Decent Work in Ghana's Gig Economy: Legal Gaps and Reforms

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DOI: https://dx.doi.org/10.47772/IJRISS.2025.914MG00187

Received: 04 October 2025; Accepted: 10 October 2025; Published: 07 November 2025

ABSTRACT

Ghana's gig economy, driven by platforms such as Uber and Bolt, provides economic opportunities but also exposes workers to vulnerabilities due to limited labour protections under the ***Labour Act, 2003 (Act 651)***. Considered independent contractors, gig workers lack access to social security, collective bargaining, and safety protections. This paper examines legal gaps in the labour law framework and advocates reforms aligned with International Labour Organisation (ILO) standards, proposing a hybrid "dependent contractor" category, platform-funded social protections, and algorithmic transparency. It addresses specific challenges, including the identified legal gaps, institutional constraints, and informality, while leveraging the Digital Ghana Agenda and promoting multi-stakeholder collaboration. Although the paper recognises that much remains to be done to integrate gig workers into the labour law framework, it acknowledges that a phased approach fosters decent work and positions Ghana as a leader in Africa's digital labour regulation.

Keywords: Digital Platforms, Gig Economy, Labour Law, Workers' Rights, ILO Standard

INTRODUCTION

Ghana's gig economy, particularly platform work, requires regulatory responses. The challenges within its gig economy reflect a global pattern identified by the International Labour Organisation. The ILO (2021) has highlighted that while digital labour platforms create new economic opportunities, they often do so by blurring the boundaries of employment, leading to widespread precariousness and a deficit in social protection. This global framework underscores that the situation in Ghana is a local manifestation of a systemic issue requiring tailored regulatory responses. The gig economy in Ghana is driven by digital platforms such as Uber and Bolt, which offer vital opportunities to tackle unemployment. It also exposes workers to unstable conditions because they are classified as independent contractors. **Section 175** of the Labour Act defines ''workers'' as individuals engaged under employment contracts, excluding gig workers. As a result, gig workers operate outside the protections of the **Labour Act, 2003 (Act 651)**, facing significant labour issues and legal gaps. This article examines the relationship between Ghana's labour law framework and the evolving gig economy, how gig workers are classified under current laws, and strategies aligned with the International Labour Organisation (ILO) standards that promote decent work. Drawing on experiences from South Africa and the UK, as well as national initiatives such as the Digital Ghana Agenda, the paper advocates for a hybrid worker category (Van Belle et al., 2023). Despite existing legal gaps, coordinated reforms could position Ghana as a leader in Africa in regulating the gig economy in line with the ILO's principles of decent work. Therefore, the paper highlights the challenges of worker classification under the Labour Act, the protection gaps for gig workers classified as independent contractors, and the significance of ILO standards in guiding reforms to ensure fair and decent working conditions.

Contextualising The Gig Economy

A gig economy is a work system in which organisations rely more on independent contractors and freelancers than on full-time employees. According to Hudek (2003), the term "gig" is a colloquial expression meaning "work for a period of time" and originates from the music industry (Huđek & Širec, 2023). He further states that the term was originally coined by jazz musicians in the 1920s as an abbreviation of "engagement" to describe any aspect of performance, such as assisting in a performance or participating in one. In the business world, the term "gig" connotes engagement, though it is limited to a short-term span of work or jobs. Thus, the gig economy consists of short-term contractors and freelancers providing specialized services without long-term employer commitments. Thus, however short these jobs are, the gig economy has grown quickly in both size and importance recently, yet its impact on labour rights has been largely ignored. De Stefano explains that the gig economy involves task-based, platform-mediated work, with workers classified as independent contractors (De Stefano, 2015). Types of work within the gig economy include “crowd work” and “work-on-demand via various technological apps,' where the demand and supply of work are matched online or through mobile applications. These forms of employment can provide a good match of job opportunities and flexible working hours. However, they can also lead to serious work exploitation. This situation has led to increased misclassification of workers' employment status, a major issue in the gig economy that affects the basic labour rights of gig workers.

