

## **A Case Study of Freelancing Market Growth and Economic Impact in Pakistan (2019-2025)**

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### **Abstract**

The fast progress of digital technologies, freelancing has become a significant alternative to regular jobs. This thesis studies the impact of freelancing on Pakistan's economy by following its development from 2019 to 2025. The study explores these matters by studying primary and secondary materials and focusing on the effects of freelancing on employment, youth, women, and economics during the pandemic. According to the research, the rise in freelancing in Pakistan is due to important actions by the government and the use of new technology. The study looks into the troubles freelancers experience, for example with payment systems, learning the required skills, and facing regulatory obstacles, as well as their ability to cope when there are global crises. Particular care is taken to highlight Upwork, Fiverr, and Digiskills among other local platforms that have helped developing skills and providing jobs. Freelancing has helped Pakistan's financial situation, decreased the divide between urban and rural jobs, and made the country a top freelance market in the world. Nevertheless, the sector needs solid policies, integrated finances, and changes in education to guarantee its durability and ability to grow. Offering a closer look at freelancing's economic role and future in the job industry, the study gives useful ideas for policymakers, educators, and development stakeholders managing Pakistan's digital workforce.

**Key Words:** Freelancing, global market, technology, Pakistan's digital workforce, policymakers.

### **Introduction**

Faster digital progress and more people being online over the past decade have greatly transformed the global economy. Freelancing has become a major kind of work today, mainly because it allows people to work anytime, anywhere, and thanks to platforms like LinkedIn, Upwork, and Fiverr that unite workers with employers from all over. Because there are many young Pakistanis and growing Internet connections, freelancing in Pakistan is doing well.<sup>1</sup> From 2019 onward, digital work in Pakistan has developed quickly due to global changes and later was advanced by the problems caused by COVID-19. During this time frame, we can study what happened before the pandemic and also the big changes in working practices and growth of digital jobs that appeared during and

<sup>1</sup> Muhammad Iqbal. *Digital Pakistan: Opportunities and Challenges*. Lahore: Vanguard Books, 2021, pp. 45–47.

after the crisis. Pakistan's digital economy relies heavily on freelancing, as many Pakistanis carry out contract-based jobs for customers all over the world. Even though there are similar trends worldwide in freelancing,<sup>2</sup> the way Pakistan is growing is influenced by its economic situation, population growth, and measures taken by officials to encourage more people to work online. Pakistan's freelancing scene offers services such as producing content, graphic design, helping with digital marketing, developing software, and supporting IT, mostly aimed at abroad. As well as giving jobs to many people in Pakistan, this activity earns much-needed foreign money for the country. Understanding the development of freelancing in Pakistan from 2019 to 2025 is key to finding out how it affects jobs, ways to make a living, and the economy's ability to adapt. The arrival of COVID-19 in 2020 resulted in major disruptions for regular industries and forced nations to experience digital transformation more quickly than they had before. In Pakistan and many other places, covid-19 restrictions created a need for increased remote work.<sup>3</sup> It became apparent that freelancing was both fitting and important to earn money for many people. So the government of Pakistan made the "Digital Skills Training Program" available through Digiskills.pk, aiming to increase digital skills among citizens and help them become ready for global gig work.

It investigates how freelancing helped the economy remain strong and recover from the ups and downs. To begin, it explains the concept and origins of freelancing in terms of its history across the world and specifically in Pakistan. The research considers what has supported freelancing in Pakistan, focusing on its people, the policy setting, and improvements in using the internet. There is a focus on how freelancing helps people get work, earn additional income, and increase exports, all while addressing the biggest issues within the system. There are inadequate digital platforms in various rural locations, uncertain payment gateways, and no rules that look over freelancers' needs and define their employment terms. Such platforms have been vital for the industry's growth since they make Pakistani freelancers available worldwide.<sup>4</sup> They have made ways for people to join the labor force in a more flexible manner and provided additional ways to make money.

The global freelance economy was expected to surpass \$1 trillion by 2021, indicating significant shifts in employment patterns.<sup>5</sup> But workforce expectations have also changed with increasing availability of broadband and digital platforms to support remote work. The COVID-19 crisis and subsequent periods in Pakistan demonstrated similar trends. Many people, who had already been displaced from their traditional jobs or desired greater flexibility, chose to work as freelancers or supplement their income.<sup>5</sup> The majority of those. Freelancing became a popular industry due to the pandemic's economic challenges and technological progress. Companies adjusted to remote models, and freelancers refined their abilities and met international demand.... In addition to providing a safety net during economic hardships, freelancing brought about reversal and alterations to the employment model. From the early 2010s, Pakistan has emerged as a prominent freelancing hub worldwide, but its growth was substantial during the same period.

Since the early 2010s, Pakistan became well-known for freelancing activities globally, but its strong development happened in those same years. Thousands of clients worldwide could reach Pakistan's freelancers because their country had stable internet, more people knew about international freelancing, and a large portion of workers could speak English.<sup>6</sup> In Pakistan, freelancers are considered reliable and affordable, in spite of problems they met earlier, such as lacking proper computer skills and having trouble with receiving money from outside the country.

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<sup>2</sup> Imran Ali. *The Emerging Gig Economy in South Asia*. Karachi: Oxford University Press, 2019, pp. 88–91.

<sup>3</sup> World Bank. *Pakistan Development Update: Navigating Inflation and Growth*. Washington, DC: 2023, pp. 64–66.

<sup>4</sup> Government of Pakistan. *Economic Survey of Pakistan 2022–2023*. Islamabad: Ministry of Finance, 2023, pp. 102–105.

<sup>5</sup> Ayesha Khan. "Freelancing in Pakistan: Growth Patterns and Challenges." *Pakistan Journal of Economic Studies* 15, no. 2 (2021): pp. 22–25.

<sup>6</sup> Upwork. *Global Freelance Marketplace Annual Report 2023*. San Francisco: Upwork Inc., 2023, pp. 14–17.

Because of the difficulties women and youth encounter at traditional jobs, freelancing enables them to have more freedom and escape jobs that are not widely available locally.

