

Investigating the Challenges and Prospects of Freelance Marketplace in Bangladesh

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ABSTRACT

Purpose: The study focuses on identifying the major challenges faced by undergraduate freelancers and provides recommendations and actions that will reduce them.

Methodology: The study is descriptive in nature and is based on primary data, with 63 respondents from four universities participating through a standard questionnaire. MS Excel was utilized for completing data analysis, which included the utilization of the appropriate statistical tools and procedures. Convenience sampling has been used to collect the data.

Findings: Some of the major challenges faced by freelancers include difficulties in accessing modern technology, challenges related to access to high-speed internet, uninterrupted electricity, payment issues, and a lack of appropriate rules and regulations. The study also provided some recommendations to overcome hurdles such as increased competition among ISPs, PPPs, investment in modern technologies, lowering import duties and VAT, and setting up international payment gateways.

Practical Implications: The study will help policymakers to better understand the challenges faced by freelancers, and the recommended actions will contribute to reducing the hurdles for undergraduate freelancers.

Value/Originality: Bangladesh's freelancing industry is expected to grow in the future, and there is a high potential for success in this industry. However, some challenges faced by freelancers limit their true potential. To understand this situation, the research examined the key factors that affect this industry.

Limitations: Significant study limitations include the convenience sample method used to obtain data, the limited sample size, and the focus on a specific area.

1. Introduction

1.1 The Background of the Study

In recent years, work environments or working conditions have drastically transformed across the globe as people use technologies in a new or improved way in their daily lives. A few years back, working in an office physically from 9 am to 5 pm was a tradition. Now, this has changed, and people are working from home without any time restrictions in a digital world. In this modern era, freelancing has become a

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buzzword all over the world. Major industries have increasingly opened up towards freelancing as a viable substitute for more conventional jobs. This massive transformation of the work culture has taken shape in a relatively short amount of time. With the onset of digital platforms and technology, people can easily engage with freelancers. Freelancing offers individuals the freedom and independence necessary to accomplish their professional goals. The term "freelancing" refers to a type of self-employment in which an individual works autonomously on a project or task basis. There are many advantages of freelancing, such as flexible working hours, independence or freedom of choice (to choose work or location), self-management, income potential, learning and skill development, social impact, specializing in a particular field, control over income, ability to test a startup, no office politics, control over workload, increased creativity, global exposure and others (Sayed, 2018). In the past, there has been an increase in the global market size of outsourced services from 2000 to 2019, and the following graph demonstrates this trend.

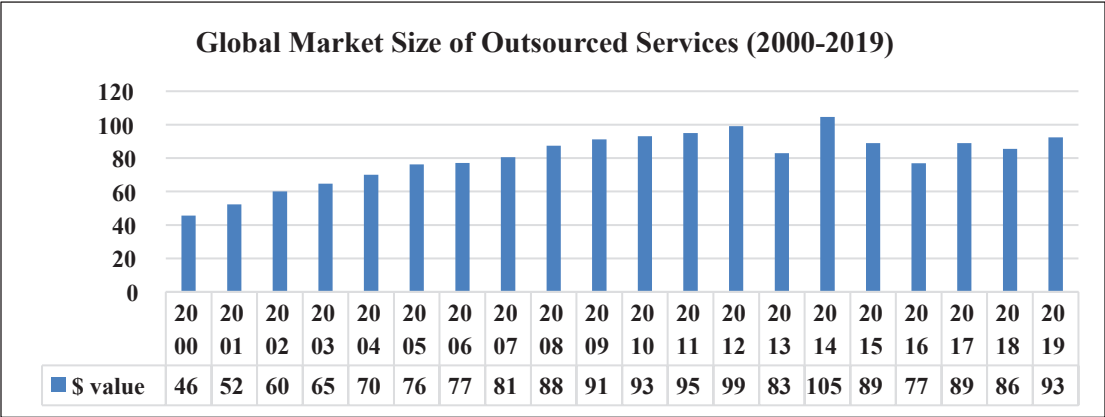


Figure 1. Global Market Size of Outsourced Services From 2000-2019 (in Billion USD)
Source: (Statista, 2024)

