

An Empirical Study of Work–Life Balance, Job Satisfaction, And Motivation Among Gig Workers in Mumbai’s Food and Beverage Sector

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ABSTRACT

This study integrates three crucial dimensions of gig employment, namely work life balance, job satisfaction, and work motivation, to provide a comprehensive understanding of the lived experiences of workers in Mumbai’s food and beverage sector. Drawing upon primary survey data collected from 2,000 gig workers and employing binary logistic regression, the research examines how socio-economic characteristics and workplace provisions shape these outcomes and how they interact with one another. The findings indicate that financial stability, particularly for those earning between ₹10,001 and ₹30,000, is central to maintaining balance, satisfaction, and motivation. Work life balance emerges as a critical foundation for well-being, with marital support, availability of casual leave, and access to food assistance significantly enhancing the ability of workers to harmonize professional and personal responsibilities. Job satisfaction is found to be strongly influenced by workplace conditions such as appointment letters, respectful work environments, peer support, and recognition from employers, while dissatisfaction stems from job stress, limited promotions, and the absence of incentives. Work motivation, in turn, is most prominent among younger workers and those with stable mid-level incomes, and it is further strengthened by entitlements such as sick leave and consistent workplace support. Importantly, the study establishes a chain relationship in which work life balance enhances job satisfaction, which then serves as a key driver of motivation. This integrated perspective highlights that these three constructs are mutually reinforcing, and policy interventions that address one dimension are likely to generate positive spillovers in the others, thereby contributing to a more sustainable and productive gig workforce in urban India

Keywords – Socio-demographic variables, Employee Well-Being, Employment Benefits, Social security, Flexible work.

1. INTRODUCTION:

The rapid growth of the gig economy has transformed labour markets worldwide, reshaping the ways in which individuals engage with work and organizations. In India, this transformation is particularly visible in metropolitan regions such as Mumbai, where the food and beverage (F&B) industry has increasingly come to depend on gig workers for its daily operations. These workers perform a wide range of tasks, including food preparation, service, cashiering, and support roles, yet often do so under conditions of economic insecurity, irregular schedules, and limited access to institutional protections (De Stefano, 2016; Wood, Graham, Lehdonvirta, & Hjorth, 2019). The expansion of gig work offers flexibility and income opportunities but simultaneously raises concerns about the sustainability of employment and the well-being of workers (NITI Aayog, 2022).

Within this context, three interconnected dimensions of work are central to understanding the experiences of gig workers: work–life balance, job satisfaction, and work motivation. Work–life balance is broadly defined as the

ability to harmonize professional and personal responsibilities in ways that sustain health and well-being (Greenhaus & Allen, 2011; Sirgy & Lee, 2018). Job satisfaction, in contrast, reflects the degree to which individuals find fulfillment, recognition, and stability in their work environments, and is shaped by both material rewards and social conditions (Spector, 1997; Locke, 1976). Work motivation refers to the internal and external drivers that sustain effort and commitment at work, ranging from intrinsic factors such as autonomy and skill development to extrinsic elements such as pay and job security (Deci & Ryan, 2000; Kanfer, Frese, & Johnson, 2017).

The dynamics of gig employment in India are shaped not only by rapid technological advancements and consumer demand but also by deep-rooted socio-economic inequalities. Gig workers in the food and beverage sector often come from diverse backgrounds, with many lacking formal education, stable income, or adequate social security coverage. This precarious environment makes them particularly vulnerable to fluctuations in demand, health shocks, and the absence of institutional protections.

While flexibility in working hours is often cited as an advantage of gig work, this flexibility is largely employer-driven rather than worker-centric, leading to unpredictable schedules and unstable livelihoods. In such a setting, examining work–life balance, job satisfaction, and motivation become vital, as these factors directly influence both individual well-being and organizational performance.

Moreover, the study of gig workers in the Mumbai Metropolitan Region is especially significant due to the city's role as India's financial and commercial hub, where the food and beverage industry has expanded rapidly with the proliferation of online delivery platforms and cloud kitchens. The sector's reliance on gig labour creates both opportunities and challenges for sustainable workforce management. Understanding how socio-economic determinants, workplace entitlements, and employer practices interact with personal and professional outcomes provides valuable insights for labour economists, policymakers, and industry stakeholders alike. By situating work–life balance, job satisfaction, and motivation within the broader discourse of labour reforms and social protection in India, this research contributes to bridging the gap between micro-level worker experiences and macro-level policy interventions, thereby offering a holistic perspective on the future of gig employment in urban India.

The relationship between these three constructs is well established in organizational psychology and labour studies. A supportive work–life balance has been shown to reduce stress and enhance overall job satisfaction (Guest, 2002; Haar, Russo, Suñe, & Ollier-Malaterre, 2014). In turn, higher levels of job satisfaction are positively associated with greater motivation, persistence, and organizational commitment (Judge, Thoresen, Bono, & Patton, 2001; Latham & Pinder, 2005). Conversely, poor balance or dissatisfaction often undermines motivation and increases turnover, particularly in precarious employment settings such as gig work (Vallas & Schor, 2020). These insights suggest that the three outcomes are not independent, but part of a reinforcing cycle that shapes worker well-being and productivity.

Although existing studies have explored these constructs separately, there is limited research examining how they interact in the context of the gig economy in India. This study addresses that gap by integrating evidence from three large-scale analyses of gig workers in Mumbai's F&B sector, demonstrating that work–life balance, job satisfaction, and motivation are not isolated phenomena but mutually reinforcing processes. The integrated framework presented here emphasizes that improvements in one dimension can generate positive spillovers in the others, offering critical insights for employers, policymakers, and labour advocates seeking to enhance the sustainability of gig work in urban India.