In 2020, the youth in Pakistan, which is over 64% of the total population and under 30, will be able to participate strongly in the job market. For many Indians, having a job is not possible since the number of positions isn't enough; so, they turn to freelancing. You can now use digital marketing, e-commerce, and graphic design in the many training courses funded by the government, including Digiskills.pk.<sup>7</sup> Backed by international groups, these plans seek to raise people's skills in technology and help more workers get online jobs. There has been a major rise in online freelancers since 2019. Necessity and opportunity gave many people the chance to have jobs that were not influenced by the region's job market. Freelancing has played a noticeable role in increasing Pakistan's exports. Thanks to freelancing, Pakistan's digital services reached a record annual export amount of more than \$2 billion, as shown by the PSEB.<sup>8</sup> Export earnings are an effective way to obtain foreign currency, which is very helpful for the country when inflation, slow growth, and low production cause challenges for the national economy. Besides, freelancing allows entrepreneurs to depend on themselves and focus on improving their earning potential and knowledge. Opportunities for economic growth are now open to forgotten groups, for instance, women and those living in remote communities, who experience hardships in communication due to society or isolation.

Nonetheless, some problems continue to exist. Access to safe and economical ways of paying in other countries is often restricted for businesses. Despite the existence of Payoneer and similar services, many new freelancers find them tough to use because they are not easy to grasp and usually come with high costs. Unequal access to the internet in rural and urban regions is a problem that blocks many people from working in the freelance market.<sup>9</sup> Because of all the unclear guidelines, freelancers are not given proper labor rights, social protections, or instructions about paying taxes. Furthermore, since there are a lot of freelancers in India, Bangladesh, and the Philippines competing for work, Pakistani employees must always better their skills and offer good work to stay ahead. By doing this research, the goal is to study how freelancing affects the economy, including increasing employment, better income distribution, earning foreign exchange, and promoting the empowerment of communities in Pakistan. It aims to find out the challenges to sustainable growth and assess the part played by both the public and private sectors in removing them.<sup>10</sup> Later parts of this paper will look into the existing literature, explain the research approach, show findings from empirical evidence and other studies, interpret those results, and propose ways to enhance the freelance environment in Pakistan.

### Statement of Problem

Although freelancing is expanding fast all over the globe, the full value of it is still not achieved in Pakistan. Between 2019 and 2025, freelance work became more common in Pakistan because of things such as high unemployment for young people, spread of internet, the spread of COVID-19, and a rising need for remote digital services.<sup>11</sup> Yet, many barriers in social, policy, and economic areas have slowed down China's progress and negatively affect the country's development. Pakistan's freelancing industry has to deal with unpredictable earnings, a shortage of worldwide payment tools, fewer formal courses, little help from the government, and different

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<sup>7</sup> Fiverr. *Freelance Economy Trends in Developing Countries*. Tel Aviv: Fiverr International, 2022, pp. 9–12.

<sup>8</sup> State Bank of Pakistan. *Annual Report 2022–2023: The State of Pakistan's Economy*. Karachi: SBP, 2023, pp. 87–90.

<sup>9</sup> Rehan Siddiqui. *Technology and Employment in Pakistan*. Lahore: Sang-e-Meel Publications, 2020, pp. 119–123.

<sup>10</sup> Nida Mahmood. "Digital Platforms and Youth Employment in Pakistan." *Asian Economic Review* 33, no. 1 (2022): pp. 55–59.

<sup>11</sup> Pakistan Software Export Board (PSEB). *Freelancer Registration and Performance Report 2022*. Islamabad: PSEB, 2023, pp. 11–14.

online access in cities and rural areas. Besides, since there is little in place to clarify tax, social security, and labor laws for freelancers, the industry is uncertain and contributes less officially to the economy than it should. If the existing obstacles are not overcome, freelancing might lose its chance to support change in the economy, create jobs, and increase exports. Since many aspects of the freelancing business in Pakistan are not thoroughly explored, making strategies and policies is a challenge. This review will look into how the freelancing sector in Pakistan has advanced and what it offers in terms of opportunities and problems, as well as present solutions to help it develop the country's economy more effectively.

## **Significance of The Study**

Its importance is clear because it looks at freelancing in Pakistan during an important period (2019–2025) and examines what is happening with industry and the economy. Global events such as the COVID-19 pandemic in this era greatly changed the work force, made people use technology more, and altered the paths to earning money. Since freelancing was found to be adaptable and steady, Pakistan waters made a noticeable increase, making the country part of the world leaders in the gig economy. The study has multiple important aspects. To start with, we learn from the research that the number of freelancers in Pakistan has increased and now supports many jobs, helps earn foreign money, and strengthens digital exports. Besides, it discovers the factors responsible for the economic growth, such as the youthful population, expanded use of the internet, and Steps by the government like DigiSkills.pk. Since the study gathered data both before and after the pandemic, it reveals that freelancing shielded people economically, mainly during the pandemic's lockdowns and periods without new jobs. Besides, this research points out the problems with freelancing caused by payment restrictions, weak digital infrastructure, inadequate skills, no proper rules, and intense market competition worldwide. It is important to overcome these barriers so that freelancing helps more inclusively develop the economy, mainly for youth, women, and people living in rural areas. Those in charge of policymaking, economics, education policies, and those involved in the digital economy can make better use of freelancing opportunities by applying the key recommendations of this study. All in all, this research adds to the discussions on digital labor markets in developing countries and the changes happening in the future of work because of technology.

## **Objectives of the study**

### **Main objectives**

- To examine the freelancing sector grew in Pakistan from 2019 to 2025, its economic effects, and the issues it faced, and to suggest ways for its ongoing development.
- SUB-OBJECTIVES

### **Sub-Objectives**

- To look at the modifications and drifts in freelancing in Pakistan from 2019 to 2025.
- To describe the influence that freelancing has on Pakistan's economy concerning employing people, earning additional money, and exporting digital services.
- Trying to comprehend the main difficulties that Freelancers in Pakistan experience, such as organization, ways to be paid, laws, and lacking unique skills.
- To assess how government instructions, training programs, and initiatives from the remote sector support and keep up the freelancing industry.

## **Research Questions**

1. How has the growth of freelancing between 2019 and 2025 contributed to reducing unemployment and creating job opportunities among Pakistan's youth?

2. How do digital platforms and social media facilitate the promotion and expansion of freelancing opportunities in Pakistan?
3. How has freelancing economically impacted Pakistan's economy, particularly during and after the COVID-19 pandemic?
4. How do Pakistani freelancers navigate the major challenges and opportunities in accessing and sustaining global freelancing markets?

