
The Contributions and Vulnerabilities of Gig Worker Housewives in the Digital Economy Ecosystem

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Abstract

Digital transformation opens up new job opportunities for women, especially housewives, through platform-based jobs in the digital economy. Professions such as virtual assistants, KOL managers, and online motorcycle taxi drivers offer flexibility in terms of working hours and location. This allows women to contribute to household income without neglecting their domestic responsibilities. However, behind this flexibility lies a complex vulnerability. This study highlights the experiences of female gig workers in West Java who offer international client assistance services, management services in the creative and social media fields, and services in the online transportation sector. At the same time, they also manage household and childcare tasks. Using a qualitative approach and case study method, this study combines in-depth interviews with housewives gig workers in Bandung City and Sukabumi Regency with macro perspectives from the provincial government as regulator, industrial psychologists, and public policy academics. The analysis focuses on three dimensions, namely psychological well-being, structural vulnerability and income instability, and gaps in worker protection policies at the regional level. The results of the study show that the digital economy trend has significantly increased the economic contribution of gig worker housewives in West Java as well as their financial independence and self-efficacy. However, this also has vulnerabilities to quality of life and job sustainability, namely structural vulnerabilities rooted in an undefined legal status, barriers to access to social security and maternity rights, and platform algorithms that are still gender biased. This study recommends the need for collaboration between local governments, digital platforms, and worker communities to ensure a sustainable and gender-inclusive gig economy.

Keywords: Female gig workers, housewives, work flexibility, mental well-being, digital economy.

1. Introduction

The gig economy phenomenon has become a significant employment trend. In West Java, it can be said that all working adult women are digitally literate, connected to the internet, and have social media accounts (Munajat, 2025). These widespread digital skills have opened doors for groups that previously had difficulty entering the formal job market, including housewives, to participate in the digital sector. This sector is known as a significant alternative form of employment in developing countries (Global South) (Anekadhana, 2025).

This transformation is manifested through platform-based jobs that cover a broad spectrum, ranging from high-skilled jobs such as virtual assistants (VA) serving international clients, Key Opinion Leader (KOL) managers in the creative and management fields, to low-skilled physical jobs in the online transportation service sector. Women's participation in the digital gig economy reaches around 18.5% of the total digital gig workers, with a dominance in the digital creative sector 60%. Of these, 70% work as online resellers. (Munajat, 2025). Gig work itself refers to individual tasks characterized by flexibility, autonomy, short duration, and a task-oriented nature (Kurian & Bindu Madhavi, 2024).

This platform-based work explicitly offers flexibility in terms of time and place of work, making it an ideal solution for housewives. This flexibility allows women to work and make a real contribution to household income, even receiving salaries in foreign currencies, without physically leaving their domestic responsibilities. On the positive side, gig work increases job satisfaction and self-efficacy because jobs are chosen based on personal abilities and interests. Additionally, (Kurian & Bindu Madhavi, 2024) digital technology can increase agency, confidence, and self-esteem for vulnerable mothers, as well as enable them to access the support they need.

However, behind this narrative of empowerment lies complex structural and psychological vulnerabilities. The experiences of gig workers who are housewives in Bandung City and Sukabumi Regency reveal a paradox where the freedom promised by flexible work actually leads to intensified work and a double burden. This flexibility often translates into the need to work after office hours and after the children go to sleep, from 8 p.m. to midnight, especially for those who serve clients across different time zones. Data shows that a higher proportion of women engage in platform work because it can be combined with household chores, but many end up working at night, on weekends, or at hours they cannot choose, which in turn triggers work intensification. (Digital Future Society, 2022).

This asynchronous adjustment of work rhythms effectively takes away rest time and disrupts the quality of family time, or can be identified as time-based conflict (Alisa et al., 2025). This intensity is exacerbated by findings from the West Java Manpower Office, which noted that extreme working hours of 12 to 16 hours per day are common, especially among women with families. This highlights the urgent need for working hour regulations. In the context of ride-hailing, work flexibility is often not a choice but a necessity due to the lack of traditional decent work opportunities for women.

