

Social Protection, Health, and Safety Gaps in Kenya's Gig Economy: Implications for Development Policy

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Abstract

Background: The rapid growth of the gig economy has become a significant source of livelihoods in developing countries, especially in areas with high unemployment and informality. In Kenya, platform-mediated work has expanded without clearly adapted regulatory frameworks, raising concerns about workers' exposure to economic, health, and occupational risks, as well as the effects on inclusive development.

Objectives: This article investigates patterns of access to social protection, occupational health, and workplace safety among gig workers in Kenya and considers their consequences for development policy. It assesses whether current regulatory frameworks are sufficiently aligned with the realities of platform-based labor.

Research Method: The study employs a mixed-methods approach, combining a survey of gig workers across selected sectors with qualitative interviews involving platform actors, policymakers, and civil society organizations. The quantitative component offers exploratory insights into working conditions and access to protection, while the qualitative data aid in interpreting the institutional and governance contexts that influence these patterns.

Findings: Many gig workers report limited access to social protection mechanisms, including health insurance, pensions, paid leave, and income stability. Workers are often classified as independent contractors, and this arrangement is linked to the individualization of economic and occupational risks. Reported health and safety concerns include both physical hazards in work-on-demand sectors and psychosocial pressures associated with platform management systems.

Policy Implications: The findings highlight the need to reassess how labor and social protection frameworks engage with platform-based work. Instead of viewing gig work as purely independent self-employment, policy discussions could benefit from considering hybrid approaches that recognize different levels of economic dependence, enhance access to social protections, and increase accountability in platform governance. These considerations remain relevant to ongoing debates on decent work and inclusive development in digitally mediated labor markets.

Categories: Labor Economics, Digital business, Employee Relations & Labour Legislation

Keywords: gig economy, platform work, social protection, occupational health and safety, labour regulation, development policy, decent work, kenya

Introduction

The expansion of the gig economy has become a defining feature of contemporary labor market transformation, particularly in developing countries where digital platforms are increasingly promoted as instruments of job creation and economic inclusion. Platform-mediated work has enabled large numbers of workers to access income-generating opportunities through ride-hailing, delivery services, freelancing, and other forms of task-based employment. In contexts

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characterized by high unemployment and widespread informality, the gig economy is often framed as a pathway to labor market participation for young people and marginalized groups, as well as a mechanism for advancing digital entrepreneurship and economic growth (Mercy Corps, 2020).

In Kenya, this transformation has unfolded alongside broader investments in digital infrastructure and innovation ecosystems. The country's position as a regional technology hub - supported by high mobile penetration, the widespread adoption of mobile money, and the presence of both local and multinational platforms - has facilitated the rapid expansion of platform-based work (Ndemo and Weiss, 2016). By 2019, Kenya's gig economy was estimated to employ over 36,000 workers and generate approximately USD 109 million in income, with transport, delivery, and online freelancing representing the most prominent sectors (Mercy Corps, 2020). These developments have been reinforced by policy narratives that emphasize flexibility, innovation, and digital employment as central to national development strategies.

Despite these opportunities, the expansion of gig work raises important questions about the quality, security, and sustainability of the employment it generates. While platform-based work is frequently associated with flexibility and autonomy, a growing body of literature suggests that these benefits are often accompanied by income instability, limited labor protections, and heightened exposure to social and occupational risks (Wood et al., 2019). In many cases, gig work resembles informal employment yet differs in that it is mediated by digital platforms that structure access to work, determine remuneration, and influence performance evaluation. This combination of informality and platform governance complicates conventional understandings of employment and regulation (Ng'weno and Porteous, 2018).

A central concern in this regard is the extent to which gig workers can access social protection, occupational health, and workplace safety mechanisms. Platform companies typically classify workers as independent contractors, thereby limiting access to protections associated with standard employment relationships, including minimum wages, paid leave, pensions, health insurance, and compensation for work-related injuries (Codagnone et al., 2016) (Aranguiz and Bednarowicz, 2018). At the same time, platforms may exercise varying degrees of control over work allocation, pricing, and performance management, raising questions about how risks and responsibilities are distributed within platform-mediated labor systems (Dunn, 2020) (Vallas and Schor, 2020). These dynamics suggest that gig work may not fit neatly within existing regulatory categories, creating potential gaps in worker protection.

In Kenya, these issues are particularly salient given the structure of the labor market and the design of existing regulatory frameworks. Labour laws such as the Employment Act (Employment Act, 2007), the Occupational Safety and Health Act (Occupational Safety and Health Act, 2007), and the Labour Relations Act (Labour Relations Act, 2007) are primarily oriented toward standard employer-employee relationships and provide limited guidance on platform-based work. As a result, gig workers are often positioned outside formal social protection systems and may bear primary responsibility for managing occupational and economic risks associated with their work (Federation of Kenya Employers, 2021). This misalignment between regulatory frameworks and emerging forms of work has implications not only for worker well-being but also for broader development outcomes related to inequality, productivity, and social cohesion.

Health and safety considerations further highlight these challenges. Workers engaged in transport and delivery services may face physical risks such as road accidents, fatigue, and exposure to crime, while digitally mediated workers may experience psychosocial pressures associated with algorithmic management, customer ratings, and irregular working hours (Lehdonvirta, 2018) (Duggan et al., 2020). These risks became more visible during the COVID-19 pandemic, when many gig workers continued working without access to protective equipment, sick leave, or income support, underscoring the limitations of existing protection mechanisms (Mercy Corps, 2020). These experiences point to the need for a more systematic examination of how health, safety, and social protection are addressed within platform-based work.

From a development policy perspective, the implications of these dynamics extend beyond individual labor outcomes. In contexts such as Kenya, where gig work increasingly functions as a primary source of income rather than a supplementary activity, the absence of adequate protection mechanisms may reinforce existing patterns of informality and vulnerability. At the same time, digital platforms continue to be promoted as drivers of innovation and economic

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participation. This creates a tension between the expansion of digital employment and the conditions under which such employment is experienced, raising questions about how to align labor market transformation with broader objectives of decent work and inclusive development (Federation of Kenya Employers, 2021).

This article examines patterns of social protection, health, and safety among gig workers in Kenya and considers their implications for development policy. Drawing on mixed-methods evidence from a study of platform-based work across multiple sectors, it explores the extent to which workers report limited access to protection mechanisms and how these patterns relate to institutional and regulatory arrangements. Rather than seeking to establish causal relationships, the study provides an empirically grounded analysis of observed patterns and their potential implications within the Kenyan context.

By focusing on Kenya as a case study, the article contributes to ongoing debates on digital labor, informality, and development in the Global South. It highlights the need to reconsider how labor and social protection frameworks engage with platform-based work and suggests that addressing gaps in protection is central to ensuring that the expansion of the gig economy supports, rather than undermines, inclusive and sustainable development.

Conceptual and analytical framework

Understanding social protection, health, and safety gaps in the gig economy requires an analytical framework that captures how digital labor reshapes employment relations, redistributes risk, and challenges conventional regulatory assumptions. Rather than treating gig work as simply another form of non-standard employment, this study approaches platform-mediated labor as a configuration in which market access, control, and responsibility are reorganized through digital infrastructures. This section outlines the conceptual foundations guiding the analysis by situating gig work within debates on non-standard employment, informality, and development, and by examining how power relations between platforms and workers shape access to protection and well-being.

Conceptualizing Gig Work and Platform-Mediated Labor

The gig economy is commonly understood as a form of work characterized by short-term engagements, task-based remuneration, and flexible participation. While definitions vary, the literature consistently identifies temporality, flexibility, and task-based payment as its defining features (De Stefano, 2016), (Cook et al., 2019), and (Wood et al., 2019). Gig workers are typically engaged as independent contractors, with income tied to completed tasks rather than stable wages, resulting in varying degrees of income uncertainty and economic risk (Berg, 2015) (Ginès Fabrellas, 2019).

However, this formal classification obscures important features of platform-mediated labor. Digital platforms are not merely passive intermediaries; they actively structure labor processes by controlling access to work, setting prices, monitoring performance, and enforcing rules through algorithmic systems (Dunn, 2020) (Vallas and Schor, 2020). This combination of decentralized labor and centralized control complicates the binary distinction between employment and self-employment. Platforms have therefore been described as "quasi-employers," exercising forms of control typically associated with employment relationships without assuming corresponding obligations for worker protection.