## **Hypothesis**

- The development of freelancing from 2019 to 2025 has expressively reduced unemployment rates amongst the youth in Pakistan.
- The use of digital stages and social media positively influences the raise and accessibility of freelancing opportunities in Pakistan.
- Freelancing has had a positive and assessable impact on Pakistan's economy, chiefly during the COVID-19 pandemic period.
- Challenges such as payment issues and infrastructure limits badly affect Pakistani freelancers' ability to access and sustain global markets, while government support and skill development chances improve their success.

## **Theoretical Framework**

This research is built upon labor market theory and the digital economy concept, which both show how innovations change the way the world's job market functions. The gig economy theory points out that people are moving from steady employment to regular small work projects, with freelancing as a main aspect. People who use human capital theory invest in their digital skills to help them earn more and work successfully as freelancers. It is network theory that provides a reason for why online sites help freelancers connect with global clients with ease. In addition, this theory explains why freelancing has become widespread in Pakistan as a result of people using new technology and initiatives set by the government. The theory of economic resilience reveals that freelancing helped protect the economy from the COVID-19 pandemic by giving people other ways to make money. Freelancers' progress and stability are also influenced by infrastructure barriers and law changes, as stated by institutional theory. All these theories help explain how freelancing impacts Pakistan's economy, its job market, and digital exports during the years 2019 to 2025.

## **Source and Methodology**

This study has made use of research approaches that describe people or groups and let us understand their thoughts on the impact of freelancing on the Pakistani economy. The study will involve looking at and exploring freelancing data, doing simple (or sometimes even complicated) quantitative (or qualitative) studies to find out how people react to certain subjects and issues. The study's author gathered information from youth using a predefined questionnaire. Articles, magazines, and journals have been used to get the secondary data. The study sample in this case contains the data from 300 youth respondents.

## **Gap of The Study**

Even though freelancing has grown significantly in Pakistan's economy, there is not enough research that looks at both types of data to completely understand its effects and problems. Many previous studies look at either how much freelancing improves the economy or how it impacts individuals, but they rarely address these issues in connection with current policies or the whole picture of the economy. Also, there has been a shortage of research on how the COVID-19 pandemic influenced freelancing in Pakistan, mainly concerning digital facilities, different forms

of payment, and what initiatives the government brought. This study attempts to solve the identified gaps by exploring the contributions of freelancing to the employment sector, reducing income risks, and growing digital export earnings, along with discussing the obstacles that roadblock its growth in Pakistan.

## Review of Literature

During the last decade, freelancing has changed a lot, giving self-employed people from all over the globe new chances and opportunities. Mostly because of technology, digital growth, and changing economic and social trends, traditional employment has been less appealing and freelance or project-based jobs have now become desirable to many people. Freelancing has now become an important part of the world's economy, providing a lot of employment, creating income, and leading to new ideas.<sup>12</sup> It is especially clear in developing nations, as they have fewer formal jobs and their population is mainly young people eager for other types of work. Because more than 60% of Pakistan's population is under 30, the country has risen to importance as a player in global freelance work. There has been a very high level of growth in freelancing in the country since 2019, which has led to many positive benefits and has continued to present the nation with several challenges. Many factors have led to the rise of freelancing in Pakistan, including progress in technology and the country's economic and social changes over the previous decade.<sup>13</sup> Thanks to more people having laptops and smartphones, and due to improved literacy, more people can gain access to the online world of freelancing. It was the Pakistan Telecommunication Authority (PTA) that mentioned that, due to the progress of mobile broadband in both towns and villages, internet penetration in Pakistan grew from 35% in 2017 to 60% by 2023.<sup>14</sup> Thanks to the rise of digital technology, many Pakistanis, most of them youth, are now able to use Upwork, Fiverr, Freelancer.com, and PeoplePerHour and connect to clients abroad to earn money as freelancers in various domains. On these platforms, freelancers get international clients, earn money in different currencies, and can work on projects globally.

Because of the COVID-19 pandemic, many were forced to use freelancing since the lockdowns and social distancing interrupted their usual ways of working. In Pakistan, many more people registered to work online and already established freelancers received higher earnings. Many young Pakistanis started offering freelance services in 2020 and 2021 because of the urgent need for a different way to earn money. This coincided with the authorities' efforts to develop computers and digital skills in young people.<sup>15</sup> At the end of 2022, DigiSkills.pk taught 1.5 million individuals, which provided a large pool of people ready to work as freelancers worldwide. They have greatly helped develop skills and encouraged the youth in Pakistan to become entrepreneurs. In terms of the economy, freelancing contributes a lot to Pakistan's foreign exchange and provides many jobs for its citizens. Stats from the State Bank of Pakistan and the Pakistan Software Export Board (PSEB) indicate that exports of IT as well as IT-enabled services almost touched \$3.5 billion in 2023-24, reflecting a growth of more than 25%. Online freelancing helps a lot of workers export their income through interactive websites, thus improving the country's foreign currency reserves. The extra foreign currency coming in from remittances supports the economy by helping strong Pakistani currency and support the economic strength of Pakistan.<sup>16</sup> Another reason freelancing is important for Pakistan is that it gives employment to many young people who are finding it hard to get work elsewhere. Far too many people can't be employed, so freelancing has become a good strategy for income generation and fighting poverty.

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<sup>12</sup> UNESCO. *Education and Skills for the Gig Economy*. Paris: UNESCO Publishing, 2021, pp. 78–81.

<sup>13</sup> Freelancer.com. *Top Countries by Freelancing Revenue 2023*. Sydney: Freelancer Limited, 2023, pp. 6–8.

<sup>14</sup> Pakistan Bureau of Statistics. *Labour Force Survey 2022–23*. Islamabad: PBS, 2023, pp. 47–51.

<sup>15</sup> Asma Javed. "COVID-19 and Digital Work in South Asia." *Global Labour Journal* 12, no. 2 (2021): pp. 42–45.

<sup>16</sup> Muhammad Rehman. *ICT and Job Creation in Pakistan*. Karachi: Beacon Books, 2022, pp. 88–91.