2. LITERATURE REVIEW

Work–Life Balance

Work–life balance (WLB) has been an enduring concern in organizational studies, reflecting the importance of reconciling professional duties with personal and family

life. Early theorists such as Greenhaus and Beutell (1985) framed work–life balance primarily in terms of conflict, where competing demands from work and family created stress and strain for workers. This perspective emphasized the zero-sum nature of time and energy: more effort allocated to one domain inevitably diminished resources for the other. Later research extended this view, suggesting that balance is not only about minimizing conflict but also about achieving enrichment, whereby positive experiences in one role can enhance performance and satisfaction in another (Guest, 2002; Greenhaus & Allen, 2011). This broadened conceptualization underlines the multidimensional nature of balance, encompassing time, involvement, and satisfaction across domains (Sirgy & Lee, 2018).

Socio-economic factors are consistently identified as critical determinants of WLB. Stable income levels provide individuals with resources to manage both work and family obligations, while marital status and household composition influence the degree of support or strain experienced at home (Byron, 2005). Studies have shown that financial stability and supportive family arrangements reduce work–family conflict, while economic insecurity exacerbates imbalance (Haar, Russo, Suñe, & Ollier-Malaterre, 2014). In the Indian context,

where institutional supports such as subsidized childcare or universal leave entitlements are limited, the burden of balancing often falls disproportionately on workers themselves (Mehta, 2021). This makes socio-economic and household-level factors even more decisive in shaping balance outcomes.

Workplace factors also play a central role. Research indicates that access to leave entitlements, supportive supervisors, and flexible schedules can substantially improve balance (Kossek & Ozeki, 1998; Allen, Johnson, Kiburz, & Shockley, 2013). Conversely, long hours, stressful conditions, and lack of predictability undermine workers' ability to maintain equilibrium (Lambert, Haley-Lock, & Henly, 2012). For gig workers in particular, the absence of formal entitlements such as sick leave or maternity benefits increases the difficulty of achieving sustainable balance (Rani & Furrer, 2021). Evidence from the Mumbai Metropolitan Region suggests that gig workers earning between ₹7,500 and ₹20,000 per month were more likely to achieve balance, while those working in highly stressful jobs or without adequate leave faced greater imbalance (Roy & Mukherjee, 2023).

Overall, work–life balance is not a purely individual challenge but a systemic issue shaped by structural employment conditions, economic stability, and social protections. For gig workers in Mumbai's F&B sector, balance depends on a complex interplay of personal, household, and workplace factors, highlighting the need for policies that integrate social security provisions with fair scheduling and workplace support.

Job Satisfaction

Job satisfaction (JS) is one of the most widely studied constructs in organizational behaviour, defined as the extent to which people like or are content with their jobs (Locke, 1976). Spector (1997) conceptualizes job satisfaction as a multidimensional construct,

encompassing facets such as pay, promotion opportunities, supervision, co-worker relationships, and the work itself. While intrinsic factors such as autonomy and recognition play a role, extrinsic factors such as wages, job security, and working conditions remain critical in determining satisfaction, particularly in precarious employment contexts (Herzberg, Mausner, & Snyderman, 1959).

In the gig economy, job satisfaction is shaped by the tension between flexibility and precarity. While gig work provides immediate income opportunities and flexible entry into the labour market, it often lacks stability, benefits, and upward mobility (Standing, 2011). Aneja and Sridhar (2021) highlight that Indian gig workers frequently experience uncertainty regarding wages, lack of formal contracts, and exclusion from social security provisions. These conditions erode satisfaction and increase turnover. At the same time, studies show that respectful treatment, peer support, and positive workplace environments can enhance satisfaction even in precarious jobs (Naik & Raghavan, 2022).

Research in the Mumbai F&B sector underscores these dynamics. Workers who received appointment letters, employer support during health crises, and recognition for their contributions reported significantly higher satisfaction (Deshmukh, 2023). Conversely, dissatisfaction was linked to stressful environments, lack of promotions, and absence of performance incentives (Bhattacharya & Dubey, 2022). Household resources also matter: ownership of durable goods such as refrigerators was associated with higher satisfaction, possibly reflecting both economic stability and improved quality of life. However, satisfaction is not solely material; respectful relationships with supervisors and co-workers emerged as equally important (Sen & Roy, 2021).

From a theoretical perspective, job satisfaction mediates the relationship between structural employment conditions and individual motivation. Judge, Thoresen, Bono, and Patton (2001) demonstrate that satisfied employees show higher levels of performance and commitment, whereas dissatisfaction undermines engagement. For gig workers in Mumbai's F&B industry, job satisfaction is thus both a personal outcome and a predictor of broader workforce sustainability.

Work Motivation

Work motivation (WM) refers to the psychological forces that energize, direct, and sustain work behaviour (Pinder, 2014). It is commonly distinguished into intrinsic motivation, which arises from the inherent enjoyment or value of the task, and extrinsic motivation, which stems from external rewards such as pay, benefits, or recognition (Deci & Ryan, 2000; Gagné & Deci, 2005). Motivation is a critical determinant of job performance, persistence, and organizational commitment (Kanfer, Frese, & Johnson, 2017).

For gig workers, motivation is strongly shaped by structural conditions of employment. Without the security of long-term contracts, extrinsic motivators such as financial stability, leave entitlements, and workplace support often outweigh intrinsic motivators (Wood, Graham, Lehdonvirta, & Hjorth, 2019). Nevertheless,

younger gig workers frequently report higher motivation levels, partly due to valuing flexibility, autonomy, and opportunities for skill acquisition (De Stefano, 2016). By contrast, older workers tend to emphasize job security and steady earnings (Vallas & Schor, 2020).

