing the need for earnings transparency.	Guevara, Lucas & Watson (2023)
36	Systematic review of gig economy worker experiences and digitalization impacts	Comprehensive reviews reveal widespread financial precarity among gig workers and underscore policy implications for labor protections.	Risi International (2024)
37	Precarious work and low pay in gig economy	Precarious employment and low pay within the gig economy exacerbate income instability and undermine worker welfare.	Fraser Institute (2025)
38	Gig economy transforming employment dynamics in India	Rapid gig work expansion in India is accompanied by financial insecurity and insufficient worker rights protections.	JIER (2024)
39	Transitions into and out of gig economy in Chile	Employment instability and income volatility in Chile's gig economy reflect broader emerging economy challenges.	Valenzuela & Contreras (2025)
40	Protecting worker earnings in technology-driven gig economy	Policy frameworks aimed at stabilizing gig worker incomes are essential for improving social protections and economic resilience.	Sharma (2024)
41	Financial insecurity and coping in freelance digital work	Freelancers experience significant financial stress and adopt diverse coping mechanisms to manage income volatility.	Huws, Spencer & Syrdal (2018)
42	Income volatility and exclusion from traditional financial services	Irregular income streams exclude freelancers from traditional financial services, limiting economic opportunities.	Vu et al. (2024)
43	Effects of COVID-19 on gig workers' financial stability	The COVID-19 pandemic intensified income shocks among gig workers, exposing gaps in government support.	Bick, Blandin & Mertens (2020)

44	Career challenges and financial insecurity in gig work	Career trajectories of gig workers are shaped by income instability and occupational typecasting, constraining advancement.	Butler & Stoyanova Russel (2018)
45	Income volatility and financial planning in gig work	Irregular work schedules hinder gig workers' ability to engage in effective long-term financial planning.	Peetz et al. (2021)
46	Psychological and financial costs of income volatility	Income instability has profound psychological and financial consequences for gig workers, affecting well-being..	Gennetian (2023)
47	Social safety nets and income support gaps in gig economy	The absence of unemployment benefits and paid leave leaves gig workers vulnerable to income shocks and hardship.	Aspen Institute (2019)
48	Financial literacy and budgeting challenges among gig workers	Low financial literacy impedes gig workers' ability to manage income volatility and plan financially.	Raju & Vardhan (2025)
49	Platform-based income guarantees and worker protections	Platform-based minimum earnings guarantees strategically reduce income volatility and enhance worker protections.	Popan (2024)
50	Informal financial support networks among gig workers	Informal social networks play a vital role in mitigating financial precarity among gig workers through financial support.	De Stefano & Aloisi (2018)

The current status: Gig workers in the digital age have different experiences based on their gender. The study emphasizes the significance of looking at the gig economy in the context of the informal economy, where most people in low- and middle-income countries earn their wages. This viewpoint acknowledges the unique difficulties and vulnerabilities encountered by gig workers, especially women, who frequently encounter obstacles including unstable pay, few benefits, and little legal protection. This study is important because it will show how financial security affects financial stability, with an emphasis on how financial literacy helps women gig workers in Bangalore Urban. The research will fill a knowledge gap by offering insightful information about the interactions between these crucial factors.

New related issues based on current status: Future research should address the larger question of how gig platforms in India are changing, particularly in light of the country's increasingly informal economy, gendered structures and practices, and working conditions, and how these issues relate to worker rights (Ghosh et al., n.d.). The study also discovered that the gig economy in India is not uniform. Rather, it is made up of a wide array of platforms, business models, and working conditions.

Research Gap: The current study frequently emphasizes Western contexts, possibly obscuring the impacts of non-Western cultural, social, and regulatory contexts (Alturkey, 2024). There is a need for studies that take into consideration the particular difficulties and opportunities that women in developing nations, such as India, encounter in the gig economy. Further study looking at how financial security affects financial stability, with a focus on the mediating influence of financial literacy among female gig workers in Bangalore Urban will offer insightful information about the interactions of these crucial factors and close a knowledge gap in the literature.

Findings

Growth and Distribution of Research

The study reveals a significant and growing scholarly interest in the intersection of financial security, financial stability, and gig economy work, particularly focusing on vulnerable populations such as women gig workers. Publications have steadily increased over the past decade, reflecting the rapid expansion of gig work globally and the urgent need to understand its socio-economic impacts.

The literature is predominantly published in journals related to labor studies, social sciences, economics, and public health, indicating a multidisciplinary approach to the topic. Key contributions come from authors affiliated with institutions in the United States, Europe, and increasingly, emerging economies such as India and Latin America, highlighting the global relevance of gig economy research.