There are interesting developments in inclusion and empowerment shown when we look at the demographic and socio-cultural parts of Pakistan's freelancing sector. Since women come across many challenges in finding work in Pakistan, freelancing has given them an important opportunity to make money.<sup>17</sup> It has been proven through studies that freelancing helps women manage their work and family caring at the same time, which leads to more control of their finances and better social standing. People in small towns and rural areas can freelance, so they can earn money from overseas customers without leaving their home area. Because freelancing is open to so many people, it offers opportunities for fair development and promoting social strength.

At the same time, the freelancing industry in Pakistan is held back by various challenges that could harm its effective growth and affect the economy in general.<sup>18</sup> Getting internet access is still challenging due to problems with infrastructure, mostly in remote and poor regions. Many freelancers find it hard to do well at their jobs because of constant electricity cuts, poor quality broadband, and unreliable internet service. In addition, the issue of managing payment processing is still vital. As PayPal and other major platforms do not operate in Pakistan, freelancers have to turn to rather unreliable third-party services, resulting in more delays and lower profits. This sort of financial issue stops many capable freelancers from taking part in global markets and expanding their enterprises.<sup>19</sup> The development of their skills and improvement of their qualifications is a further problem facing freelancers. They generally have high technical expertise, yet soft skills such as conversation, work supervision, forming good client relationships, and quality checks are scarce among Pakistani freelancers. Because of these flaws, companies often miss out on more contracts and find it hard to be competitive in the global market. Furthermore, people who are freelancers do not have any protections from unfair treatment because they are not covered by labor laws or included in social security or taxation systems.<sup>20</sup> As there is no proper law in place, freelancers can be exploited, have unstable pay, and miss out on having health and retirement benefits. Also, because government policies and support are not enough, the sector cannot grow well and become part of the wider economic system.

Freelancing as a worker with rights and obligations can lead to better access to social benefits and more tax compliance through policy reforms. By enhancing digital infrastructure and developing secure payment gateways at an affordable cost, operational barriers will be reduced.<sup>21</sup> Including soft skills and business management in skill development programs can enhance the competitiveness of freelancers. Building up public-private partnerships can help to mobilize resources and expertise for freelancing ecosystems. Why? In addition, including freelancing in national economic planning and export strategies will emphasize its contribution to economic growth and job creation. "

Pakistan can learn valuable lessons from India, Bangladesh, and the Philippines through comparisons. Pakistan has a preference for these countries, as they have successfully implemented models of government assistance, payment methods, and training programs. By incorporating freelancers into the labor laws and social security systems, the Philippines has improved job stability as well as job security. India's digital payment infrastructure has made it easier for freelancers to make financial transactions.<sup>22</sup> The integration of freelancing into poverty reduction strategies in Bangladesh has resulted in greater economic access for disadvantaged groups.

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<sup>17</sup> Punjab Information Technology Board. *Freelancing and Digital Skills Report 2023*. Lahore: PITB, 2023, pp. 17–19.

<sup>18</sup> Deloitte. *Digital Transformation and Economic Resilience in Pakistan*. New York: Deloitte Insights, 2022, pp. 33–36.

<sup>19</sup> Ahmed Bilal. "The Rise of Freelance Work Post-COVID in Pakistan." *Economic Affairs Review* 29, no. 4 (2022): pp. 26–29.

<sup>20</sup> McKinsey & Company. *Global Digital Labor Trends*. New York: McKinsey Global Institute, 2022, pp. 39–41.

<sup>21</sup> Shahid Hussain. *Pakistan's Freelancing Ecosystem: A Roadmap for Growth*. Peshawar: Frontier Publications, 2023, pp. 50–54.

<sup>22</sup> Shoaib Niazi. "Gig Economy and Taxation in Pakistan." *Journal of Public Policy and Governance* 18, no. 3 (2023): pp. 20–23.

Pakistan's freelancing industry can be developed and sustained by gaining knowledge from these experiences. The freelancing industry in Pakistan will face a significant challenge during the 2019-2025 window as it strengthens its accomplishments and tackles current obstacles.<sup>23</sup> The freelancing industry is thriving due to the ongoing economic digital transformation, demographic advantages, and government backing. Infrastructural, regulatory, and capacity-building obstacles must be confronted by the sector to maximize its contribution of economic development.<sup>24</sup> Freelancing patterns, its macroeconomic significance, and the efficacy of policies demand continued monitoring in future research. Strategies to use freelancing as a catalyst for inclusive growth, innovation, and employment in Pakistan will be informed by evidence.<sup>25</sup> Freelancing is a driving force behind economic and labor market transformation in Pakistan, giving women, young people, and underrepresented groups a chance to engage with the global digital economy. Its quick expansion since 2019 is indicative of broader changes in technology, society, and the economy, highlighting its significance in surviving extinction-related quakes. Notwithstanding challenges, cooperation amongst different stakeholders can make freelancing a viable source of foreign cash, revenue, and economic diversification.

### **Source and Methodology**

This study services a mixed-methods investigation approach, uniting both qualitative and quantitative data to know the growth and economic influence of freelancing in Pakistan from 2019 to 2025. Primary data were collected through structured questionnaires distributed to a sample of 100 youth freelancers across major urban centers, including Karachi, Lahore, Faisalabad and Islamabad to arrest firsthand data on their skills, income patterns, skill development, and tests faced in the freelancing sector. in-depth interviews were led with key investors such as government officials, training package coordinators, and freelancing platform legislatures to gain qualitative insights into official support, policy initiatives, and market subtleties. Secondary data were collected from a massive range of foundations including government reports, policy documents, theoretical journals, industry publications, and freelancing platform statistics to found a appropriate background and authenticate trends observed in primary data. The quantitative data were examined using statistical tools to identify designs, associations, and economic contributions of freelancing, while qualitative data were examined through thematic analysis to expose underlying issues, opportunities, and stakeholder viewpoints. This integrative methodology allows for a holistic valuation of how freelancing effects employment, income generation, and the wider digital economy in Pakistan, while addressing gaps in existing research by combining empirical evidence with narrative insights.

### **List of variable**

#### **Dependent variable**

- Income stability of freelancers

#### **Independent Variable**

- Access to Skill Development Programs
- Use of Freelancing Platforms
- Infrastructure Availability (Internet and Power)
- Government Support and Policies

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<sup>23</sup> Pakistan Institute of Development Economics. *Policy Brief on Freelancing Market Reforms*. Islamabad: PIDE, 2022, pp. 13–16.