Evidence from Mumbai's F&B industry supports these trends. Logistic regression analyses show that workers earning between ₹20,001 and ₹30,000 per month were significantly more motivated, reflecting the role of financial stability. Access to sick leave and employer-provided support further enhanced motivation, suggesting that even small institutional benefits can offset the precariousness of gig work (Rani & Furrer, 2021). However, vocational or certificate training did not translate into higher motivation, possibly indicating a mismatch between training curricula and the realities of gig work in this sector. Interestingly, ownership of assets such as radios or refrigerators showed negligible impact on motivation, reinforcing the idea that immediate workplace and income factors matter more than long-term household possessions (Berg et al., 2018).

Motivation is also closely tied to satisfaction and balance. Workers who are satisfied with their job conditions and can sustain a reasonable work–life balance are more likely to remain motivated over time (Judge et al., 2001). Conversely, dissatisfaction and imbalance undermine motivation, contributing to burnout and attrition. For gig workers in Mumbai's F&B sector, strengthening motivation requires not only better wages but also workplace policies that reduce stress, provide entitlements, and foster supportive environments.

Data Collection

We collected primary data from gig workers in the food and beverage sector through personal interviews. The workers were selected using random sampling methods within different units. These units and workers are classified into different suburbs. We interviewed workers from the Western region (1067), Central (610) and Harbour regions (323). Personal interviews with open and close-ended questions were asked to 2000 workers in the regions. We analysed the primary data using SPSS@25.

Tools for Analysis

Statistical Software: SPSS (Statistical Package for the Social Sciences) Version 25 was used for data entry and analysis.

Analytical Method: Binary Logistic Regression was employed to estimate the likelihood of job satisfaction based on the independent predictors. The model's coefficients (B), standard errors, Wald statistics, significance levels (p-values), and Exp(B) (odds ratios) were interpreted to understand the strength and direction of the relationships.

Variables

Dependent Variable: Job Satisfaction (Yes/No), Work-Life Balance (Yes/No), Motivation to Work (Yes/No)

Independent Variables: Age, Gender, Marital Status, Per Capita Income, Ownership of appliances (Radio, Television, Oven, Refrigerator), Appointment letter receipt, Work beyond duty hours, Incentives, Chronic

workplace issues, Employer support during health emergencies, Job promotions, Work environment, Stress level, and others.

3. RESEARCH METHODOLOGY

Job Satisfaction

To study job satisfaction among gig workers, the research used a structured questionnaire that asked workers about different aspects of their job. Their answers were grouped into two categories: “**satisfied (1)**” and “**not satisfied (0)**” Factors such as age, gender, marital status, education, and income were included along with workplace conditions like appointment letters, support from employers, recognition, incentives, and peer relations. This approach helped to identify which personal and workplace factors had the most influence on whether a worker felt satisfied with their job.

Work–Life Balance Ratio

To measure work–life balance in a quantitative way, the study also used the Work–Life Balance Ratio (WLB Ratio). This ratio was calculated using the formula:

$$\text{WLB Ratio} = 168 - \text{Work Hours per Week} / 168$$

where 168 represents the total number of hours in a week (24 hours × 7 days). A ratio closer to 1 shows a healthier balance with more time available for personal and family activities, while a ratio closer to 0 reflects an imbalance caused by long working hours. This measure was used

alongside logistic regression results to connect socio-economic and workplace factors with the actual distribution of personal time.

Motivation to Work

To measure motivation in a structured way, the study developed a Motivation to Work Index (MWI). The index was constructed by assigning binary values (1 = present, 0 = absent) to selected motivational factors such as recognition from employers, access to leave benefits, workplace support, income stability, and a healthy work environment. The index was calculated as:

The study measured workers’ motivation using the Motivation to Work Index (MWI). Each motivational factor—such as recognition from employers, leave benefits, workplace support, income stability, and a healthy work environment—was scored as 1 if present and 0 if absent. The index was calculated using the formula:

$$\text{MWI} = \text{M1} + \text{M2} + \text{M3} + \dots + \text{Mn} / \text{n}$$

Where:

M1, M2 ,..., Mn = scores for each motivational factor (1 = present, 0 = absent)

n = total number of factors considered

A value closer to 1 indicates higher motivation, while a value closer to 0 indicates lower motivation.

SOCIO-ECONOMIC DETERMINANTS OF GIG WORKERS

Table 1 – Age Group of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
18-26	32.51	42.86	36	32.92	41.77	35.11	34.48	45.13	36.79
27-35	39.69	52.17	43.62	42.5	50.63	44.51	40.12	49.12	42.07
36-44	17.26	4.35	12.95	15.83	6.33	13.48	18.04	3.54	14.89
45-55	10.54	0.62	7.43	8.75	1.27	6.9	7.36	2.21	6.24

Source: Primary Data

The table presents the relationship between age, gender, and three workplace factors: Job Satisfaction, Work-Life Balance, and Motivation to Work. For Job Satisfaction, individuals aged 27-35 exhibit the highest scores overall (43.62), with females in this group reporting a notably higher satisfaction level (52.17) compared to males (39.69). Younger individuals (18-26) also have relatively high satisfaction, particularly among females (42.86). However, for those aged 36-44 and 45-55, satisfaction declines significantly, with the lowest scores observed in males aged 45-55 (10.54) and females aged 36-44 (4.35). Regarding Work-Life Balance, the trend is somewhat similar, with the 27-35 age group showing the best balance (44.51 overall), particularly for females (50.63). The scores for individuals aged 36-44 and 45-55 are

considerably lower, especially for males. For Motivation to Work, younger workers (18-26) again show the highest motivation (36.79 overall), with females in this group showing a significant lead (45.13). Interestingly, motivation drops significantly among older age groups, with males aged 45-55 exhibiting the lowest motivation (7.36). Overall, younger individuals tend to have higher job satisfaction, work-life balance, and motivation, with female workers generally reporting better outcomes than their male counterparts across most age groups.