COVID-19 has played a major role in the increase of outsourcing all over the world. Freelancers gained popularity due to their adaptability and specialized talents as traditional workplaces gave way to remote operations, and firms looked for economical solutions in the face of economic instability. As a result, due to COVID-19, the freelancing industry has emerged as a resilient and dynamic sector amidst the challenges posed by the pandemic, offering opportunities for both businesses and freelancers to adapt and thrive in an evolving work landscape. The world revenue has steadily increased since 2016, but due to COVID-19, this trend has increased sharply.

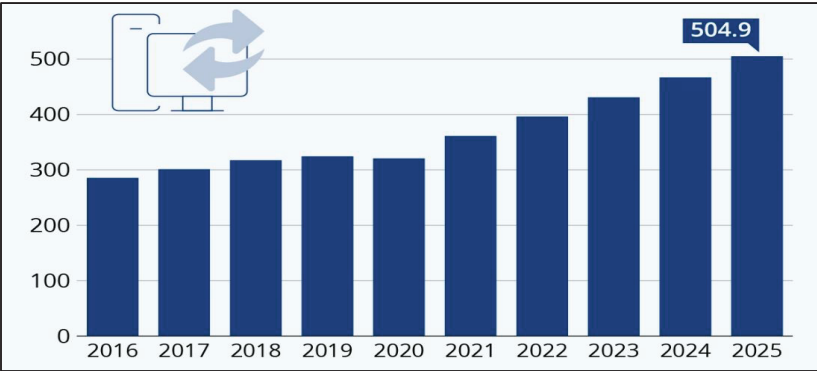


Figure 2. IT Outsourcing Picks Up Pace in the Covid Age (in Billion USD)
Source: (Buchholz, 2022)

Currently, there are around 1.57 billion freelancers in the world, which accounts for 47% of the total global workers. Freelancing has experienced a substantial rise on a global scale. As of 2017, the number of freelancers in the United States was 57.3 million, which increased by 2.4 million and reached 59.7 million in 2018 (Duarte, 2024). As of 2024, there are 73.3 million freelancers in the United States alone who earn an average of \$47.71 per hour, with full-time freelancers working an average of 43 hours per week. It is anticipated that the market for Freelance platforms will experience significant growth, eventually reaching a size of \$9570.3 million by the end of the year 2030 (Shewale, 2024).

Over the past years, the number of freelancers in Bangladesh has been increasing. As of 2020, there were 650,000 registered freelancers, and among these, 500,000 were active, providing different services in local and foreign markets (Ovi, 2017). The Bangladesh Freelancers Development Society (BFDS) reports, as of 2024, that the number of registered freelancers in Bangladesh has been increasing at a rate of 25% yearly from 2018 to 2022. Among this increase, a significant portion are the young, talented, and skilled undergraduate students. This growth is expected to continue in the upcoming years. Over the years, 57% of Bangladeshi freelancers increase in their remuneration, and 50% of them have taken on more projects compared to the past. With at least 1,050,000 active freelancers, Bangladesh is currently ranked as the second-largest supplier of online labor worldwide. In addition, a study conducted by the Centre for Economics and Business Research (CEBR) shows that Bangladesh is on the verge of increasing its position in the world economy from 34th to 20th place by 2037. The freelance workforce in Bangladesh is extremely young, with 83% of freelancers being under the age of 35, most of whom are students. This makes Bangladesh one of the youngest countries in the world in terms of the number of freelancers (Rupa, 2024).