The International Labour Organization distinguishes between crowd work and on-demand work (De Stefano, 2016). While these categories differ in skill requirements and risk exposure, both share a common feature: the decoupling of labor from standard employment protections. This conceptualization is important for the present study, as it highlights that vulnerabilities in gig work are not incidental but arise from the way work is organized and governed by platforms.

Gig Work, Informality, and Development

In developing economies, gig work intersects with longstanding patterns of informality. Informal employment has historically characterized labor markets in countries such as Kenya, where large proportions of workers operate outside formal regulatory and social protection systems (Mitullah, 2006) (Federation of Kenya Employers, 2021). Rather than displacing informality, the gig economy appears to reconfigure it by embedding informal work within digital platforms and global markets (Ng'weno and Porteous, 2018).

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This has led to the characterization of gig work as a form of “digital informality,” in which workers gain access to structured markets without corresponding formalization of employment relationships or protections. While platforms may enhance income opportunities and market access, they may also reproduce key features of informal work, including income instability, limited legal protection, and exposure to risk (Wood et al., 2019). At the same time, digital mediation introduces new dimensions, such as algorithmic control and cross-border labor competition, which can intensify existing vulnerabilities.

From a development perspective, this duality raises important questions. The expansion of gig work is often interpreted as evidence of labor market dynamism and technological progress. However, if such expansion occurs without corresponding improvements in job quality or protection, it may reinforce structural inequalities rather than alleviate them. Analyzing gig work through the lens of informality, therefore, enables a more critical assessment of its developmental implications, particularly regarding inclusion, vulnerability, and labor market segmentation.

Social Protection and the Decent Work Agenda

Social protection is a central component of the International Labour Organization's decent work agenda and plays a critical role in supporting inclusive development. It encompasses mechanisms designed to mitigate income loss and vulnerability arising from unemployment, illness, injury, disability, and old age (Codagnone et al., 2016). In standard employment arrangements, access to such protection is typically mediated through employers, who contribute to insurance systems, pensions, and workplace safety provisions.

Gig work disrupts this model by weakening or severing the link between employment and protection. Workers classified as self-employed are generally excluded from employer-based benefits, and responsibility for managing risk is shifted to individuals (Aranguiz and Bednarowicz, 2018). This occurs even in contexts where platforms exercise significant influence over work conditions and income opportunities (Dunn, 2020). The resulting configuration raises questions about whether existing social protection systems are adequately designed to address the realities of platform-based labor.

In developing countries, these challenges are compounded by already limited coverage and capacity of social protection systems. Income volatility and irregular earnings may further constrain workers' ability to participate in voluntary schemes or maintain consistent contributions (Deshpande, 2020). From a policy perspective, the exclusion of gig workers from social protection has implications not only for individual welfare but also for broader development outcomes, including poverty reduction, resilience, and human capital formation.

Health and Safety in Non-Standard Employment

Occupational Health and Safety (OHS) frameworks have traditionally been built around clearly defined workplaces and employer responsibilities. These assumptions are difficult to apply in the context of platform-mediated work, where work is spatially dispersed, and workers are legally classified as self-employed (Lehdonvirta, 2018). In Kenya, the Occupational Safety and Health Act (Occupational Safety and Health Act, 2007) assigns responsibility for safety primarily to employers, leaving self-employed workers responsible for managing their own risks (Federation of Kenya Employers, 2021).

This regulatory arrangement creates a gap between the organization of work and the allocation of responsibility. While gig workers are formally responsible for their own safety, platforms may influence working conditions through pricing structures, task allocation, and performance incentives (Vallas and Schor, 2020). Health and safety risks, therefore, arise not only from the nature of specific tasks but also from the broader governance of work through platforms.

These risks vary across sectors. Work-on-demand services expose workers to physical hazards such as accidents, fatigue, and environmental risks, while crowd work is associated with psychosocial challenges, including stress, isolation, and constant performance monitoring (Wood et al., 2019) (Duggan et al., 2020). The COVID-19 pandemic further highlighted these vulnerabilities by exposing gaps in protective measures and income support for gig workers (Mercy Corps, 2020). These dynamics suggest that health and safety risks in the gig economy are shaped by both occupational conditions and institutional arrangements.

Analytical Framework and Policy Lens

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To analyze these dynamics, this study adopts an analytical framework informed by the Group Theory of Public Policy, which conceptualizes policy outcomes as the result of interaction and contestation among interest groups with differing levels of power (Anyebe, 2018) (Martini, 2012). In the context of the gig economy, platforms and workers can be understood as key actors with asymmetrical influence over how work is organized and regulated.

Platforms typically seek flexibility, scalability, and cost minimization, while workers seek income stability, protection, and fair working conditions. The state occupies an intermediary role, balancing competing objectives related to innovation, employment creation, and social welfare. Existing regulatory arrangements in Kenya appear to reflect this balance unevenly, with greater emphasis on enabling digital market expansion than on extending labor protections.

This framework allows the study to move beyond descriptive accounts of worker vulnerability and examine how social protection and health and safety gaps are shaped by institutional and power dynamics. It also provides a basis for interpreting empirical findings in relation to broader policy debates, particularly regarding how risks and responsibilities are distributed within platform-mediated labor systems.

By integrating insights from gig work literature, informality, social protection, occupational health and safety, and public policy theory, the framework offers a structured lens for analyzing the Kenyan case. It enables the study to identify patterns of vulnerability, relate them to governance arrangements, and consider their implications for development-oriented policy responses without assuming linear or causal relationships.

The gig economy and labor regulation in Kenya

Kenya's emergence as a leading digital economy in Africa has reshaped how work is accessed, organized, and governed. The rapid diffusion of information and communication technologies, combined with widespread mobile connectivity and digital financial systems, has facilitated the expansion of platform-mediated labor across multiple sectors. Often characterized as the "Silicon Savannah," Kenya's digital ecosystem provides a conducive environment for the growth of gig work, supported by both local innovation and the entry of multinational platforms (Ndemo and Weiss, 2016). While these developments have expanded access to income-generating opportunities, they have also introduced new forms of labor organization that do not align neatly with existing regulatory frameworks.

By 2019, Kenya's gig economy was estimated to employ approximately 36,573 workers and generate around USD 109 million in annual income, with continued growth projected (Mercy Corps, 2020). Gig work spans a range of sectors, including transport, delivery, online freelancing, health services, hospitality, education, and e-commerce. Although some workers engage in platform work as a supplementary activity, a growing proportion rely on it as a primary source of income, particularly in a context of limited formal employment opportunities (Federation of Kenya Employers, 2021). This increasing reliance raises questions about the sustainability and quality of gig-based livelihoods within Kenya's broader labor market.

The expansion of the gig economy has occurred within a labor market already characterized by high levels of informality. Informal employment accounts for a substantial share of total employment, exceeding 80 per cent by 2018 (Federation of Kenya Employers, 2021). Rather than representing a departure from informality, platform-based work appears to be embedded within and shaped by this existing structure. This suggests that gig work may not necessarily formalize employment relationships but may instead reconfigure informal work within digital systems, reinforcing the relevance of examining its regulatory and institutional dimensions.

Structure and Characteristics of Gig Work in Kenya

Gig work in Kenya is characterized by forms of labor organization that combine flexibility with varying degrees of platform control. First, employment relationships are typically mediated through digital platforms that define the terms of engagement while positioning themselves as intermediaries rather than employers. Workers usually operate under standardized contractual conditions, which govern access to work, remuneration, dispute resolution, and account suspension, with limited scope for negotiation (Wood et al., 2023). This arrangement reflects an asymmetry in bargaining power that shapes worker experiences within platform-mediated labor markets.

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Second, income generation in gig work is inherently variable. Earnings depend on task availability, customer demand, and platform algorithms, with payments structured on a per-task or commission basis rather than fixed wages (Berg, 2015) (Ginès Fabrellas, 2019). In sectors such as transport and delivery, workers also bear high operational costs, including fuel, maintenance, insurance, and digital connectivity, which reduce net income (Mercy Corps, 2019). These features highlight how income volatility is not simply an outcome of market conditions but is also shaped by the design of platform business models.