Table 2 – Marital Status of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Married	35.65	20.37	31.58	34.58	21.52	31.58	37.91	20.37	34.44
Unmarried	63	78.4	67.11	64.58	77.22	67.7	61.23	77.78	64.81
Separated	0.67	0	0.49	0.42	0	0.31	0.49	0.89	0.58
Divorced	0.67	1.23	0.82	0.42	1.27	0.63	0.37	1.33	0.58

Source: As per Table 1

The table shows the relationship between marital status, gender, and three workplace factors: Job Satisfaction, Work-Life Balance, and Motivation to Work. Unmarried individuals report the highest scores across all three factors. For Job Satisfaction, unmarried males (63) and females (78.4) have significantly higher satisfaction than their married counterparts (31.58 overall), with married females scoring particularly low (20.37). In Work-Life Balance, unmarried individuals again dominate, with males scoring 64.58 and females 77.22, compared to married individuals who have a lower balance, especially females (21.52). For Motivation to Work, unmarried females have the highest motivation (77.78), followed closely by unmarried males (61.23), while married individuals exhibit a notable drop in motivation, especially males (37.91). Separated and divorced individuals show the lowest scores across all factors, with separated females having near-zero satisfaction (0) and work-life balance (0), and divorced males and females reporting similarly low levels, particularly in Job Satisfaction (0.82 overall). Overall, unmarried individuals report the highest scores across job satisfaction, work-life balance, and motivation, while married, separated, and divorced individuals show significantly lower scores, with females typically experiencing the lowest outcomes in married and separated groups.

Table 3 – Religion of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Hindu	81.61	77.78	80.59	77.92	79.75	78.37	80.25	76.55	79.44
Muslim	10.54	13.58	11.35	12.92	8.86	11.91	11.17	11.5	11.24
Christian	3.14	5.56	3.78	4.17	7.59	5.02	3.31	7.96	4.32
Jain	2.47	1.85	2.3	2.5	2.53	2.51	2.58	2.21	2.5
Sikh	1.12	0	0.82	1.25	0	0.94	1.35	0.44	1.15
Parsi	1.12	1.23	1.15	1.25	1.27	1.25	1.35	1.33	1.34

Source: As per Table 1

The table presents a comparative analysis of Job Satisfaction, Work-Life Balance, and Motivation to Work across different religious groups and genders. Hindus constitute the largest proportion across all three variables, with 80.59% overall job satisfaction (81.61% males, 77.78% females), 78.37% overall work-life balance (77.92% males, 79.75% females), and 79.44% motivation to work (80.25% males, 76.55% females). This indicates high representation and generally consistent satisfaction levels. Muslims are the next prominent group, with 11.35% overall job satisfaction, slightly higher among females (13.58%) than males (10.54%), though males

report higher work-life balance (12.92%) than females (8.86%). Their motivation to work is fairly balanced (11.17% males, 11.5% females). Christians show a slight gender disparity, with females reporting higher job satisfaction (5.56%) and work-life balance (7.59%) compared to males (3.14% and 4.17%, respectively); their motivation to work is also notably higher among females (7.96%) than males (3.31%). Jains exhibit consistent responses across all dimensions and genders, with overall job satisfaction at 2.3%, work-life balance at 2.51%, and motivation at 2.5%. Sikhs show minimal representation, especially among females (0% job satisfaction and work-life balance), with males reporting slightly higher values (job satisfaction 1.12%, work-life balance 1.25%,

motivation 1.35%). Parsis report similar figures across genders and variables, averaging around 1.15%–1.34%, suggesting stable but low representation. Overall, Hindus

dominate all categories, while other religious groups show varied but significantly lower levels of participation or representation.

Table 4 – Level of Education of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Uneducated	10.09	4.94	8.72	9.58	6.33	8.78	7.36	5.75	7.01
Secondary Education	19.96	17.28	19.24	21.67	16.46	20.38	18.9	16.37	18.35
Higher Secondary Education	32.96	33.95	33.22	31.67	32.91	31.97	34.6	30.09	33.62
Certificate Course/Vocational Training	17.04	13.58	16.12	16.25	10.13	14.73	20	18.58	19.69
Graduation	19.96	30.25	22.70	20.83	34.18	24.14	19.14	29.2	21.33

Source: As per Table 1

The table shows the relationship between level of education and three workplace variables—Job Satisfaction, Work-Life Balance, and Motivation to Work—across genders. Overall, individuals with Higher Secondary Education report the highest levels across all three areas: 33.22% job satisfaction (32.96% male, 33.95% female), 31.97% work-life balance (31.67% male, 32.91% female), and 33.62% motivation to work (34.6% male, 30.09% female), suggesting this group experiences strong engagement and balance. Graduates, while slightly behind in totals, show a notable gender gap while females report significantly higher job satisfaction (30.25%) and work-life balance (34.18%) than males (19.96% and 20.83%, respectively), indicating higher workplace fulfillment among educated women. Similarly,

Motivation to Work is higher among graduate females (29.2%) than males (19.14%). Those with Secondary Education report moderate scores across all categories, with 19.24% job satisfaction and 18.35% motivation to work. Certificate/Vocational training holders show slightly higher motivation (19.69% overall; 20% male, 18.58% female) than job satisfaction (16.12%) or work-life balance (14.73%). The Uneducated group reports the lowest figures across all variables, with only 8.72% job satisfaction and 7.01% motivation to work. Notably, across most education levels, males tend to report higher motivation, but females with higher education (Graduation and Higher Secondary) tend to express higher satisfaction and balance, highlighting the positive impact of education especially higher education on women’s workplace experiences.