This intensification of work and double demands have a direct impact on psychological well-being, which is the first dimension of focus. Field workers such as ojol driver must suppress traumatic experiences in the field, such as sexual harassment by passengers. However, the hardships in the field are covered up by a sweet smile for their children at home. Extreme emotional burdens and income uncertainty cause stress, burnout, and mom guilt. If this occurs consistently, it causes emotional exhaustion (Alisa et al., 2025).

The second dimension is structural vulnerability and income instability. Protection for gig workers is still minimal because the employment relationship is defined as a partnership, an ambiguous legal status that makes it difficult to identify basic rights such as wages and social security (Desa, 2025).

This partnership model serves to maintain the platform's profits while socializing risk by shifting all operational obligations and risks to workers (Lesmana & Samudra, 2025).

This vulnerability is exacerbated by the lack of social safety nets and gender-biased algorithms. Access to social security, maternity rights, and paid leave is also minimal. Even women's specific rights such as menstrual leave or maternity leave are not available in platform regulations. In addition, platform algorithms tend to be biased, potentially causing female workers to receive lower ratings or less profitable orders (Lee & Chen, 2024). Female gig workers even report a decrease in access to high-paying jobs or visibility on the app after informing the platform of their pregnancy (PLBH, 2025). Data from the National Commission on Violence Against Women (Komnas Perempuan, 2023) shows a 30% increase in digital violence among female workers, confirming that protection for female drivers is minimal (Munajat, 2025).

The third dimension highlights the gap in worker protection policies at the regional level. Although the West Java Provincial Government has taken progressive steps, such as launching the Holiday Bonus (Bonus Hari Raya/BHR) and social security stimulus programs, these initiatives are still reactive in nature. The existing protection scheme, which involves independent registration as a Non-Wage Recipient (Bukan Penerima Upah/BPU), is considered inadequate because the mandatory pension contribution in Indonesia is around 8%. This figure, which is far below the Asian average of 16.8%, indicates a systemic deficit (Tobing, 2023). Policymakers are encouraged to focus more on regulating gig work and providing tailored support for female workers (Shukla & Arora, 2025).

Departing from this multidimensional vulnerability, this study adopts a qualitative approach with a case study method to integrate the micro experiences of gig workers with the macro perspectives of regulators, industrial psychologists, and public policy academics. This research aims to produce a comprehensive understanding of the contributions and vulnerabilities of gig worker housewives through an analysis focused on three dimensions, namely psychological well-being; structural vulnerability and income instability; and gaps in worker protection policies at the regional level. This study is expected to formulate co-regulatory recommendations for a sustainable and gender-inclusive gig economy.

2. Research method

This study adopts a qualitative approach with a case study design. This approach was chosen to provide an in-depth, contextual analysis of diverse experiences within a specific ecosystem, namely the gig economy in West Java. The case study design allows researchers to capture the subjective narratives and lived experiences of participants at the micro level, while integrating them with the macro perspectives of stakeholders in a defined geographical context. This analysis is then complemented by policy analysis to contextualize micro experiences within the macro environment.

According to (Cresswel, 2013), the case study method is a type of qualitative research that explores real-life events, examines a specific case or several cases, involves multiple sources of information, and then reports on case descriptions or case themes.

2.1. Data Sources and Participants

Primary data was collected through semi-structured in-depth interviews. Research participants included six key informants in Bandung City and Sukabumi Regency who represented the spectrum of the gig economy ecosystem and policies relevant to housewives. The interviews provided contextual details regarding working hours, income management, domestic demands, physical safety, and interactions with the existing policy framework.

Housewife gig workers (micro level) as participants were selected to represent the diversity of skills and work environments. They are AL (Virtual Assistant) representing highly skilled remote workers with international clients; MS (KOL Manager) representing workers in the creative sector and social media management; and RE (Female Ojol Driver) representing workers in the physical/transportation services sector with high risks in the field.