Third, algorithmic management systems play a central role in organizing work. Platforms monitor performance, allocate tasks, and enforce compliance through ratings, acceptance rates, and deactivation mechanisms (Duggan et al., 2020). While these systems are often framed as neutral, they structure access to income opportunities and influence worker behavior. This combination of decentralized labor provision and centralized digital control complicates conventional distinctions between employment and self-employment and has implications for the distribution of responsibility and risk.

Overview of Labor and Social Protection Laws in Kenya

Kenya's labor law framework provides relatively comprehensive protection for workers within standard employment relationships. Key statutes, including the Employment Act (Employment Act, 2007), the Labour Relations Act (Labour Relations Act, 2007), the Labour Institutions Act (Labour Institutions Act, 2007), and the Occupational Safety and Health Act (Occupational Safety and Health Act, 2007), establish minimum labor standards, regulate employment contracts, and define employer responsibilities for worker welfare and safety.

These laws are structured around the assumption of a clearly identifiable employer-employee relationship. The Employment Act (Employment Act, 2007) sets out provisions on wages, working conditions, and termination; the Labour Relations Act (Labour Relations Act, 2007) supports collective bargaining and unionization; and the Occupational Safety and Health Act (Occupational Safety and Health Act, 2007) assigns responsibility for workplace safety to employers. Together, these frameworks provide a foundation for labor protection in formal employment contexts.

However, their applicability to gig work is limited. Workers classified as independent contractors fall outside many of these protections, and the legal status of platform-mediated labor remains ambiguous (Federation of Kenya Employers, 2021). This creates a disconnect between the regulatory framework and the realities of emerging labor arrangements, raising questions about how existing laws can be interpreted or adapted to address new forms of work.

Regulatory Gaps Affecting Gig Workers

The divergence between platform-based work arrangements and traditional labor law assumptions gives rise to several regulatory gaps. Because gig workers are typically classified as self-employed, platforms are not required to provide minimum wages, paid leave, social security contributions, or compensation for work-related injuries. Responsibility for managing economic and occupational risks is therefore largely shifted to individual workers, even where platforms influence working conditions (Lehdonvirta, 2018).

Collective representation presents an additional challenge. Although Kenyan law provides for unionization and collective bargaining, gig workers often operate in fragmented and competitive environments that limit opportunities for collective action. The risk of account deactivation and the absence of formal employment relationships further discourage organizing (Fairwork, 2021). While some worker associations and cooperatives have emerged, their legal recognition and influence remain limited (Ochieng, 2020).

Taxation and social security systems also illustrate the complexities of regulating gig work. In traditional employment, employers play a central role in deducting and remitting contributions. In the gig economy, workers are individually responsible for compliance, often in contexts where platforms operate across jurisdictions and regulatory enforcement is uneven (Mercy Corps, 2019). These dynamics highlight how institutional arrangements have not fully adapted to the realities of platform-mediated labor.

Digital Economy Policies and Platform Regulation

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Kenya's broader digital economy policies have prioritized technological development, innovation, and market expansion. The Digital Economy Blueprint ([Digital Economy Blueprint, 2019](#)) outlines a strategic vision for leveraging digital technologies to drive growth and service delivery, while the National Broadband Strategy (National Broadband Strategy, 2018-2023) focuses on expanding connectivity and digital infrastructure. These initiatives have supported the growth of the gig economy by enabling access to platforms and facilitating digital participation.

However, these policy frameworks provide limited guidance on labor standards, social protection, and worker welfare in platform-based work. While they acknowledge the need for updated regulatory approaches, they tend to emphasize market development rather than the distribution of risks and responsibilities between platforms and workers. This reflects a broader policy orientation in which digital innovation is prioritized, while labor protection considerations remain underdeveloped.

Implications for Development Policy

The interaction between gig work and existing regulatory frameworks has important implications for development policy. As platform-mediated labor becomes a more prominent source of employment, the absence of adequate protection mechanisms may contribute to a segmented labor market characterized by varying levels of security and access to benefits. This raises concerns about the long-term sustainability of gig work as a development pathway.

At the same time, Kenya's experience highlights the limitations of applying regulatory models designed for standard employment to new forms of digitally mediated work. The misalignment between labor laws and platform practices suggests the need for adaptive regulatory approaches that recognize the distinctive features of gig work while addressing issues of protection and accountability.

From a development perspective, the challenge is not only to support the growth of digital labor markets but also to ensure that this growth aligns with the broader objectives of decent work and inclusive development. This requires attention to how risks are distributed, how protections are extended, and how institutional frameworks evolve in response to changing forms of work. The empirical analysis that follows builds on this context to examine how these regulatory dynamics are experienced by gig workers and what they imply for policy.

Research Method

Data and methods

This study employs a mixed-methods research design to examine patterns of social protection, health, and safety in Kenya's gig economy and to explore their implications for development policy. A mixed-methods approach is appropriate for analyzing platform-mediated work, which involves both observable labor market patterns and institutional processes that shape the distribution of risks and protections ([Kothari, 2014](#)). By combining quantitative and qualitative data, the study seeks to provide an empirically grounded and contextually informed analysis, while recognizing the exploratory and non-causal nature of the design ([Kwanya, 2022](#)).

Research Design

The study adopts a mixed-methods design integrating quantitative and qualitative components to capture both the distribution of working conditions and the institutional context within which they arise. Mixed-methods approaches are particularly suited to labor and policy research where complex socio-economic phenomena require both measurement and interpretation ([Kwanya, 2022](#)).

The quantitative component is primarily exploratory and descriptive. It is designed to identify patterns in income security, access to social protection, and exposure to health and safety risks among gig workers. Given the limited availability of baseline data on platform labor in Kenya, the survey does not test a predefined causal model; instead, it provides indicative evidence of relationships and distributions across key variables ([De Stefano, 2016](#)).

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The qualitative component plays an explanatory role by situating these patterns within broader governance and regulatory contexts. Interviews with platform stakeholders, policymakers, and civil society actors provide insight into how institutional arrangements, platform practices, and regulatory gaps may shape observed outcomes (Wood et al., 2019). Rather than functioning as a standalone dataset, the qualitative evidence is used to interpret and contextualize quantitative findings.

The integration of methods follows a complementary logic: the survey identifies patterns, while qualitative data help explain their possible institutional and governance dimensions. This design supports analytical depth while remaining consistent with the study's exploratory scope.

Study Context and Population

The study was conducted in Kenya, with a primary focus on the Nairobi Metropolitan area. Nairobi was selected due to its concentration of digital platforms and gig workers, as well as its role as a central hub for platform-based economic activity (AppsAfrica, 2022). This geographic focus enables the study to capture a dense and diverse segment of the gig economy.

The population of interest includes gig workers operating through digital platforms, as well as key institutional actors involved in the governance of platform labor, including platform developers, policymakers, and civil society organizations. While the study draws insights from multiple sectors, it does not aim to produce nationally representative estimates. Instead, it provides analytically relevant evidence for understanding patterns and dynamics within a major urban context.

Given this scope, findings should be interpreted as indicative of conditions within the study setting rather than as generalizable to all gig workers in Kenya.

Sampling Strategy and Sample Size

A multistage sampling strategy was employed to capture diversity across sectors while addressing practical constraints associated with accessing gig workers. In the first stage, purposive sampling was used to identify six sectors with significant platform-mediated activity: transport, delivery and e-commerce, freelancing, health services, hospitality, and education. These sectors were selected based on existing evidence of their prominence in Kenya's gig economy (Mercy Corps, 2020).

In the second stage, a target sample size of 380 gig workers was determined using the Krejcie and Morgan (Krejcie and Morgan, 1970) sampling table, based on an estimated population of approximately 37,000 gig workers (Krejcie and Morgan, 1970). Sectoral allocation was adjusted to reflect the relative size and growth of different segments, with freelancing receiving a larger share of the subsample.

Within sectors, convenience sampling was used to recruit respondents. This approach reflects the dispersed, mobile, and digitally mediated nature of gig work, which limits the feasibility of constructing a sampling frame. While this method enables access to otherwise hard-to-reach populations, it introduces limitations in representativeness. The final sample comprised 313 valid responses (response rate: 82.4%), which is sufficient for exploratory statistical analysis but does not support strong population-level generalization.

For the qualitative component, purposive and snowball sampling were used to identify relevant stakeholders. Fifteen interviews were conducted, with sampling guided by thematic saturation to ensure coverage of key perspectives on regulation, platform governance, and worker experiences.