Nevertheless, the ILO grants these rights to all workers regardless of employment status and recognises the role of social partners in this regard. We have seen the labour sector experience significant changes in the 21st century, sparking numerous debates about the influence of technology on this change, with online digital platforms facilitating the growth of the gig economy. Although the gig economy involves more than just platform work, companies like Uber have come to exemplify the changes it has brought about (Rohlinger & Sobieraj, 2022). Digital platform capitalism, exemplified by firms such as Jumia and Uber, has the potential to reshape employment and working conditions for an increasing share of the workforce. Many workers in the digital economy face insecure employment conditions that threaten their health, a common issue among today's working class in high-income countries. Like Guy Standing and Mike Savage’s concept of the “precariat,” digital platform workers may constitute a new social class or may not fit into any existing class (Muntaner, 2018). Nonetheless, their conflicts over wages, benefits, employment conditions, and collective action closely align with those of other members of the working class.

Scholarly work within the African context confirms this structural vulnerability. A 2021 research by Fairwork Ghana on platform work in Ghana argues that the algorithmic management practices of digital platforms effectively create a 'digital enclosure,' replicating and sometimes intensifying the power imbalances found in the traditional informal economy. This perspective moves the analysis beyond individual worker-platform contracts to a critique of the underlying economic model. While most employees in Africa face the risk of losing their jobs and falling into unemployment at the mercy of their employers, citizens of most parts of East Africa and South Africa enjoy some degree of job security due to their progressive laws protecting workers' rights, where an employee’s job could be secured even before they commence work. This is well exemplified in the case of **Wyeth SA (Pty) Ltd v Manquele (2005) 26 ILJ 749 [LAC],** where the courts clarify that in South African Labour Law, the conclusion of an employment contract grants the individual “employee” status, entitling them to protections under their Labour Relations Act, regardless of whether they have begun their duties. Employers are thus cautioned against unilaterally withdrawing such offers, as doing so may constitute a dismissal. This, however, is not the case in Ghana, as employment is concluded only on the day the contract stipulates as the commencement date, and the worker’s right accrues only from the day he officially starts work. Moreso, the kind of protection noted above in the South African case may not extend to individuals working in the gig economy due to misclassification of their employment status. Despite these gaps, the labour market in Africa has undergone significant changes in recent years, driven by technological progress. High unemployment levels and growing dissatisfaction with traditional workplace cultures have emerged, especially following the COVID-19 pandemic. For example, although gig work is not a new concept, more South Africans are now opting to leave conventional employment in favour of freelancing and gig-based opportunities. These freelance and gig workers typically operate online, offering their skills to multiple clients. They also benefit from greater flexibility and autonomy to set their own terms. The internet connects gig workers with businesses and consumers, creating an on-demand, cost-effective labour market (De Stefano, 2015). For workers, the gig economy offers freedom and flexibility often lacking in traditional jobs. In the same vein, businesses gain access to adaptable, low-cost labour (Bajwa et al., 2018). As they noted, Woodcock and Graham believe that companies can efficiently outsource tasks through gig platforms (Woodcock, 2021).

Additionally, Anwar and Graham (2021) emphasise that the gig economy promotes economic inclusion, a vital advantage in a country like South Africa, where youth unemployment disproportionately affects women and Black communities (Anwar & Graham, 2021) (Africa, 2021).. Online gig work offers young people low barriers to entry for earning an income while gaining valuable skills and experience (Palhad et al., 2023). Despite these benefits, the gig economy continues to present challenges that require proactive engagement from all stakeholders to ensure sustainable and equitable growth. Such engagements are also relevant in Ghana, where the gig economy is growing rapidly.

In the UK, employment status remains a complex issue that continues to attract attention, particularly with developments such as the expansion of the digital gig economy. According to a 2017 report by the CIPD, the UK government describes the gig economy as "participants who trade their time and skills through online platforms (websites or apps), providing a service to a third party as a form of paid employment (*CIPD*, 2023)." This definition resonates with Hudek's 2023 definition of the gig economy. The case of **Uber BV & Others v Aslam & Others ([2021] UKSC 5** for instance, is a landmark decision concerning employment rights within the UK's gig economy. In this case, the plaintiffs, who were drivers for Uber BV, sued the company, claiming they were workers under the law and that the company had denied them the rights and wages associated with that status. In its ruling, the UK Supreme Court relied on the judgement in **Byrne Bros (Formwork) Ltd v Baird [2002] I.C.R 667** to hold that workers who do not qualify as employees under the law but are in subordinate and dependent positions to their employers, similar to employees, should enjoy the same protections afforded to employees whose roles are substantially and economically similar. Earlier, the European Court of Justice in the case of **Allomby v Accrington and Rossendale [2004] ECR 1-87365** had interpreted the term 'worker' to mean that "there must have been a consideration for a person or worker, who, for a specific period, performs services for and under the direction of another person in return for which he receives remuneration. The European Court of Justice's definition confirmed the UK Supreme Court's holding that even if the plaintiff in the Aslam case could have qualified as an independent contractor, as long as they received remuneration for their work for the company, they qualified to be recognised as workers, and thus entitled to all benefits associated with that role.