Stakeholders (macro level) as participants include regulatory authorities and experts who contextualize micro findings. They are Firman Desa as Head of Industrial Relations and Social Security at the West Java Manpower and Transmigration Office; Bella Saviera as an industrial psychologist; Enjat Munajat as an academic and lecturer in public administration from Universitas Padjadjaran.

2.2. Data Analysis Techniques

The data collected from the interview transcripts were analyzed using thematic analysis techniques. Thematic analysis that refined by Virginia Braun and Victoria Clarke has become one of the most widely adopted approaches in qualitative research. This method offers a systematic yet flexible framework for identifying, analyzing, and reporting patterns of meaning in qualitative data.

The approach used in this study is inductive, meaning that codes and themes are constructed directly from the collected data, rather than using a pre-existing theoretical framework (deductive). In Thematic Analysis, coding is not just about grouping data, but also understanding how these codes interact with each other. Data interpretation in TA does not only focus on what respondents say, but also how and why they say it, resulting in a deep understanding of the phenomenon being studied.

This analysis process follows the six main stages recommended by Braun and Clarke (2021):

- 1) Familiarisation with the Data: The initial stage involves reading and rereading the interview transcripts thoroughly to gain a deep and comprehensive understanding of the data content.
- 2) Generating Initial Codes: Marking segments of raw data (phrases, sentences) that have important meanings or relevance to the research questions. This step emphasizes understanding how these codes interact and not just grouping the data.
- 3) Searching for Themes: Grouping relevant codes with similar meanings into potential themes. These themes describe something important in the data that is related to the research question.
- 4) Reviewing Potential Themes: Ensuring that the themes found truly represent the data (internal validation) and that the themes are clearly differentiated from one another (external validation).

- 5) Defining and Naming Themes: Giving each theme a clear and concise label that accurately captures the essence and scope of the theme. In this context, the themes found focus on three main dimensions of the research: psychological well-being, structural vulnerability and income instability, and gaps in worker protection policies at the local level.
- 6) Producing the Report: Compiling the analysis results into a coherent narrative. The TA report must be well-structured, supported by data citations (interview excerpts) to support the analysis, and ensure that each theme is explained in depth.

The analysis attempts to triangulate the subjective experiences of gig workers with the views of experts to identify consensus, contradictions, and structural barriers that hinder the realization of sustainable gig work. Qualitative data is synthesized narratively to ensure a careful interpretation of the phenomena experienced by participants.

3. Results and Discussion

3.1. Psychological Well-being Quality

This section analyzes the paradox between flexibility and work intensification that affects the mental well-being of gig workers who are housewives in West Java. The analysis focuses on how positive economic contributions are confronted with asynchronous time demands and double emotional burdens that trigger burnout and mom guilt.

1) Economic Contribution and Self-Efficacy

Working in the digital gig economy offers an alternative financial path for housewives facing increased household needs. The VA profession allows women to offer remote services, helping clients improve the efficiency of their businesses. Academically, the gig economy has become a significant alternative employment trend, especially in developing countries, as it offers access to work without the barriers typically found in traditional jobs (Anekadhana, 2025). This flexibility positively influences job satisfaction and self-efficacy because work is chosen based on personal abilities and interests, which is consistent with findings that work motivation has a positive impact on the quality of life and well-being of gig workers (Kurian & Bindu Madhavi, 2024).

As a VA, AL emphasizes significant financial benefits, including receiving payments in foreign currencies. However, the core of the vulnerability is how time flexibility actually creates severe Work-Family Conflict (WFC). AL who handles clients in America, has to work unusual hours at 8 p.m. to midnight due to an 11-hour time difference. This night work schedule effectively “steals” rest time and disrupts family rhythms. WFC is primarily experienced in the form of time-based conflicts and emotional strain. Theoretically, flexibility in gig work often disadvantages women because it triggers work intensification, where women are more likely to do platform work because it can be combined with household chores and family commitments, but ultimately have to work at night, on weekends, or at hours they cannot choose (Alisa et al., 2025). This intensity is exacerbated by findings from the West Java Manpower Office, which

noted that extreme working hours 12 to 16 hours per day are common, especially among women with families, highlighting the urgent need for working hour regulations (Desa, 2025).