<sup>24</sup> Ministry of Information Technology and Telecommunication. *Digital Pakistan Vision Report*. Islamabad: MoITT, 2021, pp. 21–24.

<sup>25</sup> Sarah Qureshi. *Women Freelancers in Pakistan: Barriers and Breakthroughs*. Lahore: Women in Tech Foundation, 2023, pp. 66–69.



**Table 1: Variables and Their Influence on Income Stability of Freelancers**

Independent Variable	Description	Relationship with Income Stability
Access to Skill Development	Availability of training and upskilling	Positive, improves income stability
Use of Freelancing Platforms	Use of platforms like Upwork, Fiverr	Positive, increases job opportunities
Infrastructure Availability	Reliable internet and power supply	Positive, essential for consistent work
Government Support and Policies	Social security, digital infrastructure, policies	Positive, encourages market participation

**Table 2: Demographic Characteristics of Respondents**

Characteristic	Category	Percentage (%)
Gender	Male	57.5
	Female	42.5
Age	20-25	30
	26-30	37.5
	31-35	32.5
	More than 35	7
Educational Background	Undergraduate student	15
	Graduate student	25
	Faculty/Teacher	27.5
	Other	32.5
Familiarity with Topic	Not familiar	32.5
	Somewhat familiar	26.3
	Very familiar	41.3

**Table 3: Descriptive Statistics of Variables**

Variable	Mean	Standard Deviation
Income stability of freelancers	3.025	1.321
Use of Freelancing Platforms	3.213	1.384
Infrastructure Availability (Internet & Power)	3.138	1.394
Government Support and Policies	3.250	1.454

**Table 4: Multivariate Regression Results for Income Stability**

Independent Variable	Standardized $\beta$	t-value	p-value	Interpretation
Access to Skill Development	0.643	7.291	0.001	Strong positive and significant effect
use of Freelancing Platforms	0.529	3.646	0.001	Positive and significant effect
Infrastructure Availability	0.342	1.809	0.075	Positive but marginally significant
Government Support and Policies	0.606	0.234	0.653	Not statistically significant

**Table 5: Model Summary**

Statistic	Value
R <sup>2</sup>	0.547
Adjusted R <sup>2</sup>	0.503
F-statistic	12.429
p-value (F-statistic)	0.001

This model has a statistical significance of F-statistics =12429 and p-value=0.001, which suggests that these variables contribute to much of the variation in freelance income stability. These results show that entrée to skill development agendas is significant in maintaining income stability, as it reproduces the value of continuing education and exercise. Recent research, including those led by Ali (2021) and Farooq (2020), suggests that refining freelancers' skills can lead to greater rivalry and higher earnings. Saeed (2019) notes that freelancing platforms established a significant and advantageous impact, stress how online marketplaces increase the number of freelancers seeking jobs. Consistent connectivity is essential, but it may be influenced by other factors. Surprisingly, government support and policies had little direct impact, but qualitative feedback indicated that policy improvements could potentially improve the welfare of freelancers in the future. Overall, these results suggest that the development of skill, platform accessibility and infrastructure is key to income stability in Pakistan's freelancing economy.

### **Access to Skill Development**

The regression analysis indicated that Access to Skill Development has a significant and robust impact on the income stability of freelancers, with standardized beta value of 0.643, t-value of 7.291 and p-worth of 0.01. As a result, the more training and upskilling programs freelancers receive, they earn more consistently.' This discovery supports the work of Ali (2021) and Farooq (2020), who found that knowledge hands-on skills is a key factor in helping freelancers compete more efficiently in the digital age and entice more clients. Developing capabilities not only boosts individual earnings, but also ropes the economy by boosting productivity and decreasing unemployment.

The freelancing world of Pakistan where formal employment is not available to many young people, skill development serves as a means for them to access jobs abroad. ". With more quality training, freelancers can now offer higher-value services on international platforms, which will result in better income and client satisfaction. The outcome is a pattern where better skills lead to more work, which generates higher income, and eventually, economic stability. According to Rehman (2019), the creation of a sustainable digital economy requires such cycles. As a result, funding freelancer development benefits both individual workers and Pakistan's position in the global gig economy. According to the analysis and earlier studies, skill development is a powerful tool that can enhance freelancers' income stability and long-term success.

### **Use of Freelancing Platforms**

According to the regression analysis, the use of Freelancing Platforms such as Upwork, Fiverr, and Freelancer has a positive impact on the income stability, with standardized beta values of 0.252, t-value of 4.264, an intercept of 1.66, and p-worth of 0.001 for independent contractors. Additionally, freelance professionals can expect better or more consistent income after using these platforms. Using these platforms as active tools for freelancers Their chances of finding employment and achieving a steady income are greater. These are virtual marketplaces where

Pakistani freelancers can find international clients and increase their job opportunities and income. This finding supports Shahid (2021) and Nazir (2020), who both believe that freelancing platforms are essential for fostering digital employment. The freelancing websites allow users to showcase their abilities, apply for projects and accept compensation while establishing long-term relationships with clients from the comfort of their homes. Its flexibility and accessibility enable remote areas, women's communities or young people to find work. By using freelancing platforms regularly, individuals not only obtain work but also experience a surge in income generated by the nation. In essence. These platforms have become indispensable instruments in ensuring income stability and expanding the digital economy. » More details.

### **Infrastructure Availability Internet and Power**

A standardized regression analysis revealed that Infrastructure Availability, which encompasses uninterrupted electricity and internet access for freelancing, has a positive but marginally significant impact on the income stability of freelancers. Despite being of minor importance, the data suggests that freelancers experience an increase in their chances of working consistently and earning good income with improved internet and power facilities. This is consistent with the research conducted by Farooq (2021) and Raza (2020), who identified inadequate infrastructure as one of the primary barriers for digital workers in Pakistan.

Freelancing relies heavily on secure internet connections to communicate with clients, submit projects and receive payment. The occurrence of frequent power shortages can also cause workflow disruption and missed deadlines, leading to a decline in trustworthiness among global clients. The digital economy's benefits are often not realized in countries with inadequate infrastructure, as pointed out by Ali (2019). Ultimately, though this study found only a marginal relationship between infrastructure and income stability, it shows that the freelancing industry needs to improve upon basic services. Due to the absence of reliable electricity and high-speed internet, freelancers in rural areas across Pakistan face difficulties in earning their full earnings. Freelancing as a reliable source of income can be greatly enhanced by improving the digital infrastructure.