Once again, under UK law, how someone's employment status is classified — whether self-employed, a worker, or an employee — affects their employment rights and the employer's legal responsibilities. The Supreme Court's ruling in ***Uber v Aslam*** that Uber's drivers were not self-employed but were actually 'workers', along with many other cases, highlights the legal risks employers face if they do not correctly classify their staff's employment status and ensure this classification aligns with their employment rights. As a result, significant reforms have been necessary, requiring organisations to stay informed about potential changes to worker status and to reinforce workers' rights. The UK government has actively addressed employment rights within the gig economy. They have been focusing on worker status and right-to-work checks. For example, the government and employment tribunals have introduced several regulatory changes to protect gig workers, including implementing health and safety measures, ensuring access to minimum wages and benefits, clarifying employment status, and enforcing job accountability among gig employers. For gig employers, compliance with these new rules will be crucial. Adjusting business models and establishing new record-keeping and reporting systems may increase costs, but these changes also offer opportunities for businesses. Employers are expected to enhance their reputation and trust by prioritising worker welfare, thereby attracting and retaining top talent. Meanwhile, the new regulations are likely to have broader economic and social impacts, such as addressing income disparity and social mobility, and ensuring equal pay for all workers at the same level. This followed the UK's Home Secretary announcing these changes, emphasising that employment checks would be extended for the first time in UK history to cover businesses hiring gig economy and zero-hours workers in sectors such as construction, food delivery, beauty salons, and courier services (*Seddon*, 2025). This move aims to bolster trust in those sectors. Unfortunately, the situation in the UK contrasts with that in Ghana, where there are no explicit provisions in the Labour Act for such a worker category. There is also no case law to highlight the protection of gig workers, as the UK has done.

A. Ghana's Gig Economy

Ghana's labour market has recently faced increasing pressures in the informal economy, where many gig workers operate (Labour Statistics Bulletin (2025 July Edition)). This trend primarily affects young graduates, who find it difficult to secure formal employment. As a result, many have moved into the informal labour sector. They have been driven by the limited capacity of the formal economy to absorb new entrants. The growth of the gig economy reflects broader structural changes in Ghana's labour market. With few formal jobs and rising living costs, young Ghanaians are increasingly turning to gig work, such as ride-hailing (e. g., Bolt, Uber), food delivery, and freelance services. This shift is facilitated by digital transformation, 60% smartphone penetration, and government initiatives such as the Digital Ghana Agenda (GSMA Intelligence, 2024). In Ghana, the gig economy benefits both workers and businesses by offering flexibility and additional income in a strained job market. For companies, outsourcing labour to independent contractors reduces operational costs. However, gig workers face notable challenges, including low net earnings (after platform fees of 20-25%), occupational hazards such as accidents, lack of insurance (Fairwork Ghana Report, 2022), and algorithmic management, which assigns tasks and can lead to arbitrary deactivations. A Fairwork Ghana study estimated that the gig workforce ranges from 38,000 to 258,000 active workers. The project involved stakeholders—including workers, platform managers, and policymakers—to assess labour conditions and promote best practices. Despite its growing significance, Ghana's **Labour Act (2003 (Act 651)** excludes gig workers from minimum wage protections and social security benefits because it only recognises employer–employee relationships. The situation increases job insecurity as the Act does not address key issues in the gig economy. The absence of minimum wages or benefits for gig workers, gender disparities, with women often facing harassment, leaves workers vulnerable to surveillance. Weak data protection under the **Data Protection Act (2012 (Act 843))** has the same effect, making it difficult for women to integrate into gig platform jobs (Office, 2021). The expansion of the gig economy emphasises the urgent need for legal and regulatory reforms to recognise gig workers under labour laws. This will ensure fair pay, social protections, and strengthen data privacy safeguards. Without intervention, the precarious nature of gig work is likely to persist, deepening inequalities within Ghana's evolving labour market. The labour relations landscape in Ghana is undergoing significant change, driven by the rise of the gig economy, remote work, and technological advancements. Given these developments, it is vital to examine their impact on workers' rights, legal frameworks, and future challenges.