2) Emotional Burden

Remote work and its freelance nature often lead to social isolation, lack of interaction with coworkers, and inadequate workplace support, which have a long-term negative impact on mental well-being (Saviera, 2025).

As an Industrial Psychologist, Bella validates that income uncertainty and high workloads cause stress, burnout, and feelings of being stuck because the mismatch between the benefits gained and the prolonged effort required can trigger significant stress. The most severe psychological impact is seen in field workers such as RE. She has to suppress traumatic experiences in the field, such as sexual harassment, and still put on a “sweet smile” for her children at home. The need to suppress trauma and emotional tension is an extreme hidden cost of gig work. In the context of WFC, the literature also confirms that time-based conflicts and emotional tension consistently cause emotional exhaustion and sleep disorders that require psychological consultation (Alisa et al., 2025). To overcome mom guilt, workers like MS as KOL Manager must make time for planned self-care like yoga or running to ensure totality when returning to family and work.

To provide a comparative picture of the different experiences among gig worker segments, Table 1 summarizes the challenges and contributions experienced by the three housewives informants.

Table 1. Comparative Analysis of the Experiences of Gig Worker Housewives in West Java

Dimensions	Virtual Assistant (Online Services)	KOL Manager (Creative/ Management)	Ojol Driver (Transportation/ Field Services)
Primary Contributions	Highly skilled remote technical and administrative support for international clients.	Digital campaign strategy and content delivery monitoring.	High-risk physical mobility services.
Work Flexibility	High, but asynchronous (night work due to client time zones).	Moderate, controlled scheduling (working hours 9:00 a.m.–1:00 p.m., clear communication boundaries)	Low/forced due to lack of formal decent work opportunities.
Main Vulnerabilities	Time management conflicts, high burnout risk due to lack of supervision.	Income instability, dependent on brand budgets rather than standard rates..	Physical safety/harassment risks, severe double burden, lack of access to basic facilities (toilets and clean water).

Dimensions	Virtual Assistant (Online Services)	KOL Manager (Creative/ Management)	Ojol Driver (Transportation/ Field Services)
Social Security Status	Explicitly no insurance or security.	Requires clear regulations and standardized payment guarantees.	None whatsoever for women's specific needs (menstrual/maternity leave rights).

Source: Processed

3.2. Structural Vulnerability and Income Instability

This dimension focuses on the economic and legal vulnerabilities faced by female gig workers, which are exacerbated by unclear employment status and biased algorithms, as well as income instability.

1) Ambiguity of Employment Status

Protection for gig workers, according to Firman from the West Java Manpower Office, is still minimal because the current employment relationship is defined as a partnership. This status makes it difficult to identify basic workers' rights like wages, compensation, and holiday allowances. The main structural problem is the debate surrounding the definition of wages: do wages come from customers or from the platform (Desa, 2025). The inability to define the source of this remuneration prevents the fulfillment of the three criteria for a formal employment relationship namely wages, work orders, and employment. Academically, this issue is in line with trends in the Global South, where platform models that rely on partnerships exacerbate job precariousness and the lack of social protection for workers who were previously excluded from the formal labor market (Randolph & Galperin, 2019). This emphasizes the need for greater commitment from platforms to ensure the welfare of partners, for example through joint contributions to social security and the implementation of fair working standards (Anekadhana, 2025).

2) Safety Net Deficits, Women's Specific Rights, and Income Precarity

All gig workers interviewed reported a lack of basic social security. RE specifically highlighted the urgent need for women's specific rights, such as maternity leave and menstrual leave, given the tragic case of her colleague who miscarried because she was forced to work late into the night. Literature studies confirm that in the Global South, where gig workers rely on platforms as their main source of income, adequate social protection is very weak or inadequate, requiring targeted policies to provide social and legal support (Shukla & Arora, 2025).