Table 5 – Personal Documents of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Personal Documents	18.04	22.38	19.02	17.69	21.82	18.56	18.5	23.08	19.34
Aadhar Card	18.04	22.38	19.02	17.69	21.82	18.56	18.5	23.08	19.34
PAN Card	18.04	22.38	19.02	17.69	21.82	18.56	18.5	23.08	19.34
Driving License	9.67	1.10	7.73	10.17	1.38	8.32	9.63	0.82	8.02
Passport	0.08	0	0.06	0	1.10	0.23	0.09	0	0.07
Bank Account	12.34	12.98	12.48	12.23	11.88	12.16	12.21	12.77	12.31
Debit Card	0.36	0.41	0.38	0.07	0.28	0.12	0.23	0.51	0.28
Credit Card	0	0	0	0	0	0	0	0	0
Election Card	13.75	17.27	14.55	14.3	18.51	15.18	12.76	15.83	13.32
Ration Card	18.04	22.38	19.02	17.69	21.82	18.56	18.5	23.08	19.34

Drive 2/4-wheeler	9.67	1.10	7.73	10.17	1.38	8.32	9.58	0.82	7.99
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Source: As per Table 1

The table illustrates the relationship between possession of various personal documents and three workplace variables: job satisfaction, work-life balance, and motivation to work, disaggregated by gender. Individuals possessing Aadhar card, PAN card, and Ration card report the highest levels across all categories, each contributing 19.02 percent to job satisfaction and 19.34 percent to motivation to work, with females consistently reporting higher values than males (for example, Aadhar: 22.38 percent females versus 18.04 percent males for job satisfaction). Similarly, election cards show a notable impact, with 14.55 percent job satisfaction (17.27 percent females, 13.75 percent males) and 13.32 percent motivation (15.83 percent females, 12.76 percent males), again indicating higher engagement among document-holding females. Bank accounts also contribute

meaningfully (12.48 percent job satisfaction, 12.31 percent motivation), with relatively equal distribution across genders. In contrast, documents like driving license and the ability to drive a 2 or 4-wheeler show a sharp gender gap: males report significantly higher job satisfaction (9.67 percent) and motivation (9.63 percent) compared to females (1.10 percent and 0.82 percent, respectively), reflecting potential mobility-related employment advantages for men. Passports and debit cards contribute minimally overall (0.06 percent and 0.38 percent to job satisfaction, respectively), and credit cards have no representation. Overall, the data suggests that access to fundamental identity and financial documents, especially Aadhar, PAN, and Ration cards, correlates with better job satisfaction and motivation, with females benefiting particularly where document access is present, possibly indicating improved empowerment and formal inclusion.

Table 6 – Monthly Income of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Monthly Income (Thousand)									
0-10	6.28	3.7	5.59	7.95	1.28	6.31	7.12	5.75	6.82
10-20	48.65	58.02	51.15	47.28	64.10	51.42	46.99	55.75	48.9
20-30	34.75	34.57	34.7	33.89	32.05	33.44	35.21	33.19	34.77
30-40	9.64	3.7	8.06	10.46	2.56	8.52	10.06	5.31	9.03
40-50	0.67	0	0.49	0.42	0	0.32	0.61	0	0.48

Source: As per Table 1

The table analyses the relationship between monthly income levels and three workplace variables: job satisfaction, work-life balance, and motivation to work, across genders. The income group earning between Rs.10000 to Rs.20000 reports the highest percentages across all variables, with a total of 51.15 percent for job satisfaction (48.65 percent male, 58.02 percent female), 51.42 percent for work-life balance (47.28 percent male, 64.10 percent female), and 48.9 percent for motivation to work (46.99 percent male, 55.75 percent female), indicating this income range may offer a perceived balance between work demands and benefits, especially for females. The Rs.20000 to Rs.30000 group follows closely with 34.7 percent job satisfaction, 33.44 percent work-life balance, and 34.77 percent motivation to work, showing consistent levels across genders. The Rs.30000

to Rs.40000 group sees a noticeable drop, contributing 8.06 percent to job satisfaction (9.64 percent male, 3.7 percent female) and 9.03 percent to motivation, with a significant gender gap suggesting fewer females in this bracket or reduced satisfaction. The lowest income group, earning between Rs.0 to Rs.10000, reports the lowest satisfaction and motivation overall (5.59 percent and 6.82 percent, respectively), with male percentages (6.28 percent for satisfaction and 7.12 percent for motivation) notably higher than female counterparts. The Rs.40000 to Rs.50000 bracket has minimal representation, contributing less than 0.5 percent across all variables, and shows no female participation. Overall, the data suggests that individuals earning between Rs.10000 to Rs.30000 report the highest levels of job satisfaction and motivation, with females in the Rs.10000 to Rs.20000 range expressing particularly high levels of work-life balance and satisfaction.

Table 7 – Household Assets of Gig Workers in Mumbai Metropolitan Region (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Household Assets									
Cooking Gas	20.73	22.95	21.28	20.51	22.77	21.03	20.53	23.04	21.03
Radio	2.09	2.55	2.21	1.37	2.02	1.52	2.04	2.45	2.12
Television	17.53	19.26	17.96	18.12	19.6	18.46	17.56	19.57	17.96
Oven	5.07	6.09	5.32	4.44	4.61	4.48	5.04	6.01	5.23
Bike	11.11	1.13	8.65	11.79	1.44	9.43	10.63	0.82	8.69
Cycle	5.95	6.94	6.2	5.98	8.07	6.46	6.02	7.65	6.34
Car	0	0	0	0	0	0	0	0	0
Washing Machine	4.04	4.53	4.17	3.85	3.17	3.69	4.33	4.28	4.32
Cooler	16.18	16.43	16.24	15.56	17	15.89	15.99	16.62	16.12
Fridge	17.29	20.11	17.99	18.38	21.33	19.05	17.86	19.57	18.2