Legal Framework

The existing **Labour Act, 2003 (Act 651)**, mainly addresses traditional employment relationships and independent contractors, but does not explicitly account for the unique characteristics of the gig economy. Despite efforts by the International Labour Organisation to develop regulations to protect platform and gig workers, misclassification prevents them from benefiting from the legal protections available to employees under Ghanaian law. Policy responses in Ghana have been limited, with no definitive regulations or legal reforms to address these issues. We will examine how classification, the Labour Act, and the ILO standards influence the promotion of decent work for gig workers.

A. Worker Classification

Labour protections are good for the workers who receive them, but many protections are only available to workers classified as “employees”. In Ghana, gig work is rapidly growing alongside the rise of digital labour platforms. However, Ghanaian labour law currently has a legal gap concerning platform workers, as the **Labour Act of 2003 (Act 651)** defines employees but does not recognise the category of platform or gig workers. Therefore, digital labour platforms in Ghana classify gig workers as independent contractors, enabling platforms to sideline employee rights such as minimum wages, regulated working hours, paid leave, and social security contributions. Though gig workers in Ghana may seem to enjoy flexibility, they are often subjected to significant control by platforms through algorithms, ratings, and account bans. It questions their status as truly independent contractors, as misclassification denies them the legal protections available to employees under Ghanaian law. It leaves them with little or no voice or recourse in negotiations or grievance procedures, as platforms act as both employers and dispute resolvers. Accordingly, platforms label workers as contractors, but algorithmic control over tasks and pay implies a dependency similar to that of employees, with Uber/Bolt drivers reporting arbitrary deactivations (De Stefano, 2015) (Peterlongo & Marrone, 2025.). As a result, comparable cases, such as **Uber v. Aslam,** advocate adopting a hybrid “worker” category. Ghana should consider adopting a hybrid “dependent contractor” model to address its high informality rate (86%) and the policy ambitions outlined in the Digital Ghana Agenda. Algorithms facilitate surveillance, with the **Data Protection Act** providing weak enforcement. Women, for example, face safety risks from late-night deliveries, with harassment reports from Fairwork Ghana, highlighting the need for regulatory updates as the gig economy reshapes traditional employment worldwide. By observation and experience, the era of the standard "9-to-5" job is ending; more workers value flexibility and autonomy, preferring to work independently on their own terms. However, this shift has exposed gaps in labour protections, leaving many gig workers vulnerable to exploitation.

B. Labour Act, 2003

The Labour Act's binary classification of workers in Ghana fails to recognise the unique nature of platform-based gig work (Awal, 2022), effectively excluding gig workers from essential legal protections such as minimum wage, redundancy pay, and safeguards against unfair dismissal. This exclusion contradicts the absolute right to work guaranteed under **article 24 of** the **Constitution of Ghana**, raising important constitutional questions. While the Act does provide protections for traditional employees, its inadequate scope leaves gig workers vulnerable, with limited avenues to challenge unfair labour practices. There is potential for constitutional litigation to assert gig workers' rights, as seen in other African jurisdictions like Kenya and South Africa, where courts have been instrumental in advancing workers' protections in evolving labour markets. To address these challenges, a phased policy approach is recommended. In the short term, administrative measures could clarify gig workers' employment status and establish minimum labour standards tailored to platform work. Over the longer term, a comprehensive legislative overhaul should create a clear legal framework specifically for the gig economy, extending protections including safe working conditions, fair wages, and social security. Such reforms will empower gig workers, ensure fair treatment, and support sustainable economic growth. By aligning labour laws with Ghana's growing gig economy, the government can promote innovation and job creation while safeguarding workers' rights in a rapidly transforming labour market. Regulating gig work is thus both a matter of fairness and a strategic investment in Ghana's inclusive future of work.