Data Collection Methods

Quantitative data were collected using semi-structured questionnaires administered to gig workers. The instrument included closed-ended and Likert-scale items covering demographic characteristics, income patterns, access to social protection, perceptions of health and safety risks, and experiences with platform management. Key variables such as

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income stability, access to benefits, contractual status, and perceived support were operationalized through self-reported measures using predefined response categories to ensure consistency across respondents (Cheung and Ching, 2014).

Qualitative data were collected through in-depth interviews with platform developers, policymakers, and representatives of civil society organizations. Interview guides were designed to explore regulatory frameworks, institutional responsibilities, enforcement challenges, and perceptions of platform labor dynamics. Interviews were conducted either face-to-face or virtually, depending on respondents' availability, enabling participation from diverse stakeholder groups.

The combination of structured survey instruments and semi-structured interviews allows for both comparability and contextual depth, supporting the study's mixed-methods design.

Data Analysis

Quantitative data were analyzed using IBM SPSS version 21. Descriptive statistics were used to summarize key variables, including income levels, access to social protection, and exposure to health and safety risks. Inferential analysis, including chi-square tests of independence and effect size measures (Cramér's V), was employed to examine associations between selected variables such as contractual status, income stability, and perceptions of support.

These statistical techniques are appropriate for categorical data and exploratory analysis. However, given the non-probabilistic sampling design and cross-sectional nature of the data, the results are interpreted as indicative associations rather than evidence of causal relationships.

Qualitative data were transcribed and analyzed thematically using ATLAS.ti version 9. Coding followed both deductive categories derived from the analytical framework and inductive themes emerging from the data. While qualitative findings are not presented as systematically generalizable, they are used to illustrate patterns, provide contextual explanations, and highlight institutional mechanisms that may underlie quantitative trends.

Reliability, Validity, and Ethical Considerations

To enhance reliability and validity, the study employed methodological triangulation by integrating multiple data sources and respondent groups (Easterby-Smith et al., 2012). Survey instruments were informed by established literature on gig work, social protection, and labor regulation, supporting construct validity. Consistency in questionnaire design and administration contributed to reliability.

The qualitative component enhances interpretive validity by providing contextual insights that help explain observed patterns. While the study does not aim for statistical generalization, it seeks analytical validity by linking empirical observations to theoretical constructs and policy-relevant questions.

Ethical considerations were integral to the research process. Ethical approval was obtained from a registered Institutional Review Board at the Africa International University, Kenya, and a research permit was secured from the National Commission for Science, Technology and Innovation. Informed consent was obtained from all participants. Data were anonymized and stored securely, and participants were informed of their right to withdraw at any stage.

Limitations

Several limitations are considered when interpreting the findings. First, the use of convenience sampling limits the sample's representativeness and constrains the generalizability of the results beyond the study population. Second, the geographic concentration in Nairobi means that findings may not fully capture conditions in other regions of Kenya, particularly rural or less digitally connected areas.

Third, the cross-sectional design does not allow for causal inference. Observed relationships between variables are therefore interpreted as associations rather than evidence of causal effects. Fourth, reliance on self-reported data may introduce response bias, particularly regarding income, working conditions, and perceptions of risk.

Finally, while the qualitative component provides valuable contextual insights, it is not designed to offer comprehensive coverage of all stakeholder perspectives. Despite these limitations, the mixed-methods approach provides a coherent and policy-relevant evidence base for examining patterns of vulnerability and protection in Kenya's gig economy.

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Results And Discussion

Findings

This section presents empirical findings on social protection gaps among gig workers in Kenya, focusing on income security, access to health insurance, pensions, paid leave, and job stability. Drawing on both quantitative and qualitative evidence, the analysis highlights patterns of vulnerability and examines how these are associated with platform governance arrangements and regulatory conditions. Rather than establishing causal relationships, the findings identify recurring associations and patterns that are analytically consistent with the conceptual framework outlined earlier.

To contextualize the sample, Tables 1-4 present demographic characteristics, including platforms used, education levels, age, and gender distribution.

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Platform	Frequency	Percentage (%)
Uber	84	26.84
Bolt	68	21.72
Upwork	37	11.82
Bolt food	30	9.58
Jumia food	17	5.43
Jumia	10	3.19
hivtest+	6	1.92
Uber eat	6	1.92
Facebook	5	1.60
Fiverr	5	1.60
Glovo	5	1.60
Instagram	5	1.60
Studypool	3	0.95
Sendy	3	0.95
Cloud factory	2	0.64
Coursehero	2	0.64
Dawati	2	0.64
Dial a delivery	2	0.64
essaypro	2	0.64
kilimall	2	0.64
speechpad	2	0.64
Tiktok	2	0.64
Bridgme app	1	0.32
Chegg	1	0.32

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Codemonk	1	0.32
Edusson	1	0.32
Essay shredder	1	0.32
Guru	1	0.32
Hava	1	0.32
Querero	1	0.32
Remoteok	1	0.32
Studybay	1	0.32
Writers hub	1	0.32
Xobo	1	0.32
Zip recruiter	1	0.32
Total	313	100

TABLE 1: Platforms used for gig work (n = 313)

Level of education	Frequency (n)	Percent (%)
High school	135	43
Diploma	101	32
Bachelor's	63	20
Master's	5	2
Others	9	3
Total	313	100

TABLE 2: Highest level of education (n = 313)

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Age	Gender	Count	Total	Total Percentage
Below 25	Female	50	132	42
	Male	82		
26-35	Female	35	156	50
	Male	121		
36-45	Female	3	24	7.7
	Male	21		
46-55	Female	0	1	0.3
	Male	1		
56-65	Female	0	0	0
	Male	0		
Above 65	Female	0	0	0
	Male	0		
Total	Female	88	313	100
	Male	225		

TABLE 3: Age group by gender (n = 313)

Gender of respondents	Frequency	Percent (%)
Female	88	28
Male	225	72
Total	313	100

TABLE 4: Gender distribution of respondents (n = 313)

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These descriptive characteristics indicate that gig work in the sample spans multiple platforms and sectors, with a predominantly young and male workforce. The concentration of workers in lower- and middle-education categories also suggests that gig work is accessible across a wide range of skill levels, reinforcing its role as a broad entry point into income-generating activities.

Income Insecurity and Earnings Volatility

Income insecurity emerges as a central feature of gig work in this study. Survey results indicate that earnings are largely task-based and vary considerably over time, with a substantial proportion of workers reporting inconsistent or unpredictable income patterns (Table 5).

Consistency of gig work income	Frequency	Percent (%)
It is inconsistent from week to week	121	39
It is neither steady nor consistent from week to week	86	27
It is steady from week to week	106	34
Total	313	100

TABLE 5: Income stability/consistency among gig workers (n = 313)

Income range of gig work (KES)	Frequency	Percent (%)
Below 10,000	25	8
10,000–20,000	144	46
20,001–30,000	93	30
30,001–40,000	36	11
40,001–50,000	5	2
Above 50,000	10	3
Total	313	100

TABLE 6: Monthly earnings from gig work (KES) (n = 313)

How to cite this article:

Type of income	Frequency	Percent (%)
Primary income	282	90
Supplemental income	31	10
Total	313	100

TABLE 7: Type of income generated from gig work (n = 313)

The distribution of responses shows that income variability is widespread rather than confined to specific groups. A large majority of respondents rely on gig work as their primary source of income, while reporting fluctuating earnings across weeks and months. This combination of high-income dependence and instability suggests that economic risk is not peripheral but structurally embedded in platform-mediated work (Table 6 and Table 7).

From an analytical perspective, these patterns are consistent with the concept of risk externalization, where workers bear the financial consequences of demand fluctuations, platform algorithms, and market competition. Rather than being buffered through institutional mechanisms such as minimum wages or income guarantees, income variability is individualized.

Inferential analysis further indicates an association between governance arrangements and reported income stability.

Statistic	Value
Chi-square (χ^2)	9.794
Degrees of freedom (df)	4
p-value	0.044
Significance level	$p < 0.05$
Cramér's V (effect size)	0.25

TABLE 8: Chi-square test of the relationship between having a contract with a platform and reported income stability

The observed relationship between contractual engagement and income stability suggests that more formalized platform-worker relationships are associated with relatively greater income consistency (Table 8). However, given the cross-sectional, non-probabilistic design, this finding is interpreted as an association rather than as evidence of a causal effect. It is nevertheless consistent with the broader argument that institutional arrangements shape the distribution of economic risk.