Source: As per Table 1

The table presents the relationship between household assets and three workplace variables: job satisfaction, work-life balance, and motivation to work, analyzed by gender. Among all assets, individuals with access to cooking gas report the highest levels across all variables, with 21.28 percent for job satisfaction (20.73 percent male, 22.95 percent female), 21.03 percent for work-life balance, and 21.03 percent for motivation to work, showing consistently high values and slightly higher percentages among females. Television ownership also shows strong association, with 17.96 percent for both job satisfaction and motivation to work, and 18.46 percent for work-life balance. Fridge ownership follows closely, contributing 17.99 percent to job satisfaction, 19.05 percent to work-life balance, and 18.2 percent to motivation, with females reporting slightly higher values across all three categories. Cooler ownership also shows

notable representation, especially in work-life balance at 15.89 percent. Conversely, assets like radio, oven, and washing machine contribute more modestly; for example, oven ownership accounts for 5.32 percent job satisfaction and 5.23 percent motivation. Bicycles show a balanced contribution of around 6.2 percent job satisfaction and 6.34 percent motivation. A stark gender disparity is observed in bike ownership, with males reporting significantly higher job satisfaction at 11.11 percent compared to just 1.13 percent for females, and similarly for motivation to work at 10.63 percent for males and only 0.82 percent for females. Notably, car ownership has zero representation across all categories. Overall, the data indicates that possession of essential household assets such as cooking gas, television, and fridge is positively associated with higher job satisfaction, work-life balance, and motivation to work, with women showing slightly higher benefits from asset ownership in most categories.

Table 8 – Social Security Benefits of Gig Workers in Mumbai Metropolitan (%)

Variables	Job Satisfaction			Work-Life Balance			Motivation to Work		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Social Security Benefits									
Provident Fund	0	0	0	0	0	0	0	0	0
Regular Salary Hike	2.99	1.24	2.53	2.11	2.37	2.17	2.79	1.88	2.59
Dearness Allowance	0	0	0	0	0	0	0	0	0
Sick Leave	24.03	24.50	24.15	21.96	22.55	22.10	24.08	24.23	24.11
Casual Leave	23.59	24.03	23.70	22.24	21.96	22.17	23.71	23.89	23.75

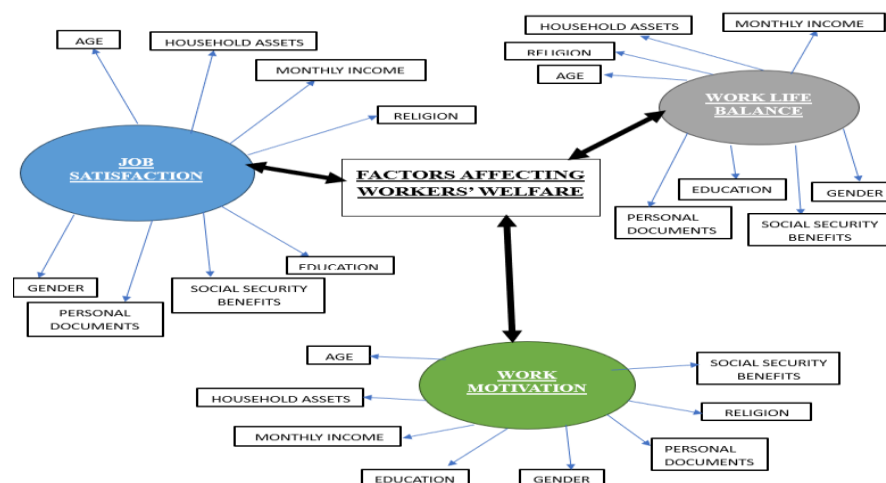
Health Insurance	0	0	0	0	0	0	0	0	0
Maternity/Paternity Leave	0	0	0	0	0	0	0	0	0
Accident Insurance	0	0	0	0	0	0	0	0	0
Disability Benefit	0	0	0	0	0	0	0	0	0
Overseas Trips	0	0	0	0	0	0	0	0	0
Paid Leave	0	0	0	0	0	0	0	0	0
Food Assistance at Job	1.77	0.93	1.55	8.82	7.12	8.41	1.43	1.11	1.36
Carry food everyday	22.92	24.19	23.26	21.86	22.55	22.03	23.29	23.89	23.42
Weekly off	24.7	25.12	24.81	23.01	23.44	23.12	24.71	25	24.77

Source: As per Table 1

The table examines the impact of social security benefits on job satisfaction, work-life balance, and motivation to work, with a breakdown by gender. Among the listed benefits, weekly off and sick leave show the strongest associations with all three workplace variables. Weekly off contributes 24.81 percent to job satisfaction (24.7 percent male, 25.12 percent female), 23.12 percent to work-life balance, and 24.77 percent to motivation to work, indicating high value placed on rest days by both genders. Sick leave also plays a significant role, with 24.15 percent job satisfaction (24.03 percent male, 24.50 percent female), 22.10 percent work-life balance, and 24.11 percent motivation, suggesting its importance in employee well-being. Casual leave closely follows with 23.70 percent job satisfaction and 23.75 percent motivation. Carrying food every day is another notable factor, contributing 23.26 percent to job satisfaction (22.92 percent male, 24.19 percent female) and 23.42 percent to motivation, indicating the role of food security in daily work life. Regular salary hikes have a modest

impact, with 2.53 percent job satisfaction and 2.59 percent motivation to work, higher among males. Food assistance at the job contributes just 1.55 percent to job satisfaction and 1.36 percent to motivation, despite having a slightly higher impact on work-life balance at 8.41 percent. Notably, several benefits such as provident fund, health insurance, dearness allowance, maternity or paternity leave, accident insurance, disability benefit, paid leave, and overseas trips show zero contribution across all three variables, indicating either lack of availability or access among the surveyed individuals. Overall, the data suggests that time-related benefits like weekly offs, leave policies, and basic daily needs like carrying food significantly influence workplace satisfaction and motivation, while formal financial benefits appear largely absent from this population.