C. International Labour Organisation (ILO) Standards for Gig Work and Their Relevance to Ghana

The International Labour Organisation (ILO) has recently committed to creating binding global standards specifically for gig work, also known as platform work —an area of labour characterised by short-term, task-based jobs mediated by digital platforms —according to the Human Rights Watch Report in 2025. This move is a significant step as gig workers worldwide often face insecure working conditions, including misclassification as independent contractors, low and unstable wages, lack of access to social security, and opaque algorithmic management systems that limit their labour rights protections. ILO standards for gig work aim to ensure fair and favourable conditions for all platform workers, regardless of their classification or employment status. The ILO's decent work agenda, as captured in their 1999 and 2023 Reports emphasises social protection, rights at work, and social dialogue. Relevant standards include **Conventions No. 87 and No. 98 (1948, 1949)**, which guarantee freedom of association and collective bargaining, **Convention No. 102 (1952)**, which sets social security standards for pensions and health benefits, and **Recommendation No. 204 (2015),** which promotes formalising informal work, **Convention No. 190 (2019)** which addresses workplace violence, critical for female workers, and **Platform Work Principles (2023)** which advocate fair classification, algorithmic transparency, dispute resolution, social protection, and data rights. ILO standards are highly relevant to Ghana's gig economy, addressing its unique socio-economic, legal, and cultural contexts while aligning with national development goals. Ghana's labour market is 86% informal, reflecting the characteristics of gig work—lack of contracts, irregular income, and limited protections (GSS, 2023) This informality makes **Recommendation No. 204** essential, as formalising gig work through social protections could transition workers into structured systems without losing flexibility. For example, platform-funded contributions to the Social Security and National Insurance Trust (SSNIT) and the National Health Insurance Scheme (NHIS), in accordance with **Convention No. 102**, would address the exclusion of gig workers from the **National Pensions Act, 2008 (Act 766)**. In 2023, only 14% of informal workers contributed to SSNIT, emphasising the need to expand coverage (*GSS, 2023*).

The socio-economic context amplifies the significance of the ILO. Gig work employs thousands, especially young people, in urban areas such as Accra and Kumasi, where unemployment remains a pressing issue (Fairwork Ghana, 2021). However, low earnings are often below GHS 1,500 per month after fees, and the lack of benefits sustains insecure conditions, in violation of the ILO's decent work standards. Women, who comprise 30% of gig workers, encounter greater risks, including harassment during late-night deliveries, underscoring the need for **Convention No. 190** to establish safety protocols (World Report, 2025). Algorithmic biases that penalise part-time availability further disadvantage women managing caregiving responsibilities, highlighting the importance of fair classification and transparency, as outlined in the 2023 Platform Work Principles. Legally, the Labour Act's exclusion of gig workers from collective bargaining violates **Conventions No. 87** and **98**. Forming a Gig Workers' Union, as seen in Denmark, would create avenues for negotiations on commission rates and deactivation policies, addressing existing power imbalances (ILO, 2022). The **Data Protection Act, 2012**

(Act 843), aligns with the ILO's data rights principle but requires stronger enforcement to curb platform surveillance, particularly given workers' limited awareness of their rights. Ghana's policy landscape heightens the relevance of the ILO. The Digital Ghana Agenda emphasises digital job creation, recognising the economic contributions of platforms (Fairwork Ghana, 2023.). Integrating labour reforms into this agenda aligns with **Recommendation No. 204**, which views protections as catalysts for economic development. Ghana's ratification of **Convention No. 190** in 2022 commits it to tackling workplace violence, which directly correlates with gig workers' safety concerns. Regionally, aligning with the African Union's Digital Transformation Strategy (2022) supports standardisation efforts and positions Ghana as a leader in Africa's regulation of the gig economy (*Ghana-Digital-Economy-Policy-Strategy, 2022*). By addressing informality, gender disparities, and legal gaps, ILO standards offer a tailored framework for fair gig work in Ghana.