Limited Access to Health Insurance and Medical Coverage

How to cite this article:

Access to health insurance among gig workers appears to be limited across the sample. Most respondents reported that platforms do not provide health coverage, and participation in national schemes such as National Hospital Insurance Fund (NHIF) is irregular.

Response Category	Frequency	Percentage (%)
No satisfaction	129	41
Low satisfaction	100	32
Satisfied	53	17
High satisfaction	31	10
Total	313	100

TABLE 9: Satisfaction with benefits (including health care) among gig workers (n = 313)

The high proportion of respondents reporting low or no satisfaction with benefits reflects a broader gap in access to health-related protections (Table 9). This pattern suggests that health risks are largely managed at the individual level, despite the work-related nature of many exposures.

Qualitative insights indicate that platforms typically frame health coverage as outside their responsibility, reinforcing the classification of workers as independent contractors. This institutional framing aligns with the concept of decoupling between control and responsibility, in which platforms influence working conditions without assuming corresponding obligations.

Analytically, the findings suggest that limited access to health insurance is not simply a function of individual choice but is shaped by platform governance models and regulatory gaps. The absence of collective or employer-based mechanisms for health protection may increase vulnerability, particularly in contexts of income instability.

Exclusion from Pension and Old-Age Security Systems

Long-term financial security is another area of concern. Survey responses indicate that a majority of workers express uncertainty or insecurity regarding their future financial stability.

How to cite this article:

Financial Outlook Category	Frequency	Percentage (%)
Not assured / financially insecure	182	58
Assured / financially secure	48	15
Unclear or mixed expectations	83	27
Total	313	100

TABLE 10: Gig workers' outlook on retirement and future financial security (n = 313)

The distribution of responses suggests that concerns about retirement and long-term financial well-being are widespread. This reflects the absence of structured pension contributions in platform-based work, as well as the challenges of maintaining voluntary savings amid income variability (Table 10).

Inferential analysis provides further insight into how governance arrangements relate to perceptions of long-term security.

Statistic	Value
Chi-square (χ^2)	10.53
Degrees of freedom (df)	4
p-value	0.032
Significance level	$p < 0.05$
Cramér's V (effect size)	0.183

TABLE 11: Chi-square test of the relationship between having a contract and perception of financial security after retirement

The observed association between contractual engagement and perceptions of financial security suggests that workers with more formalized arrangements report relatively greater confidence in their future prospects (Table 11). While this does not establish causality, it is consistent with the idea that institutionalized relationships may provide a degree of perceived stability.

From a theoretical perspective, these findings reflect how the disconnection between employment and social protection affects long-term well-being. The absence of employer contributions and structured pension mechanisms shifts responsibility to individuals, reinforcing vulnerability over the life course.

How to cite this article:

Absence of Paid Leave and Social Security Benefits

The lack of paid leave represents a significant dimension of insecurity within gig work. Survey and interview data indicate that workers experience immediate income loss when unable to work due to illness or personal circumstances.

This dynamic reflects a broader pattern in which income is directly tied to continuous labor participation. Workers reported continuing to work despite illness or fatigue, suggesting that economic necessity may constrain risk-avoidant behavior.

Inferential analysis highlights an association between governance arrangements and access to benefits.

Statistic	Value
Chi-square (χ^2)	30.84
Degrees of freedom (df)	3
p-value	0.00000092 (p < 0.001)
Significance level	Highly significant
Cramér's V (effect size)	0.314

TABLE 12: Chi-square test of the association between contractual engagement and satisfaction with employment-related benefits

The relationship between contractual engagement and satisfaction with benefits suggests that access to even limited forms of protection is unevenly distributed. Workers without formal contractual arrangements are more likely to report dissatisfaction with benefits, indicating that institutional structures may shape access to support mechanisms (Table 12).

Analytically, these findings align with the concept of individualized risk management, in which workers bear the costs of illness, rest, and recovery. This arrangement reflects both platform business models and regulatory gaps that exclude gig workers from standard labor protections.

Job Insecurity and Platform Deactivation

Job insecurity in the gig economy extends beyond income volatility to include uncertainty regarding continued access to platform work. Survey findings indicate that workers perceive limited institutional support and weak grievance mechanisms.

How to cite this article:

Ways of handling customers' complaints	Frequency
No or vague mechanism for airing complaints	120
Email messages	102
Customer care number	28
Various methods are given by customers when registering	18
Phone calls	16
Platform feedback features	9
Visit to the physical office	7
Meetings (virtual and physical)	4
Online chat	4
Front desk support	3
Suggestion box	2
Total	313

TABLE 13: Ways of handling customers' complaints (n = 313)

Support from stakeholders	Frequency (n)	Percent (%)
No	177	56.5
Yes	136	43.5
Total	313	100.0

TABLE 14: Perceived support by stakeholders (n = 313)

The distribution of responses suggests that complaint-handling mechanisms are fragmented and often unclear, while perceived support from stakeholders is relatively low. These patterns point to asymmetries in information and power between platforms and workers (Table 13 and Table 14).

How to cite this article:

Inferential analysis provides further evidence of the relationship between governance arrangements and perceived support.

Statistic	Value
Chi-square (χ^2)	7.945
Degrees of freedom (df)	1
p-value	0.0048
Significance level	$p < 0.01$
Cramér's V (effect size)	0.16

TABLE 15: Chi-square test of independence results

The association between contractual engagement and perceived support suggests that workers with formalized relationships report greater access to assistance (Table 15). Additionally, income instability appears to be linked to dissatisfaction with complaint-handling mechanisms (Table 16).

Statistic	Value
Chi-square (χ^2)	41.585
Degrees of freedom (df)	8
p-value	1.62×10^{-6} (0.00000162)
Significance level	$p < 0.001$
Cramér's V (effect size)	0.261

TABLE 16: Chi-square test of the association between income stability and perceptions of complaint handling

These findings suggest a reinforcing relationship between economic insecurity and limited institutional recourse. From an analytical perspective, this reflects broader power asymmetries within platform governance, where workers have limited capacity to contest decisions or access remedies.

Sectoral Differences and Uneven Vulnerabilities

How to cite this article:

While social protection gaps are observed across sectors, their intensity varies. Workers in transport and delivery sectors report higher exposure to physical risks and operating costs, while freelancers face competitive pressures and income uncertainty.

Inferential analysis indicates that economic outcomes are associated with worker characteristics such as education.

Statistic	Value
Chi-square (χ^2)	97.431
Degrees of freedom (df)	16
p-value	< 0.000001 (p \approx 0.000000)
Significance level	Highly significant (p < 0.001)
Cramér's V (effect size)	0.222

TABLE 17: Chi-square test of independence results

The relationship between education and earnings suggests that access to higher-income opportunities is unevenly distributed within the gig economy. This pattern reflects the role of human capital in shaping labor market outcomes, even within platform-mediated work (Table 17).

These sectoral and demographic variations indicate that vulnerability in the gig economy is not uniform but structured by both occupational and individual factors. This aligns with the concept of segmented digital labor markets, where different groups experience varying levels of risk and opportunity.

Summary of Key Social Protection Gaps

Taken together, the findings indicate that gig workers in Kenya operate within a fragmented social protection landscape characterized by income instability, limited access to health insurance, exclusion from pension systems, absence of paid leave, and job insecurity.

These patterns are not isolated but appear to be associated with platform governance arrangements, regulatory gaps, and labor market conditions. The evidence suggests that risks are largely individualized, while mechanisms for protection remain limited or unevenly distributed.

From an analytical perspective, the findings are consistent with the broader argument that platform-mediated work reshapes the relationship between labor, protection, and regulation. While the study does not establish causal relationships, it provides empirically grounded insights into how vulnerabilities are experienced and structured within the Kenyan gig economy.

The following section extends this analysis by examining how these social protection gaps intersect with occupational health and safety risks, further shaping worker well-being and development outcomes.

How to cite this article:

Health and safety risks in platform-based work

Occupational health and safety risks represent an important, yet insufficiently regulated, dimension of platform-based work in Kenya's gig economy. While social protection gaps expose workers to income-related vulnerabilities, health and safety risks place them at direct physical and psychosocial risk. This section examines patterns of occupational risk across different forms of gig work and considers how these risks are associated with platform governance arrangements and regulatory frameworks. The analysis focuses on observed patterns and reported experiences rather than causal relationships.