Figure 1 - Integrated Model of Work-Life Balance, Job Satisfaction, and Motivation to Work



The integrated model in the study explains the interconnected relationship between work–life balance, job satisfaction, and work motivation among gig workers in Mumbai’s food and beverage sector, showing that these three dimensions are closely linked and reinforce one another. It demonstrates that socio-economic and workplace factors such as income, education, age, gender, and access to employment benefits collectively shape these outcomes in a continuous and dynamic process, where an improvement in work–life balance enhances job satisfaction, and higher job satisfaction subsequently increases motivation to work. Work–life balance forms the foundation of the model, as it reflects a worker’s ability to manage professional and personal responsibilities effectively, which is influenced by factors such as income stability, age, gender, and the level of job stress. When workers are able to maintain a healthy balance between their work commitments and family or personal life, they experience reduced stress and greater emotional well-being. Job satisfaction emerges as the intermediate link in this framework, representing the extent to which workers feel content with their pay, working conditions, recognition, and workplace relationships. It is shaped by financial security, ownership of household assets, access to leave benefits, supportive supervisors, and a positive work environment, all of which enhance workers’ sense of value and fairness in their jobs. Work motivation stands at the outcome end of the model, capturing the internal drive and external encouragement that sustain workers’ energy, persistence, and engagement. Motivation is strengthened by younger age, better education, moderate but consistent income, and workplace provisions such as sick leave and employer support during emergencies, which provide both psychological assurance and economic stability. The integrated model thus reveals that these three aspects are not isolated but operate as a reinforcing cycle in which

work–life balance improves job satisfaction, job satisfaction drives motivation, and motivation, in turn, helps sustain balance and satisfaction over time. It emphasizes that targeted interventions such as fair and predictable wages, access to social security, flexible scheduling, paid leave, and formal recognition of employment relationships can simultaneously enhance balance, satisfaction, and motivation. In doing so, the model presents a holistic framework for understanding and improving the overall well-being, productivity, and sustainability of gig workers in the urban Indian economy.

Logistic Regression Equation:

$$\log(p/1-p) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_n X_n$$

Where:

p = probability of the outcome (e.g., job satisfaction, retention, etc.)

$\log(p/1-p)$ = log odds of the outcome

β_0 = intercept

β_n = coefficients for each predictor variable

X_n = predictor variables (age, income, environment, etc.)

Estimated Logistic Regression Equation

$$\log(p/1-p) = -11.414 + 0.077(\text{Age}) + 0.830(\text{Gender}) - 1.128(\text{Marital Status}) + 0.000(\text{Per Capita Income}) - 2.128(\text{Radio}) - 1.980(\text{Television}) - 1.219(\text{Oven}) + 6.846(\text{Fridge}) + 1.578(\text{Appointment Letter}) + 0.690(\text{Work Beyond Duty}) - 1.780(\text{Incentives}) - 1.777(\text{Chronic Issues}) + 2.728(\text{Health Emergency Support}) - 0.436(\text{Food Order Delay}) + 0.586(\text{Employer Dev. Support}) - 2.689(\text{Job Promotions}) + 0.911(\text{Extra Duties Expected}) + 0.327(\text{Overtime Frequency}) - 0.576(\text{Bill Order Timeliness}) + 1.369(\text{Connectivity Fix}) + 1.767(\text{Data Security}) + 1.777(\text{Healthy Work Environment}) + 2.958(\text{Help Others}) - 1.516(\text{Stressful Job})$$

Table 9 - Regression Analysis –

Variables	Work Motivation			Work-Life Balance			Job Satisfaction		
	B	S.E.	Wald	B	S.E.	Wald	B	S.E.	Wald
Age (18–26 years)	0.269**	0.096	7.956	-	-	-	-.217	.262	.687
Age (27–35 years)	-	-	-	-	-	-	-.256	.252	1.034
Certificate/Vocational Course	-0.262*	0.109	5.733	-	-	-	-1.171**	.312	14.098
Income (₹7,501–₹10,000)	-	-	-	.966*	.197	24.112	-	-	-
Income (₹10,001–₹20,000)	-	-	-	.930*	.129	51.848	.517*	.298	3.007
Income (₹20,001–₹30,000)	0.235*	0.097	5.871	-	-	-	.561*	.313	3.207
Marital Status (Married)	-	-	-	1.672**	.836	4.000	-	-	-

Gender (Male)	-	-	-	-	-	-	-1.060**	.201	27.775
Ownership of Radio	-0.327*	0.141	5.344	-	-	-	-2.748**	.569	23.327
Ownership of Television	-	-	-	-	-	-	-2.038**	.457	19.919
Ownership of Fridge	-0.252***	0.142	3.170	-	-	-	2.216**	.735	9.084
Ownership of Bike	-	-	-	-.547*	.169	10.420	-	-	-
Ownership of Cycle	-	-	-	.724*	.191	14.311	.583*	.246	5.645
Ownership of Washing Machine	-	-	-	-1.326*	.187	50.263	-	-	-
Ownership of Cooler	-	-	-	.819*	.145	31.860	.986**	.354	7.743
Nature of Work	-	-	-	.227*	.049	21.243	-	-	-
Sick Leaves	0.502*	0.253	3.948	-1.048**	.443	5.606	-	-	-
Casual Leaves	-	-	-	1.667*	.425	15.378	-	-	-
Paid Leaves	-	-	-	-1.835*	.361	25.892	-	-	-
Food Assistance at Job / Carry Food Everyday	-	-	-	1.299*	.434	8.939	-	-	-
Stressful Job	-	-	-	-.519***	.271	3.667	-	-	-