### **Government Support and Policies**

The regression analysis revealed that Government Support and Policies have a positive impact on the income stability of freelancers, with standardized beta values of 0.606, 0.234, and p-values of 0.65. However, these findings are not supported by statistical evidence. While the correlation seems favorable, its high probability suggests that government actions are not having a discernible effect on freelancers' income stability. Khan (2020) and Shah (2021, however prominent, point to this as reflecting insufficient or inconsistent policies, limited social security programs or poor digital infrastructure development.

PayPal is not available in Pakistan, tax laws are not clear about it or there will be legal protection against certain actions. These inadequacies hinder the development of freelancing as a secure and long-lasting occupation. Freelance workers are often regarded as operating in an unregulated environment, as noted by Ahmed in 2022.

Essentially, while structured initiatives by the government could significantly improve freelancing income, it doesn't change earnings considerably due to the current weak policy implementation. Improved regulations, digital payment solutions, and national training are necessary to achieve this. Strong policy support could enhance the freelancing as a formal part of the economy, empower young people, and lower unemployment.

## INCOME STABILITY OF FREELANCERS.

**TABLE: CORRELATION ANALYSIS OF VARIABLES**

Variables	1. Income Stability	2. Skill Development	3. Freelancing Platforms	4. Infrastructure	5. Govt. Support
1. Income Stability	1.000	0.64**	0.58**	0.46**	0.41
2. Access to Skill Development	0.64**	1.000	0.55**	0.48**	0.50**
3. Use of Freelancing Platforms	0.58**	0.55**	1.000	0.52**	0.43*
4. Infrastructure Availability	0.46**	0.48**	0.52**	1.000	0.39
5. Government Support and Policies	0.41	0.50**	0.43*	0.39	1.000

**Note:**

- Correlation is significant at the 0.01 level
- Correlation is significant at the 0.05 level

The table demonstrates the extent to which each independent variable is associated with income stability.' For example, the strongest positive correlation (0.64) with income stability is found in "Access to Skill Development", whereas the weaker association is observed in both "Government Support and Policies". Four independent variables, including skill development, freelancing platform usage, infrastructure, and government policies, are linked to the stability of freelancer incomes in the correlation analysis table. The coefficient of correlation between skill development access and income stability was 0.64 among these, suggesting that freelancers experience a strong connection between improved training and upskilling opportunities as well as higher earnings and more stable finances.

A significant positive correlation was found between the use of freelancing platforms such as Fiverr and Upwork (0.58) and income stability. Consistent use of trusted digital platforms by freelancers leads to a higher likelihood of finding consistent work and earning dependable incomes. A moderate correlation (0.46) was found between income stability and infrastructure availability, including reliable internet and power. Despite the positive effects of good infrastructure on freelancing, skill development and platform usage are less directly linked to it. There was also the least strong correlation (0.41) between government support and policies, meaning that while supportive policies can be helpful for freelancing, it is not so strongly associated with income stability. This may be due to poorly implemented or ignorant policy measures against these factors in the past few years. According to the analysis of correlation, freelancers' income stability is most affected by enhancing skills and platform accessibility over improving infrastructure and policy measures. The outcomes emphasize the importance of implementing targeted measures to enhance the freelancing ecosystem in Pakistan.

### Discussion

With a standardized beta value of 0.529, a t-value of 3.646, and a p-value of 0.001, the regression analysis demonstrated that the use of freelance platforms such as Upwork, Fiverr, and Freelancer had a positive and statistically significant impact on the income stability of freelancers. This implies that independent contractors have a higher chance of landing a reliable job and making a consistent income when they actively use these digital networks. These websites serve as international markets, The study examined the role of freelancing in Pakistan's economy from 2019

to 2022, when the COVID-19 epidemic and the ensuing global economic upheavals eliminated it. The study shows that freelancing has grown to be a major contributor to economic growth and livelihood prospects, especially for young individuals and marginalized groups, but it also draws attention to the difficulties structural and policymakers confront in limiting its efficacy. Furthermore, this paper's research looks at these results using the body of current literature, evaluates their impact on stakeholders, and suggests possible improvements to Pakistan's freelancing sector.

### **1. Covid-19 and Economic Shifts Challenge Freelancing Growth**

One of the main conclusions of this study is that freelancing in Pakistan experienced a substantial surge during and after the COVID-19 outbreak. Data reveals that there has been a significant surge in online registrations on major freelancing platforms and government-funded training programs like DigiSkills and e-Rozgaar. This confirms the evidence from both global and regional studies that remote, flexible work surged during the pandemic, providing alternative income sources when traditional jobs were scarce.<sup>1</sup>

The epidemic served as a stimulus, intensifying the utilization of online technologies and home-based devices on countless occasions. Freelancing has become a viable and scalable option in Pakistan, where formal employment is not accessible to young people or women. This is consistent with the findings of scholars such as Khilji and Fatima (2021), who pointed out that the pandemic disrupted traditional labor markets, forcing workers to look for digital solutions that went beyond geographical borders and infrastructural barriers.

Even so, the increase in freelancing was more than just a reactionary; it was also about an untapped, skill-based job market. Capacity-building programs initiated by the government were instrumental in converting potential interest into real economic activity. Rehman et al. (2020) have highlighted the importance of institutional support in aiding the transition to a digital economy, with emphasized the significance of digital literacy in empower freelancers in developing economies.

### **2. Skill Development and Platform Use Are the Main Factors That Contribute to Income Stability.**

Rather, the regression analysis clearly showed that skill development and platform usage were strong predictors of freelancer income stability. The acquisition of skills empowers workers to compete globally and offer higher-priced services, while the efficient use of freelancing platforms enables greater access to clients and payment methods.

The literature that emphasizes skills as crucial elements of successful freelancing is echoed by this observation. According to a study by Ali and Farooq (2019), Pakistani freelancers report that increased income is positively correlated with skill development, particularly in the IT and digital marketing industries.<sup>8</sup> Platform proficiency, which include comprehending bidding procedures, communicating with clients, and settling conflicts, is directly related to project success.

Human capital theory, which contends that knowledge and skill investments increase productivity and earnings potential, is in line with the focus on skill development. Since Pakistani formal education frequently does not meet market demands, online courses and informal skills training are required to fill important gaps.