Regulatory Responsibility and the Self-Employment Assumption

A central feature of health and safety governance in Kenya's gig economy is the classification of gig workers as self-employed. Under the Occupational Safety and Health Act ([Occupational Safety and Health Act, 2007](#)), responsibility for ensuring safe working conditions rests primarily with employers. However, because gig workers are typically classified as independent contractors, platforms are not formally required to assume these responsibilities ([Federation of Kenya Employers, 2021](#)).

This arrangement creates a divergence between the organization of work and the allocation of responsibility. While workers are formally responsible for managing their own safety, platforms may influence work intensity, task allocation, and performance expectations through algorithmic systems ([Vallas and Schor, 2020](#)). This suggests that health and safety risks are shaped not only by the nature of tasks but also by the governance structures within which work is organized.

From an analytical perspective, this reflects a broader pattern of decoupling between control and responsibility, in which platforms exert influence over working conditions without corresponding obligations regarding worker protection. This misalignment is consistent with the conceptualization of platforms as "quasi-employers," and it provides an important lens for interpreting observed risk patterns.

Physical Health Risks in Work-on-Demand Sectors

Physical health risks are particularly evident in work-on-demand sectors such as ride-hailing, delivery, and courier services. Survey and interview data indicate that workers frequently report exposure to road accidents, long working hours, fatigue, and environmental hazards. These risks are often associated with extended periods of work in congested urban environments and the need to meet platform performance expectations.

However, the evidence suggests that these risks are not solely attributable to environmental conditions. Many workers rely on gig work as their primary source of income, yet report relatively modest and variable earnings. Under these conditions, decisions related to rest, safety, and equipment maintenance may be influenced by financial constraints. For example, avoiding risky situations—such as declining trips in unsafe conditions or taking time off for rest—may result in immediate income loss.

In this context, safety-related decisions appear to be shaped by the interaction between income dependence and platform incentives. Workers also bear the costs of maintaining vehicles, purchasing protective equipment, and securing insurance. Given the distribution of earnings in the sample, this may limit the extent to which workers can invest in safety measures.

Algorithmic management systems further structure these dynamics. Performance metrics such as acceptance rates and customer ratings may incentivize continuous engagement, which can contribute to longer working hours and reduced rest periods. While these systems are not explicitly designed to increase risk, they may create conditions in which risk exposure becomes more likely.

Overall, the findings suggest that physical health risks in platform-based work are associated with a combination of economic pressures, platform governance structures, and environmental conditions. These risks are therefore better understood as structurally mediated rather than purely individual or incidental.

Psychosocial Risks and Algorithmic Management

How to cite this article:

In addition to physical risks, gig workers report a range of psychosocial challenges, including stress, anxiety, fatigue, and difficulties maintaining work-life balance. These experiences are commonly associated with income uncertainty, irregular working hours, and continuous performance monitoring.

Algorithmic management systems play a significant role in shaping these experiences. Metrics such as customer ratings, task acceptance rates, and automated performance scores influence access to future work and income opportunities. Given the high reliance on gig work as a primary source of income, these evaluation systems can create sustained pressure to remain available and maintain high performance levels.

Workers reported that uncertainty regarding how these systems operate contributes to stress, particularly where decision-making processes are not transparent. The inability to predict or contest outcomes such as task allocation or account deactivation may contribute to a sense of limited control over working conditions.

From an analytical perspective, these patterns are consistent with the concept of algorithmic control, in which digital systems regulate labor processes and worker behavior. Psychosocial risks in this context are associated not only with workload but also with uncertainty and limited transparency. While these risks vary across sectors, they appear to be a recurring feature of platform-mediated work environments.

Health Risks During Public Health Emergencies

Public health emergencies provide a context in which existing vulnerabilities may become more visible. During the COVID-19 pandemic, many gig workers continued working, particularly in transport and delivery sectors, despite increased exposure to health risks. The absence of paid sick leave or income replacement mechanisms meant that reducing work activity often resulted in immediate income loss.

Statistic	Value
χ^2	7.06
df	1
p-value	0.008
Cramér's V	0.151
Significance	$p < 0.01$

TABLE 18: Chi-square test of the association between contractual engagement and work-related accident experience

The observed association between contractual engagement and reported accident experience suggests that workers with more formalized arrangements were less likely to report work-related incidents. While this does not establish a causal relationship, it is consistent with the interpretation that institutional arrangements may influence workers' capacity to manage risk (Table 18).

More broadly, the findings suggest that the absence of income protection mechanisms may be associated with continued exposure to risk during periods of heightened vulnerability. Workers who rely on continuous earnings may have limited ability to withdraw from unsafe environments, even during public health crises.

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The pandemic context, therefore, highlights how structural features of gig work, such as income dependence and limited protection, may shape responses to systemic shocks. These dynamics reinforce the importance of examining health risks within broader labor and policy frameworks rather than as isolated events.

Gendered Dimensions of Health and Safety Risks

Health and safety risks are not experienced uniformly across workers and appear to vary along gender lines. Female workers reported concerns about personal security, harassment, and working conditions, particularly in sectors that require physical mobility or involve late working hours.

In addition, gendered social roles may influence how risks are managed. Caregiving responsibilities may limit flexibility in work schedules and recovery time, potentially increasing exposure to fatigue and stress. The absence of paid leave or income protection during periods such as pregnancy may further increase vulnerability.

Quantitative analysis indicates an association between gender and income levels, with male workers more likely to report higher earnings, particularly in sectors such as transport and delivery. This pattern is consistent with sectoral distribution and may influence differential exposure to both economic and physical risks.

These findings suggest that health and safety risks are shaped not only by platform governance but also by broader social and economic structures. A gender-sensitive perspective is therefore important for understanding how vulnerabilities are distributed within the gig economy.

Limited Access to Redress and Risk Mitigation Mechanisms

An additional dimension of vulnerability relates to access to mechanisms for reporting and addressing risks. Workers reported challenges in accessing effective channels for raising concerns about accidents, unsafe conditions, or disputes. Communication with platform representatives was often described as limited or mediated through automated systems.

These constraints may affect the likelihood that occupational risks are formally reported or addressed. Workers may be hesitant to report issues due to concerns about account suspension or reduced access to work. The absence of collective representation further limits opportunities for coordinated action.

From an analytical perspective, these patterns reflect broader power asymmetries within platform governance. The limited availability of redress mechanisms suggests that risks may persist not only because of their occurrence but also because of constraints in addressing them. This contributes to the normalization of risk within platform-mediated work environments.

Implications for Worker Well-being and Development Outcomes

The combined effects of physical hazards, psychosocial stress, and limited access to protection mechanisms have implications for both individual wellbeing and broader development outcomes. Prolonged exposure to unsafe working conditions may affect health, productivity, and the sustainability of gig-based livelihoods.

From a development perspective, these findings raise questions about the extent to which gig work contributes to long-term economic and social well-being. While platform-based work may expand access to income opportunities, the distribution of risks and protections appears uneven. The evidence suggests that health and safety vulnerabilities are associated with both occupational conditions and institutional arrangements.

Addressing these challenges requires considering health and safety within a broader framework of labor protection and governance. Approaches that integrate income security, regulatory oversight, and platform accountability may help reduce risk exposure and support more sustainable labor outcomes.

Discussion: implications for development policy

The findings presented in this study point to persistent gaps in social protection, health, and safety within Kenya's gig economy. Rather than representing isolated issues, these gaps appear to be associated with broader structural and regulatory dynamics linked to the expansion of platform-mediated work. This section discusses the implications of these

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patterns for development policy, focusing on labor market transformation, inequality, governance, and the sustainability of digital employment. The discussion interprets the findings as indicative patterns within the study context rather than as generalizable or causal claims.

Gig Work and the Development Paradox

The Kenyan gig economy reflects a broader tension within development policy between expanding employment opportunities and ensuring the quality of work. On the one hand, digital platforms have facilitated access to income-generating activities in a labor market characterized by high unemployment and limited formal employment ([Federation of Kenya Employers, 2021](#)). On the other hand, the findings suggest that such opportunities are often accompanied by income instability, limited protection, and exposure to occupational risks.