Implementation Challenges And Opportunities

The precarious nature of gig work worsens the challenges within Ghana's already extensive informal sector, which, according to the Ghana Statistical Service (2025), employs over 65% of the working population. This suggests that the growth of the gig economy is not creating a new, protected class of workers but is instead enlarging an existing landscape of informality through digital tools, a concern also highlighted by many practitioners and policymakers on the subject. Ghana's employment sector has experienced various developments in recent years, highlighting both challenges and opportunities amid changing economic conditions. For example, Ghana has introduced several programmes to *reduce unemployment*, especially among young people. Initiatives such as the Youth Employment Agency (YEA) and Planting for Food and Jobs (PFJ) have been created to foster opportunities in agriculture and other sectors. There is an increasing focus not only on creating formal-sector jobs but also on recognising the importance of the informal economy, which plays a vital role in employment. Efforts continue to support informal workers through *training and improved access to capital*. To address the skills gap, programmes focused on vocational training and technical education have been expanded. *Partnerships* with private sector organisations and NGOs aim to equip young people with relevant skills for the job market. The legal challenge is that the Ghana Labour Act's binary classification excludes gig workers from ILO protections, and amending it faces legislative challenges (Shepherd, 2025). The Data Protection Act lacks provisions specific to platforms. The National Labour Commission (NLC), as an institution, also lacks the resources to monitor algorithms or regulate multinational platforms (*Fairwork Ghana, 2023*). As a social challenge, platforms may oppose reforms that raise costs, as seen in California, thereby complicating low worker earnings and contributions. There have also been records of pushback in the gig market, as reported by Fairwork Ghana. As a result, Ghana's 86% informal workforce resists formalisation due to distrust in institutions like SSNIT, as well as the guarded algorithms of platforms, and the capacity to regulate them exceeds Ghana's current ability *(WIEGO_Statistical_Brief, 2020) (World Report, 2025)*.

Despite the challenges encountered in implementing the gig economy in Ghana, significant opportunities remain to promote its growth. One key opportunity is policy integration, where necessary reforms could be incorporated into the Digital Ghana Agenda. The idea would be to build on initiatives such as the platform-funded social security pilot proposed by the Ministry of Communications in 2023. As a technological innovation, with technical support from the International Labour Organisation (ILO), the establishment of a Digital Labour Inspectorate, financed through platform fees, could greatly enhance institutional oversight. Blockchain and mobile applications also offer the potential to improve transparency and strengthen enforcement mechanisms within gig platforms. Additionally, social dialogues could be established to encourage collaboration among stakeholders by creating a dedicated Gig Economy Taskforce. This task force could potentially utilise Fairwork Ghana's expertise to pilot workers' unions and implement safety measures. Addressing the sector's widespread informality, subsidised contributions combined with targeted awareness campaigns can help overcome resistance to formalisation and to participation in social protection. Finally, Ghana could benefit from adopting established regulatory models from other jurisdictions, including the European Union's presumptive employment classification and South Africa's bargaining councils framework, which can provide structured negotiation and protection mechanisms for gig workers (Pape, 2025). Together, these opportunities present a comprehensive pathway to address existing challenges and create a more inclusive, secure, and transparent gig economy in Ghana (Zeid et al., 2024).

RECOMMENDATION AND CONCLUSION

While the proposed recommendations are vital, their successful implementation requires a realistic assessment of potential hurdles. This section outlines a phased implementation plan, anticipates counterarguments from key stakeholders, and proposes mitigating strategies. One of the core legal hurdles is the current classification of gig workers as 'independent contractors,' which excludes them from the scope of existing labour laws. To mitigate this and related issues, the following reforms are recommended to align Ghana's gig economy with ILO standards while ensuring clarity and policy relevance for implementation.

A. Introduce a Hybrid Worker Category ("Dependent Contractor")

Amend the Labour Act to create a legal worker category called "dependent contractor," recognising gig workers' economic dependence on platforms. This category will grant rights such as minimum wage guarantees, social protection access, and collective bargaining, balancing flexibility with fundamental labour protections. The legal definition of a dependent contractor must be based on clear criteria, such as the level of platform control (e.g., algorithmic management of tasks), financial dependence on platform income, and integration into the platform's branding and operations. These criteria can draw on precedents such as the UK Supreme Court decision in ***Uber BV v.*** **Aslam ([2021] UKSC 5)**. A possible statutory clause might define a dependent contractor as "a worker engaged by a digital platform under significant control and entitled to protections outlined in relevant labour sections." This amendment would balance workers' flexibility with fundamental labour protections, thereby addressing core **ILO Conventions No. 87** and **98** on freedom of association and collective bargaining. The Ministry of Employment should lead consultations with both platform operators and gig workers to refine this category, with a view to legislative feasibility and enactment.