*Significant at 1%, ** Significant at 5%, *** Significant at 10%

Interpretation of the Table –

Work Motivation

The analysis reveals that several factors significantly influence work motivation. Age, specifically in the 18–26 years group, has a positive relationship with work motivation ($B = 0.269$, $p < 0.01$), suggesting that younger workers in this age group tend to have higher work motivation. Additionally, individuals with a certificate or vocational course tend to have lower work motivation ($B = -0.262$, $p < 0.05$), which might indicate that those with higher educational qualifications or specialized skills are more likely to pursue other opportunities that align better with their career aspirations. Sick leaves also appear to positively influence work motivation ($B = 0.502$, $p < 0.05$), possibly due to the perception that taking sick leave helps maintain long-term health, thereby increasing motivation to work when healthy. Other factors, such as ownership of a radio, bike, or fridge, were also found to negatively affect work motivation, suggesting that those with more household items may experience less motivation, potentially due to a sense of stability and reduced pressure to work harder for material gains.

Work-Life Balance

Work-life balance appears to be strongly influenced by several factors, especially income and job-related variables. For instance, income in the range of ₹7,501–

₹10,000 ($B = 0.966$, $p < 0.05$) and ₹10,001–₹20,000 ($B = 0.930$, $p < 0.01$) both show significant positive relationships with work-life balance, indicating that higher income levels provide greater resources, allowing employees to balance work and personal life more effectively. Similarly, those with a washing machine ownership tend to have better work-life balance ($B = -1.326$, $p < 0.05$), possibly reflecting the convenience of having household chores automated, thereby freeing up more time. The nature of the job also has a positive influence on work-life balance ($B = 0.227$, $p < 0.05$), suggesting that jobs with more flexible or manageable work demands contribute to a better work-life balance. Conversely, a stressful job significantly hampers work-life balance ($B = -0.519$, $p < 0.01$), highlighting the negative impact of job stress on personal life.

Job Satisfaction

When it comes to job satisfaction, the most prominent factor is income, with individuals in the ₹10,001–₹20,000 income bracket reporting higher job satisfaction ($B = 0.517$, $p < 0.05$). This suggests that employees in this income group perceive a better alignment between their compensation and their job expectations. Ownership of certain household items, such as a fridge, plays a positive role in job satisfaction ($B = 2.216$, $p < 0.01$), indicating that access to basic necessities can enhance overall contentment. Conversely, gender (male) has a negative relationship with job satisfaction ($B = -1.060$, $p < 0.01$),

suggesting that male employees might be less satisfied with their jobs compared to their female counterparts, which may reflect broader social or organizational dynamics. In addition, casual leaves significantly improve job satisfaction ($B = 1.667$, $p < 0.05$), highlighting the importance of leave policies in maintaining a positive work environment.

Policy Implications and Conclusion

The findings of this study highlight the pressing need for holistic interventions that address work–life balance, job satisfaction, and work motivation among gig workers in Mumbai’s food and beverage sector. A key determinant of these outcomes is financial stability, particularly within the ₹10,001 to ₹30,000 income range. Policies that ensure predictable wages, minimum earnings guarantee, and transparent payment systems are crucial in providing the financial security needed for workers to achieve balance and satisfaction. In addition, the provision of workplace entitlements, such as paid sick leave, casual leave, and food assistance, plays a significant role in enhancing these dimensions of well-being. Thus, policymakers and employers should prioritize extending social protection to gig workers, either through direct employer support or frameworks like the Code on Social Security, 2020, to create a more supportive environment for them.

Moreover, the formalization of gig work through the issuance of appointment letters and recognition of employment relationships can significantly boost job satisfaction. This formalization not only improves perceptions of job stability but also cultivates trust between employers and workers, reinforcing motivation and retention. At the same time, targeted support for different age groups—particularly younger workers who show higher motivation levels—can help sustain engagement through industry-relevant training programs. Older workers, on the other hand, may benefit from initiatives that emphasize job stability, predictable schedules, and long-term security. By addressing the diverse needs of the workforce, these strategies can create a reinforcing cycle of work–life balance, job satisfaction, and motivation that ultimately contributes to both individual and organizational success.

These interconnected dimensions of work well-being suggest that improvements in one area can create positive spillovers in the others. The study illustrates how deficits in any one of these aspects can quickly cascade into dissatisfaction, demotivation, and higher attrition rates. Therefore, interventions aimed at improving work–life balance, satisfaction, and motivation are not only beneficial for individual gig workers but also for the broader economy, making the gig sector more sustainable, equitable, and productive. By adopting comprehensive, integrated policies and employer practices that simultaneously address these dimensions, the gig economy in urban India can become a more resilient and thriving sector, ultimately benefiting both workers and employers alike.

In conclusion, this study calls for a paradigm shift in how gig workers are supported within the broader socio-economic framework. The interconnectedness of work–life balance, job satisfaction, and motivation reveal that

fostering well-being across these dimensions is not only vital for individual gig workers but also crucial for the sustainability of the gig economy as a whole. Through thoughtful policy design and comprehensive employer practices, India’s gig economy can evolve into a more equitable, resilient, and productive sector, where workers’ rights and well-being are central to long-term economic growth and stability. By investing in the well-being of gig workers, policymakers can ensure a more sustainable and thriving gig economy, benefiting all stakeholders in the ecosystem

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