Furthermore, income instability is fueled by Platform Rent-Seeking practices, where platform administration fees reach 30% of income, while all operational risks like gasoline, motorcycles, and maintenance) are borne entirely by workers (Desa, 2025). This 30% deduction reflects a strategy of maximizing platform profits by socializing risks with transferring all cost

obligations to workers while privatizing profits with retaining a disproportionate percentage of income. The digital platform business model, while profitable for companies by rapidly expanding business scale, often shifts income and operational risks entirely to workers, leading to income volatility and long working hours (Randolph & Galperin, 2019). The Manpower Office recommends limiting this deduction to a maximum of 10% to ensure fair income distribution (Desa, 2025).

3) Digital Patriarchy and Gender-Biased Algorithms

The vulnerability of female gig workers is also rooted in structural gender issues. Munajat (2025) identifies the existence of digital patriarchy, where there is a tendency for income disparities between male and female workers. A more specific problem is gender-biased algorithms that disadvantage female workers, exacerbated by a lack of regulation (Hernando & Calizo, n.d.).

Platform algorithms tend to exhibit biases that can potentially cause female workers to receive lower ratings or less lucrative orders (Hernando & Calizo, n.d.). Academically, algorithms used for workforce management may prioritize male applications or disproportionately disadvantage women who juggle childcare responsibilities by discounting 'low productivity time' through time-tracking software (Lee & Chen, 2024). Rating and review systems are also vulnerable to sexist feedback from clients, which can create a cycle where men receive more opportunities and visibility (Digital Future Society, 2022). Additionally, female gig workers report decreased access to high-paying jobs or visibility on apps after informing employers of pregnancy or seeking work accommodations, indicating pregnancy-based algorithmic discrimination (PLBH, 2025). Data from Komnas Perempuan (2023) shows a 30% increase in digital violence among female workers, confirming that digital platforms are not yet safe work environments. This vulnerability is consistent with literature highlighting that safety and harassment are among the main discriminatory threats faced by female gig workers, especially in ride-hailing services.

3.3. Regional Worker Protection Policy Gaps

This section evaluates existing policy responses in West Java and highlights regulatory gaps that require collective intervention.

1) Evaluation of West Java Policy Initiatives

The West Java Provincial Government has taken progressive steps, such as launching a Holiday Bonus (BHR) for motorcycle taxi drivers and couriers and a social security stimulus program for one million vulnerable workers. The government is also discussing a new Labor Bill with a focus on protecting workers in the digital sector, and hopes that protection standards can be ratified in June 2025 (Desa, 2025).

However, these initiatives are reactive and slow in addressing the existing welfare crisis. Although the West Java Manpower Office reports the Holiday Bonus (BHR) as a breakthrough,

the BHR is essentially a repackaging of the THR, underscoring efforts to provide workers' rights amid the unresolved ambiguity of partnership status (Desa, 2025). The existing social security plan still relies on workers' awareness and voluntary registration as BPU, which fails to address the fundamental liability gap of the platform.

This self-registration scheme is considered inadequate, given that the mandatory contribution rate for pension and old age insurance in Indonesia that around 8% is well below the Asian average 16.8%, indicating a national policy deficit in the social security system. (Tobing, 2023). This deficit structurally limits the system's ability to fully adapt to vulnerable workers amid crises or changes in work patterns. An effective solution must compel financial contributions by platforms, rather than relying solely on voluntary initiatives by workers. This approach, as Randolph & Galperin (2019) said is in line with recommendations for policymakers in the Global South to develop context-appropriate employment categories and take proactive steps to formalize labor markets through a co-regulatory approach, rather than focusing solely on individual registration.

2) Co-regulation

Munajat (2025) emphasized that a co-regulation model is needed to overcome regulatory deadlock. This model requires a binding tripartite agreement between platforms, governments, and workers' associations, a practice that has been implemented in neighboring countries such as the Philippines and Thailand. The purpose of the tripartite agreement is to guarantee essential rights such as maternity rights, work accident coverage, and social security.