B. Extend Social Protection to Gig Workers

Integrate gig workers into SSNIT and NHIS through amendments to the National Pensions Act. Introduce platform contributions alongside worker contributions, supported by a tiered subsidy scheme for low earners, to enhance social security coverage and financial inclusion. Platform operators should be compelled to contribute 13.5% of workers' earnings to SSNIT, with workers paying 5.5%, reflecting formal employment arrangements. To improve affordability, a tiered contribution scheme subsidised by the government, such as a 50% subsidy for workers earning below GHS 1,000 per month, should be introduced in line with ***ILO Convention No. 102*** on social security standards.

C. Ensure Algorithmic Transparency and Platform Accountability

Platform accountability must be strengthened by mandating disclosure of algorithmic task allocation and deactivation criteria under the Data Protection Act. Establish a specialised Digital Labour Inspectorate within the National Labour Commission to monitor compliance, enforce penalties, and provide affordable dispute resolution. The NLC's mediation services should help reduce worker deactivation disputes in line with the **ILO's 2023 Platform Work Principles**. To enhance worker safety, platforms should incorporate features such as app-based panic buttons for vulnerable groups, particularly female workers, aligning with **ILO Convention No. 190** on violence prevention in the workplace.

D. Establish a Gig Economy Taskforce

Create a multi-stakeholder Taskforce by 2026 involving government, trade unions, platforms, and civil society. The Taskforce will lead pilot programs for social protection contributions, support the formation of a Gig Workers' Union, promote safety and digital skills training, and report annually to Parliament. It should also support the creation of a Gig Workers' Union with the authority to negotiate fair commission caps at 15% and transparent deactivation policies, in line with ***ILO Conventions No. 87*** and ***98***. Additionally, the Taskforce must implement safety training programmes and the use of panic buttons to decrease harassment incidents by 30% by 2028, as projected by Human Rights Watch.

E. Leverage Technology and Regional Collaboration

Use blockchain and mobile applications to enhance transparency in social security contributions and facilitate anonymous reporting of labour violations. Ghana should actively engage with the African Union to harmonise gig economy regulations across the continent, drawing on legislative initiatives such as Nigeria's draft Gig Economy Bill. Hosting a regional summit will provide an opportunity to share Ghana's experience and establish its leadership role in developing standards for the gig economy in Africa. The union aims to harmonise gig-economy regulations across regions and position Ghana as a leader in digital labour governance in Africa.

Indeed, Ghana's gig economy offers significant growth opportunities but faces challenges posed by outdated legal frameworks and worker vulnerabilities. This five-point reform package offers a clear, practical path to align national laws with ILO standards, enhancing worker protections, platform accountability, and social security inclusion. By adopting hybrid worker recognition, extending social protections, ensuring transparency, institutionalising stakeholder collaboration through a Gig Economy Taskforce, and leveraging technology alongside regional engagement, Ghana can modernise its labour market and promote inclusive, decent work in the platform economy. These measures would also support social security inclusion and establish dispute resolution mechanisms for gig workers. Overall, the ILO's developing binding standards on gig work are highly relevant to Ghana's evolving labour market. They provide a pathway to close existing legal gaps and ensure decent working conditions for millions of platform workers operating under precarious, largely unregulated conditions. Aligning with international labour standards would strengthen Ghana's commitment to fair labour practices and foster inclusive economic growth within the platform economy. Nonetheless, active policy intervention at the national level is crucial to convert these global standards into tangible legislative and regulatory reforms. A hybrid worker category, platform-funded protections, and a Gig Economy Taskforce align with Ghana's Digital Ghana Agenda, addressing challenges such as legal gaps and platform resistance. The recommendation promises measurable progress, positioning Ghana as a leader in Africa's digital labour regulation. By prioritising decent work, Ghana can balance flexibility with fairness, thereby contributing to global labour policy discussions. This approach supports Ghana's Digital Agenda and establishes the country as a regional leader in gig economy regulation, promoting fair labour conditions and sustainable economic growth. Active government commitment is essential to translate these reforms into tangible benefits for millions of gig workers.

Conflict Of Interest

The authors declare no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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