### **3. Infrastructure Issues and Their Indirect Effects**

The study found that while infrastructure—particularly access to electricity and internet—had a marginally significant impact on the stability of freelancers' income, it was not as strong a predictor compared to platform utilization and skill level. This nuanced finding suggests that freelancers who develop strong skills and effectively use digital platforms can sometimes overcome infrastructure challenges by adapting, such as working during power outages or relying on mobile internet. This contrasts with broader research on the digital economy, which often identifies

infrastructure as a foundational enabler. Inconsistent internet and unreliable electricity remain major barriers to consistent freelancing, especially in rural areas of Pakistan and other developing countries. The marginal effect observed in this study may be due to freelancers' adaptive strategies or an urban-focused sample. Nevertheless, improving digital infrastructure remains critical, as the scalability and inclusivity of freelancing are still limited without reliable connectivity. This gap underscores the urgent need for targeted policy actions to enhance internet and electricity access in underserved regions, thereby broadening the reach and impact of freelancing as a viable income source.

#### **4. Institutional Gaps And Weak Impact Of Government Support**

Remarkably, this analysis found no statistically significant relationship between government assistance characteristics and income stability. This suggests a discrepancy between the goals of policy and the actual situation on the ground. Even if initiatives like DigiSkills and eRozgaar have improved skill development, it seems that they have little to no direct effect on freelancers' income.

This result is in line with criticism from a number of observers who contend that, despite their good intentions, Pakistan's government's efforts to support the freelance industry frequently fall short due to a lack of coordination, a lack of scale, and poor followup procedures.

Their economic potential is nevertheless constrained by the lack of strong regulatory frameworks, the inability to facilitate payments (like PayPal), and the limited legal safeguards available to independent contractors. Uptake and efficacy are decreased by institutional flaws such as bureaucratic roadblocks and a lack of knowledge about existing programs. This is consistent with global research that emphasizes the importance of cohesive policy ecosystems, such as financial, legal, and educational support systems, for the growth of the digital economy.

#### **5. Using Freelancing To Promote Gender And Social Inclusion**

The descriptive statistics from the study show that freelancing is especially empowering for Pakistani women and young people living in rural areas. Freelancing offers women an accessible and socially acceptable work format that enables them to earn freely, especially in light of conventional sociocultural constraints on female labor force participation.<sup>20</sup> This is consistent with research from around the world showing how freelancing can improve economic empowerment and gender inclusion in conservative nations.<sup>21</sup> Additionally, freelancing allows rural communities to access international markets without moving, which helps to alleviate urban overpopulation and related socioeconomic problems.<sup>22</sup> Nevertheless, access to digital literacy, secure online environments, and culturally relevant training are prerequisites for the degree of inclusion. The study emphasizes the necessity of gender-sensitive policy initiatives that take these factors into account and promote fair access to the advantages of freelancing.

#### **6. Economic Consequences: Poverty Reduction and Foreign exchange**

Freelancing has emerged as a significant source of foreign exchange revenue for Pakistan, with the study supporting the claim that increasing freelance exports—alongside traditional remittances from overseas workers—contributes to national economic stability. Given Pakistan's persistent balance of payments challenges and dependence on international aid, freelancers' ability to earn in foreign currencies and remit through official channels is particularly vital. The research indicates that formalizing and expanding the freelance sector can support broader macroeconomic goals such as poverty reduction and currency stabilization. One of the key findings is the sector's role in alleviating poverty, as freelancing offers a pathway out of underemployment and unemployment for youth and marginalized communities. This has become especially relevant in the post-COVID-19 period, during which many conventional jobs were lost or disrupted. However, for freelancing to sustainably contribute to poverty reduction, the study emphasizes the need to address structural issues such as limited social protection, skill deficiencies, and income instability.

## **7. The Drawbacks of Freelancing as a Source of Income**

Although freelancing offers numerous advantages, its drawbacks must also be addressed. The report highlights how project-based, irregular work and the lack of benefits such as healthcare and retirement security contribute to financial instability for many freelancers. Additionally, global competition often drives down prices on international platforms, leading to a "race to the bottom," particularly for freelancers from low-income countries—keeping them in cycles of low pay despite skill development. The lack of official recognition and regulation further exacerbates challenges, including issues related to intellectual property, contract enforcement, and dispute resolution due to inadequate legal protections. To address these challenges, the study recommends several key policy measures: expanding and improving skill development programs focused on digital literacy and market-relevant skills, particularly for women and rural youth; enhancing digital infrastructure through investment in affordable devices, reliable electricity, and widespread internet access; facilitating international payment systems like PayPal to ease foreign earnings transfers and reduce transaction costs; establishing comprehensive legal and institutional frameworks to protect freelancers' rights and expedite business registration processes; and developing innovative social protection models tailored to the needs of freelancers, especially those with fluctuating incomes. Furthermore, initiatives must be culturally sensitive and inclusive, especially for female freelancers, ensuring fair access and retention. These efforts require coordinated collaboration among government bodies, private platforms, civil society, and international partners.

## **9. Filling up Knowledge Gaps and Contributing to Literature**

By offering empirical data from Pakistan's freelance industry amid a crucial global crisis, this study adds to the expanding corpus of information on the digital economy in developing nations. It highlights context-specific subtleties like the minor importance of infrastructure and the limited influence of government support, while also confirming many worldwide conclusions.

## **Conclusion of The Discussion**

The conversation emphasizes how freelancing can revolutionize Pakistan's economy and society, particularly in terms of promoting foreign exchange earnings, women's empowerment, and young employment. However, achieving its full potential necessitates implementing inclusive and comprehensive policies to solve institutional, regulatory, and infrastructure issues. The study's conclusions offer stakeholders a road map for utilizing freelancing as a tool for sustainable economic development in Pakistan's changing digital environment. The role of freelancing in Pakistan's economy has been thoroughly investigated in this paper, with particular attention paid to the crucial years between 2019 and 2022, when the global COVID-19 epidemic and its extensive socioeconomic effects were prevalent. The study emphasizes freelancing as a quickly expanding industry that offers crucial economic prospects, especially for young people and marginalized groups, through empirical analysis and a review of the body of current literature. In addition, it highlights regulatory gaps and systemic issues that must be resolved if Pakistan is to fully realize the promise of freelancing for long-term economic growth.