This tension highlights a development paradox: increases in employment participation do not necessarily correspond to improvements in job quality. The evidence from this study suggests that gig work may provide access to income while simultaneously being associated with conditions that resemble or extend patterns of informality. This does not negate the potential benefits of digital labor markets, but it indicates that employment expansion alone may be insufficient as a measure of developmental progress.

From a policy perspective, these findings suggest the importance of incorporating job quality considerations into digital employment strategies. Without such considerations, the expansion of gig work may coexist with, rather than reduce, structural vulnerabilities in labor markets.

Informality, Digitalization, and Labor Market Segmentation

The findings support the interpretation of gig work as intersecting with existing patterns of informality. While platforms provide structured access to markets, they do not necessarily extend formal employment protections or social security coverage. This combination suggests that gig work may function as a form of “digitally mediated informality,” consistent with existing literature ([Ng'weno and Porteous, 2018](#)) ([Wood et al., 2019](#)).

This configuration may contribute to labor market segmentation, where gig workers operate under different conditions from formally employed workers, despite performing economically significant activities. The observed gaps in social protection and access to benefits suggest that segmentation is not only institutional but also experienced in terms of income security and risk exposure.

From a development perspective, such segmentation may have implications for inequality and social mobility. If gig workers remain outside formal protection systems, this may limit their capacity to manage risks, invest in long-term well-being, and transition into more secure forms of employment. These findings suggest that digitalization does not automatically lead to formalization and may instead reconfigure existing labor market divides.

Misclassification and the Limits of Existing Regulatory Frameworks

A recurring theme in the findings is the classification of gig workers as independent contractors, which appears to shape access to protections and the allocation of risk responsibility. Existing labor laws in Kenya are based on a binary distinction between employees and the self-employed, a framework that does not fully capture the characteristics of platform-mediated work ([Federation of Kenya Employers, 2021](#)).

The evidence suggests that platforms may exert influence over work processes while workers remain formally responsible for managing risks. This arrangement reflects a gap between legal classification and practical experience, raising questions about how existing regulatory frameworks can accommodate new forms of work.

Rather than suggesting a single regulatory solution, the findings point to the need for policy approaches that recognize varying degrees of economic dependence within platform labor. Addressing classification issues may help clarify responsibilities for social protection and workplace safety, although such changes would need to be carefully designed to balance flexibility and protection.

Social Protection as a Development Investment

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The study highlights limited access to social protection mechanisms, including health insurance, pensions, and income security. These gaps are associated with challenges in managing economic risk and planning for the future. From a development perspective, the findings suggest that social protection plays a role not only in welfare but also in supporting economic stability and resilience.

Income volatility and lack of coverage may constrain workers' ability to invest in health, education, and productive activities, with potential implications for broader development outcomes (Deshpande, 2020). While the study does not directly measure these long-term effects, the observed patterns are consistent with concerns about vulnerability and limited upward mobility.

These findings suggest that integrating gig workers into social protection systems may be relevant not only for labor policy but also for development planning. Approaches that consider flexible contribution mechanisms or shared responsibility between actors may be particularly important in contexts characterized by irregular income.

Health and Safety, Productivity, and Human Development

The findings on health and safety risks indicate that gig workers are exposed to both physical and psychosocial challenges. These risks are associated with working conditions, income dependence, and platform management systems. While the study does not quantify long-term health outcomes, the reported patterns suggest potential implications for worker well-being and productivity.

From a development perspective, health and safety conditions are closely linked to human capital and labor sustainability. Exposure to unsafe conditions may affect workers' ability to maintain consistent participation in the labor market and may increase the burden on household and public health systems (Mercy Corps, 2020).

These findings suggest that health and safety considerations are relevant to development policy, particularly in the context of expanding digital labor markets. Ensuring safer working conditions may contribute to more sustainable employment outcomes, although this would require coordination between labor, health, and regulatory institutions.

Power Asymmetries and Platform Governance

The study also highlights power asymmetries between platforms and workers, particularly regarding decision-making processes, access to information, and mechanisms for redress. Workers reported limited transparency in how tasks are allocated, how performance is evaluated, and how disputes are handled.

These patterns are consistent with the concept of platform governance as a system in which control is exercised through algorithmic and contractual mechanisms (Dunn, 2020) (Fairwork, 2021). The findings suggest that such asymmetries may influence both economic outcomes and access to support.

From a policy perspective, addressing these imbalances may involve enhancing transparency, accountability, and access to grievance mechanisms. While the study does not evaluate specific interventions, it indicates that governance structures play an important role in shaping worker experiences and outcomes.

Implications for Development-Oriented Regulation

Overall, the findings suggest that current regulatory approaches may not fully align with the characteristics of platform-mediated work. Policies that focus primarily on enabling digital innovation and market expansion may not sufficiently address issues related to labor protection and risk distribution.

This does not imply that gig work should be regulated in the same way as traditional employment. Rather, the findings point to the potential value of adaptive regulatory approaches that recognize hybrid forms of work and varying degrees of economic dependence. Such approaches may include mechanisms to extend social protection, clarify responsibilities for health and safety, and support worker representation.

Kenya's experience provides an example of how digital labor markets can expand in the absence of fully adapted regulatory frameworks. The findings suggest that development-oriented regulation may need to balance flexibility with protection, ensuring that the benefits of digitalization are not accompanied by persistent gaps in worker well-being.

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Policy options and reform pathways

The findings of this study point to recurring gaps in social protection, health, and safety among gig workers in Kenya, particularly in relation to income stability, access to benefits, and exposure to occupational risks. While the study does not evaluate specific policy interventions, the observed patterns suggest areas where existing frameworks may not fully align with the characteristics of platform-mediated work. The policy options outlined below are therefore not prescriptive solutions but indicative pathways that may inform ongoing discussions on how to balance flexibility, innovation, and worker protection within the gig economy.

A central issue emerging from the findings relates to how gig workers are classified within existing labor frameworks. The binary distinction between employees and independent contractors embedded in current labor laws does not fully capture the nature of platform-based work, in which workers may be formally self-employed yet economically dependent on platforms. In light of this, policy discussions may consider whether intermediate or hybrid classifications, such as "dependent contractors", could provide a basis for extending selected labor protections without fully replicating traditional employment models. Such approaches may help clarify responsibilities for minimum standards, access to protection, and dispute resolution, while preserving some degree of flexibility associated with gig work.

The study also highlights the relevance of adapting social protection systems to accommodate income variability and irregular work patterns. Given the reported challenges in accessing health insurance, pensions, and income support, there may be value in exploring hybrid contribution models involving workers, platforms, and the state. For example, platforms could contribute a proportion of transaction value to social protection schemes, while workers contribute based on earnings, and public mechanisms provide support for lower-income participants. In the Kenyan context, strengthening integration with existing schemes such as the NHIF and voluntary pension systems may be particularly relevant. However, the feasibility and effectiveness of such models would depend on administrative capacity, compliance mechanisms, and broader fiscal considerations.

Health and safety risks identified in the study suggest that existing occupational safety frameworks may not fully address the dispersed and digitally mediated nature of gig work. Policy discussions may therefore consider approaches that recognize shared responsibility between platforms and workers, particularly in contexts where platform systems influence work intensity, task allocation, and risk exposure. Sector-specific measures, for example, road safety training and insurance in transport services, or workload management and transparency in crowd work, may provide more targeted responses. These considerations point to the potential importance of adapting occupational safety frameworks rather than applying existing models without modification.

The findings on limited access to redress mechanisms and a perceived lack of support also underscore the importance of governance and accountability in platform-based work. Policy options may include enhancing transparency in platform decision-making, particularly regarding task allocation, performance evaluation, and account deactivation. Providing clearer communication channels and accessible appeal mechanisms could improve procedural fairness and reduce uncertainty for workers. Regulatory oversight bodies may also play a role in monitoring compliance with basic standards, although the design of such oversight would need to balance effectiveness with administrative feasibility.

Collective representation emerges as another potentially relevant area. While gig workers often operate outside traditional employment relationships, the study suggests that limited bargaining power may affect access to protections and dispute resolution. Policy discussions may therefore consider mechanisms to recognize and support worker associations, cooperatives, or sectoral organizations, even in the absence of formal employment status. Such approaches could facilitate dialogue between platforms and workers and contribute to more balanced governance arrangements.