Academically, co-regulation is an important collaborative strategy for policymakers in the Global South to leverage the aggregation of workers through digital platforms and translate it into a more formal labor market (Randolph & Galperin, 2019). Co-regulation involves information sharing between the government and companies, the development of appropriate job categories, and a proactive approach to social protection. Other policy recommendations include the implementation of AI-based safety features such as panic buttons or rapid reporting that have been used in countries such as South Korea and India, as well as mandatory algorithm audits to prevent gender bias in order assignment systems (Hernando & Calizo, n.d.).

Table 2 below summarizes the recommended co-regulation framework to ensure fair and sustainable gig work for women in West Java.

Table 2. Co-Regulatory Framework to Protect Female Gig Workers in West Java

Policy Pillars	Objectives	Targeted Actions (Platform/Government/ Workers)	Justification and Supporting Evidence
Status & Rights	Define operational liabilities and establish protection standards.	Ratify digital worker protection standards; Integrate protection clauses into the Labor Bill.	Need to finalize the definition of ‘wages’ to stop vulnerable ‘partnership’ models.
Social Protection	Ensure universal and gender-inclusive access to social safety nets.	Mandate a tripartite contribution model for BPJS coverage; Provide incentives and support for maternity leave.	Tripartite agreement models (Philippines/ Thailand) are essential to guarantee maternity and workplace accident rights.
Safety & Bias	Eliminate algorithmic discrimination and improve physical safety.	Conduct mandatory algorithm audits; Implement AI-based safety features (panic buttons); Increase platform accountability for driver harassment.	Bias in algorithms leads to lower ratings; Digital violence has increased by 30%.
Fair Compensation	Standardize income and reduce disproportionate risk transfer.	Implement standardized rate cards for skilled gig sectors; Legally cap platform administrative fees at 10%.	Excessive fees (up to 30%) unfairly shift all operational risks to workers.

Source: Processed

4. Conclusion and Recommendations

This study confirms that the digital economy has significantly increased the economic contribution of gig worker housewives in West Java through financial independence and self-efficacy. However, the flexibility offered is essentially paradoxical because it externalizes economic risks and intensifies Work-Family Conflict (WFC) through asynchronous working hours and severe emotional burdens, especially among field workers.

The most significant barriers to quality of life and work sustainability are structural vulnerabilities rooted in undefined legal status, which hinders access to social security, maternity rights, and

protection from gender-biased algorithms. There is also a disparity in vulnerability between highly skilled remote workers who face mental burnout from scheduling and low-skilled field workers who face existential physical safety risks and lack of welfare.

The analysis also shows that the ongoing debate over the definition of ‘wages’ is a critical policy bottleneck that prevents the enforcement of worker protections in West Java. To promote a sustainable and gender-inclusive gig economy, four recommendations are necessary.

The first is legal status clarification. Local governments must work with the central Ministry of Manpower to accelerate the discussion of the Manpower Bill to clearly define the platform-worker relationship. Focus should be given to wage criteria, work orders, and jobs to move away from the vulnerable partnership model. Ideally, a specific employment category should be created that requires a minimum social security contribution from platforms.

Second is mandatory social security and special rights for women. A tripartite co-regulation mechanism must be established immediately to integrate all platform workers into the BPJS Ketenagakerjaan (Employment Social Security) and BPJS Kesehatan (Health Social Security) schemes, shifting liability from the individual BPU (Unemployment Insurance) registration model. This mechanism must include clauses that guarantee maternity leave, menstrual leave, and immediate access to basic facilities for field workers.

Third is fairness in the algorithm system and security audits. Platforms must be subject to mandatory and independent algorithm audits to eliminate gender bias in ranking, task distribution, and pricing mechanisms. Specific safety features such as panic buttons and rapid reporting systems must be implemented and promoted to protect female drivers from harassment, shifting the burden of safety from workers to platforms.

Fourth is advocacy support and fair compensation. Governments should facilitate the formation and recognition of platform worker associations, empowering them to collectively negotiate fair rates and advocate for a reduction in platform administrative fees to a maximum of 10% to ensure a fair return on their work and the risks they bear.

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