## **Summary of Key Findings**

First and foremost, the study demonstrates that, particularly in the midst of the COVID-19 upheavals, freelancing has become a substantial and stable source of employment in Pakistan. Freelancing went from being a specialized activity to a popular source of income as a result of the pandemic's acceleration of digital adoption and remote labor. Increased signups on international freelance marketplaces and government-sponsored skill-development programs like DigiSkills and e-Rozgaar helped to promote this trend. These initiatives were crucial in giving a sizable portion of the populace—especially women and young people—marketable digital skills that improved their employability in the global freelance market.

The study also found that the best indicators of freelancers' income stability and growth were skill improvement and efficient platform use. This research emphasizes how crucial it is to stay up to date, be digitally literate, and use freelance platforms strategically in order to compete in the globalized digital economy. On the other hand, although still significant, infrastructure issues like unstable energy and internet connectivity had a negligible direct impact on freelancers' income. This shows that a lot of independent contractors have come up with flexible ways to deal with infrastructure issues, but infrastructure upgrades are still necessary to increase the scope of freelancing.

The study's surprising but illuminating conclusion is that government assistance has little direct effect on the stability of freelancers' income. Even if government initiatives have increased skills, they have not yet been sufficiently translated into higher income outcomes. This indicates deficiencies in outreach, institutional coordination, and program implementation.

### **Significance and Broader Implications**

These results have far-reaching implications for Pakistan's wider social and economic landscape. In a time where there are many unemployed individuals, freelancing can provide an essential alternative career choice for young people who find themselves in the formal labor market with limited capacity and flexibility.' The development of this industry benefits Pakistan's foreign exchange reserves by providing a diverse income stream and strengthening the country's economy, which often faces challenges with its balance of payments.

Furthermore, social inclusion is closely linked to freelancing.' Women and rural communities, who have historically faced logistical and cultural barriers to formal employment, are able to access flexible, location-dependent work through this method. The promotion of gender equality and regional economic integration can be achieved through freelancing, which helps to narrow the gap between urban and rural areas. Hence,

These advantages come with some drawbacks, however. Freelancing is not only a path to uncontrolled and sometimes exploitative market conditions, but it also leads to unstable income streams and lack of social safety nets.

### **Challenges and Limitations**

Even with the improvements, there are still a number of obstacles that prevent freelancing in Pakistan. Participation is restricted and the urban-rural digital gap is widened by the lack of adequate digital infrastructure in rural areas, especially in many regions. Gaps in these impacts are crucial for scaling inclusive access, even though the influence of infrastructure on income was negligible in urban-centric samples. Another significant problem is the lack of formalized institutional or legal structures that address the unique requirements of independent contractors. Freelancers lack the same degree of governmental control, dispute resolution procedures, and contractual protections as regular workers. The current policy framework is disjointed, with government programs focusing mostly on skill development but lacking unified strategies for social security, payment facilitation, and market access. Another major issue is with the payment system. Freelancers cannot access well-known international payment platforms like PayPal, which keeps them from getting timely and affordable overseas payments. Their competitiveness and financial stability suffer as a result. To address the obvious constraints in the banking and regulatory sectors, immediate reform is required. Gender and social factors continue to be the main obstacles to women's and excluded groups' full inclusion. Policies that are sensitive to gender and social issues are necessary due to the constraints imposed by cultural norms, digital safety hazards, and a lack of information.



## **Areas for Future Research**

This study provides crucial insights, but further investigation is needed to improve understanding and shape policy. Longitudinal Studies will reveal patterns in income mobility, skill development, and economic stability as freelancers journey through time, Examining the psychological and emotional effects of stress, work-life balance, and social isolation as freelancing approaches. Additionally, Examining the governance and ethical aspects of freelancing platforms such as labor standards, dispute resolution, and scalability in pay, Analyzing regional and sectoral distinctions, urban versus rural contexts (e.g Examining the potential impact of emerging technologies such as AI and block chain on freelance work opportunities and challenges.

## **Final Reflection**

The impact of freelancing on Pakistan's economy is transformative and significant. As a means of promoting economic empowerment, foreign exchange earnings, and social inclusion in the country's digital and developmental development, it plays incredibly important roles. Nevertheless, it requires comprehensive and coordinated endeavors in skill enhancement, infrastructure building, legal reform efforts (such as housing), and social security.

## **Recommendation**

1. Expand government and private training programs to cover advanced and evolving freelancing skills aligned with global market needs.
2. Encourage freelancers to continuously update their skills through certifications and workshops supported by subsidies or incentives.
3. Invest in reliable and affordable internet and electricity infrastructure, especially in rural and underdeveloped areas.
4. Facilitate Pakistani freelancers' access to international payment gateways such as PayPal and Payoneer by working with regulators and global companies.
5. Promote development of banking and fintech products tailored specifically for freelancers' financial needs.
6. Establish social security schemes offering health insurance, retirement benefits, and income protection for freelancers.
7. Amend labor laws to formally recognize freelancers and grant them legal protections and access to dispute resolution mechanisms.
8. Create a dedicated regulatory body to oversee freelancing standards, certify platforms, and enforce ethical practices.
9. Simplify taxation processes to accommodate freelancers' irregular income and make tax compliance easier.
10. Launch awareness campaigns to inform youth and underrepresented groups about freelancing opportunities as viable career paths.
11. Design gender-sensitive programs that provide safe workspaces, mentorship, and childcare support to increase female freelancer participation.
12. Establish regional digital hubs and coworking spaces in smaller cities and rural areas to promote collaboration and networking.
13. Integrate digital and freelancing skills training into secondary and tertiary education curricula to prepare future workers.
14. Support the growth of local freelancing platforms that understand the specific needs and challenges of Pakistani freelancers.
15. Foster partnerships between government, private sector, and platform companies to align training and skills development with industry demands.
16. Set up research units to monitor freelancing market trends, emerging technologies, and workforce impacts for informed policymaking.

17. Develop codes of conduct and promote ethical practices to ensure fair pay, prevent exploitation, and encourage professionalism in freelancing.
18. Implement mentorship programs connecting experienced freelancers with newcomers to share knowledge and market insights.
19. Raise awareness and provide resources addressing mental health challenges and work-life balance for freelancers.

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