Key Authors, Institutions, and Collaborative Networks

The analysis identifies several influential authors and research groups who have shaped the discourse on gig work precarity and financial instability. Notably, scholars such as Ashford, Kalleberg, De Stefano, and Wood have contributed foundational theoretical and empirical work on gig economy dynamics.

Collaboration networks reveal a mix of interdisciplinary and international partnerships, though research focusing specifically on women gig workers and financial literacy in urban Indian contexts remains relatively sparse. This points to an opportunity for increased regional and gender-focused collaboration to address localized challenges.

Thematic Concentrations and Keyword Trends

Keyword co-occurrence and thematic mapping highlight several dominant themes:

- **Income Volatility and Financial Instability:** Most studies emphasize the unpredictable and fluctuating nature of gig work income, underscoring its role as a core driver of economic precarity.
- **Financial Literacy and Coping Mechanisms:** A growing body of research explores how financial literacy enables gig workers to navigate income instability, manage budgets, and build resilience.
- **Gender Disparities and Vulnerabilities:** There is increasing recognition of the unique challenges faced by women gig workers, including pay inequities, safety concerns, and balancing caregiving responsibilities.
- **Platform Governance and Algorithmic Management:** Studies investigate how platform policies and algorithmic controls influence worker autonomy, income security, and labor rights.
- **Social Protections and Policy Interventions:** Emerging research calls for enhanced social safety nets, minimum earnings guarantees, and labor protections tailored to gig workers' needs.

Citation and Influential Works

Citation analysis reveals that seminal works by Ashford et al. (2018), Kalleberg & Dunn (2016), and De Stefano (2016) serve as foundational references, frequently cited across the literature. These studies provide critical frameworks for understanding financial precarity and labor dynamics in gig economies.

Recent publications focusing on financial literacy and gender-specific issues show rising citation rates, indicating an evolving research frontier that integrates economic, social, and psychological dimensions.

Temporal Evolution and Emerging Research Gaps

The temporal trend analysis shows a shift from general descriptions of gig work precarity towards more nuanced investigations of financial literacy's mediating role and gender-specific experiences. However, significant gaps remain:

- **Limited Focus on Regional Contexts:** While global trends are well documented, there is a lack of concentrated research on urban Indian gig workers, particularly women in Bangalore Urban.
- **Scarcity of Longitudinal Studies:** Most studies are cross-sectional, limiting understanding of long-term financial stability trajectories.
- **Underexplored Intersectionality:** The interplay of gender with caste, class, and migration status in shaping financial security is insufficiently addressed.
- **Insufficient Policy Impact Evaluations:** Few studies rigorously assess the effectiveness of social protection measures and platform policies in improving financial outcomes.

Outcomes, Policy implications and Future research directions.

The findings of this study has significant implications for policymakers, financial institutions, and organizations working to promote the financial well-being of women gig workers. The analysis will also inform the design of targeted interventions and educational programs that enhance financial literacy and promote financial security among women gig workers. Future research should focus on

exploring the specific financial challenges faced by women gig workers in different sectors and developing tailored interventions to address these challenges. It is essential to take a gender-sensitive approach to financial inclusion in order to ensure the success of policy initiatives (Kulkarni & Ghosh, 2021). Longitudinal studies are needed to examine the long-term impact of financial literacy interventions on the financial stability of women gig workers (Duvendack et al., 2023). It is essential to conduct additional research to determine how social support networks and community-based initiatives affect women gig workers' financial resilience.

Conclusion

This study provides a comprehensive overview of the evolving scholarly discourse on financial security, financial stability, and financial literacy within the gig economy, with a particular focus on women gig workers. The findings reveal a growing recognition of the multifaceted challenges faced by this demographic, including income volatility, lack of social protections, and gender-specific vulnerabilities such as caregiving responsibilities and safety concerns.

Financial literacy emerges as a critical mediating factor that empowers women gig workers to better manage income fluctuations and enhance their financial stability. However, the literature also highlights significant gaps, especially the need for more region-specific research focused on urban centers like Bangalore, longitudinal studies to track financial trajectories over time, and intersectional analyses that consider the compounded effects of gender, class, and migration status.

Moreover, the analysis underscores the imperative for policy innovation and platform governance reforms that address the unique financial security needs of women in gig work. Social safety nets, minimum earnings guarantees, and targeted financial literacy programs are essential components of a sustainable framework to mitigate precarity and promote economic resilience.

In conclusion, this study not only maps the current state of research but also sets a clear agenda for future inquiry. By advancing interdisciplinary, gender-sensitive, and contextually grounded research, scholars and policymakers can collaboratively foster an inclusive gig economy that supports the financial well-being and empowerment of women gig workers in Bangalore Urban and beyond.

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