Finally, the effective regulation of platform-based work may require coordination across multiple institutional domains, including labor regulation, digital economy policy, and social protection systems. The findings suggest that current approaches tend to prioritize digital market expansion, with less emphasis on labor standards and protection mechanisms. Strengthening institutional coordination and developing data-informed regulatory strategies, potentially including the use of anonymized platform data, may support more responsive and adaptive policy frameworks.

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Overall, the policy options discussed here reflect the need for approaches that are sensitive to the specific characteristics of platform-mediated work in developing contexts. Rather than seeking to impose uniform regulatory models, these findings suggest the value of incremental and context-specific reforms that address identified gaps while preserving the economic opportunities associated with digital labor platforms. Such approaches may help align the growth of the gig economy with broader objectives of inclusive and sustainable development.

Conclusions

This article has examined patterns of social protection, health, and safety among gig workers in Kenya and considered their implications for development policy. Drawing on mixed-methods evidence, the study highlights recurring gaps in access to income security, health insurance, pensions, paid leave, and workplace protections within the sampled population. These findings suggest that while platform-based work provides opportunities for income generation, it is also associated with forms of vulnerability that are shaped by both labor market conditions and institutional arrangements.

A central insight emerging from the analysis is that these vulnerabilities are not solely the result of individual circumstances but are associated with how platform-mediated work is organized and governed. The classification of workers as independent contractors, combined with platform influence over work processes, appears to be linked to the distribution of risks and responsibilities observed in the study. While the evidence does not establish causal relationships, it is consistent with the interpretation that current regulatory frameworks and platform practices may not fully align with the realities of gig work.

From a development perspective, the findings point to a tension between expanding access to employment through digital platforms and ensuring the quality and sustainability of that employment. In the Kenyan context, gig work appears to function as an important source of income for many workers, yet access to protection mechanisms remains limited and uneven. This suggests that the developmental implications of the gig economy depend not only on its capacity to generate work but also on the conditions under which that work is performed.

The study contributes to ongoing debates on digital labor and development by providing empirically grounded insights from a Global South context. It highlights the relevance of concepts such as digital informality, risk externalization, and platform governance in understanding how labor conditions are shaped within platform-based economies. At the same time, the findings underscore the importance of situating gig work within broader institutional and policy frameworks rather than treating it as an isolated labor market phenomenon.

Several limitations should be considered when interpreting the results. The use of non-probabilistic sampling and the focus on the Nairobi metropolitan area limit the generalizability of the findings. In addition, the cross-sectional design does not allow for causal inference, and the reliance on self-reported data may introduce bias. The qualitative component provides contextual insights but does not capture the full diversity of stakeholder perspectives. As such, the findings should be interpreted as indicative patterns rather than definitive conclusions about the gig economy as a whole.

Notwithstanding these limitations, the study suggests that policy discussions on the gig economy may benefit from greater attention to how protection mechanisms can be adapted to platform-based work. Rather than applying existing labor models without modification, there may be value in exploring approaches that recognize varying degrees of economic dependence, support access to social protection under conditions of income variability, and enhance transparency and accountability in platform governance. Such approaches may contribute to aligning digital labor markets with broader objectives of decent work and inclusive development.

Future research could build on this analysis by examining longitudinal changes in gig work conditions, comparing regulatory approaches across contexts, and exploring the effectiveness of emerging policy interventions. As platform-mediated work continues to expand, understanding how to balance flexibility with protection remains an important area of inquiry for both labor policy and development research.

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Appendices

Appendix A: Survey Questionnaire

Title: Social Protection, Health, and Safety Conditions of Gig Workers

Please tick (✓) or select the option that best applies. Responses are anonymous.

Section A: Demographic Information

1. Age: Under 25 25-34 35-44 45+
2. Gender: Male Female Prefer not to say
3. Highest level of education: Primary Secondary Diploma Degree Postgraduate
4. County/Location of work: _____
5. Main type of gig work: Ride-hailing Delivery Online freelancing Domestic services Other

Section B: Work Characteristics

6. How long have you worked in the gig economy? <1 year 1-3 years 3-5 years 5+ years
7. Is gig work your main source of income? Yes No
8. Average working hours per day: <6 6-8 9-12 12+
9. Do you work for more than one platform? Yes No

Section C: Income and Financial Stability

10. How stable is your income from gig work? 1 2 3 4 5 (Very unstable → Very stable)
11. Have you experienced income reduction in the past year? Yes No
12. Do platform fees or commissions significantly affect your earnings? Yes No

Section D: Social Protection Coverage

13. Do you have health insurance? Yes No
14. If yes, what type? National scheme Private Employer/platform-supported
15. Do you contribute to a pension or retirement savings scheme? Yes No
16. Do you have any form of work injury or accident insurance? Yes No
17. Have you received any social protection support from the platform? Yes No

Section E: Health and Safety Risks

18. Have you experienced a work-related accident in the past 12 months? Yes No
19. Have you experienced harassment or violence while working? Yes No
20. Do you feel physically safe while working? 1 2 3 4 5 (Very unsafe → Very safe)
21. Do long working hours affect your health? Yes No
22. Have you ever had to pay for work-related medical treatment yourself? Yes No

Section F: Platform Support

23. Does the platform provide safety guidelines or training? Yes No
24. Does the platform offer compensation in case of injury? Yes No Not sure

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25. How responsive is the platform to worker complaints? 1 2 3 4 5 (Not responsive → Very responsive)

Section G: Overall Perception

26. Overall, how satisfied are you with working conditions in the gig economy? 1 2 3 4 5 (Very dissatisfied → Very satisfied)

27. In your opinion, are gig workers adequately protected by existing policies? Yes No

28. What improvements are most needed? _____

Appendix B: Semi-Structured Interview Guide

This interview guide was used to collect qualitative data from gig workers, platform stakeholders, and policy actors (Table 19).

Theme	Guiding Questions
Work Engagement and Platform Participation	Can you describe the type of gig work you do and the platforms you use? How long have you been working in this sector?
Income Stability and Earnings	How would you describe the stability of your income from platform work? What factors make your income increase or decrease?
Social Protection and Benefits	Do you receive any health insurance, pension contributions, or work-injury protection through the platform? If not, how do you cope with these needs?
Health and Safety Risks	What physical or psychological risks do you face in your work? Have you experienced illness, accidents, or stress related to your gig work?
Paid Leave and Time Off	What happens if you fall sick or need time off for personal reasons? Do you receive any form of paid leave?
Platform Governance and Contracts	Do you have a contract or formal agreement with the platform? How are disputes or complaints handled?
Regulatory Awareness and Support	Are you aware of any policies or regulations governing gig work in Kenya? Do stakeholders or institutions provide support to gig workers?
Future Outlook and Improvements	What changes would improve income security, health, and social protection for gig workers? How do you see the future of gig work in Kenya?

TABLE 19: Interview guide

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Author Contributions

All authors have reviewed the final version to be published and agreed to be accountable for all aspects of the work.

Concept and design: Tom Kwanya

Acquisition, analysis, or interpretation of data: Tom Kwanya

Drafting of the manuscript: Tom Kwanya

Critical review of the manuscript for important intellectual content: Tom Kwanya

Disclosures

Human subjects: Consent was obtained or waived by all participants in this study. Africa International University issued approval (ISERC/EXT063/2022). This study involved human participants. Ethical approval was obtained from a recognized Institutional Review Board in Kenya, and the necessary research permit was secured from the relevant national authority prior to data collection. Participation in the survey and interviews was voluntary. All respondents were informed of the study's purpose, and informed consent was obtained before participation. No personally identifiable information was gathered through the survey tool, and interview data were anonymized during transcription. Participants were reassured that their responses would be used solely for academic research purposes. Data were stored securely and accessed only by the research team. Thus, the study followed established ethical principles for research involving human participants, including confidentiality, voluntary participation, and the right to withdraw. **Animal subjects:** All authors have confirmed that this study did not involve animal subjects or tissue. **Conflicts of interest:** In compliance with the ICMJE uniform disclosure form, all authors declare the following: **Payment/services info:** All authors have declared that no financial support was received from any organization for the submitted work. **Financial relationships:** All authors have declared that they have no financial relationships at present or within the previous three years with any organizations that might have an interest in the submitted work. **Other relationships:** All authors have declared that there are no other relationships or activities that could appear to have influenced the submitted work.

Data Availability Statements

The datasets (and/or code) supporting this study are available from the corresponding author upon reasonable request.

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