1.2 Statement of the Problem

In Bangladesh, the freelancing sector represents a burgeoning economic force, offering substantial employment opportunities, especially for the youth. As days pass by, the number of freelancers in Bangladesh is increasing day by day. As of the year 2017, Bangladesh was the second most preferred country to offer online laborers. The United States of America accounts for 12.0% of the total number of online workers, followed by Bangladesh at 16.0% and India at 24.0%. India is the largest overall supplier of online laborers, accounting for 24.0% of the entire global online workforce (BSS, 2017). However, despite these advantages, the freelance market faces critical challenges that hinder its potential, primarily due to inadequate professional training and a pervasive lack of recognition of freelancing as a legitimate career path. Despite the rapid growth of the freelancing sector in Bangladesh, there remains a distinct gap in the availability of resources, training, and support for those entering this field. Additionally, there is a significant gap in skills development, as many freelancers are not equipped with the high-demand skills needed to compete effectively on international platforms. Moreover, the societal perception of freelancing in such regions often lacks the respect accorded to more traditional careers, which impacts the decision of many potential freelancers to enter or persist in the market. These issues are compounded by infrastructural inadequacies, such as inconsistent internet and electricity access, which are particularly pronounced in regions like Khulna. There is no proper standardized guidance or support system for freelancers. In addition, there is a lack of a standardized payment system (like PayPal). As there are no standardized rules and regulations, there is also a high threat of security concerns (Emon, 2024). The project focuses more specifically on these national issues through a local analysis. This project will help to provide an understanding of the unique local-level challenges that exist for undergraduate students freelancing. This problem statement sets the stage for the project, aiming to highlight these regional nuances and develop insights that could lead to effective, localized solutions enhancing the viability and sustainability of freelancing as a career option for students. The study is important for policymakers, educators, and community leaders as they wish to support a thriving freelancing ecosystem in addition to traditional employment sectors.

1.3 Significance of the Study

Bangladesh is home to a significant number of young people, and a significant proportion of undergraduate students are engaged in freelancing as a means of sustaining themselves financially while they are going through the course of their education. However, despite these favorable conditions and bright prospects, several challenges can impact the effectiveness and sustainability of freelancing. These students encounter specific barriers regarding how to balance academic pressure with freelancing work, how to secure access to stable and high-speed internet connectivity and electricity, how to acquire the proper form of training for competitive skills that are in demand, and what processes help one become successful on global freelance marketplaces. Also, there's a significant social and professional gap in the recognition of freelancing as a legitimate career path. Along with this, there are no formal structures or rules and regulations that support or protect freelancers in non-metropolitan areas. A focused study will help the readers to gain an understanding of these hurdles. It will provide data-driven insights to policymakers, educational institutions, and support organizations (like BFDS). The outcome of this study will also be used for tailoring actions and support mechanisms that will enhance the academic and professional achievement of student freelancers. These initiatives will improve livelihoods and boost Bangladesh's economy, boosting growth and lowering youth unemployment. Thus, the project is appropriate and necessary to maximize freelancing.

1.4 Objectives of the Study

The broad objective of the research is to identify the challenges that undergraduate students in Khulna Metropolitan City who are engaged in freelancing face, as well as suggest potential courses of action to address these challenges. The following are some of the specific objectives that will help in attaining the broad objective of the study.

- To evaluate the existing state of freelancing conditions.
- To identify the attitude or perception toward freelancing.
- To identify the primary challenges encountered by those working as freelancers.
- To propose strategies for mitigating the issue of freelancing.

2. Literature Review

2.1 The Gig Economy and Freelancing

In the modern and digitalized world, freelancing has become a buzzword all over the world. Nowadays, freelancing has become a career opportunity, and people are choosing it over other traditional jobs. Both the development of new technologies and COVID-19 have contributed to the rise in the popularity of freelancing. In the gig economy, individuals carry out activities or provide services on a per-task or per-project basis. In this economy, workers are not getting hired as full-time workers by a single company. On a project-by-project basis, freelancers provide their skills and services to clients, generally through online platforms or direct contracts. The gig economy provides more flexibility to workers than traditional workers. The workers in the gig economy have more freedom, and this attracts the young generation more (Woodcock & Graham, 2019). “Freelancing” is a crucial component of the gig economy, which is characterized by the fact that freelancers give their services to clients. Different authors define “freelancing” in different ways, covering different aspects. Some refer to “freelancing” as a working arrangement in which individuals offer their skills to clients or organizations (global or local) on a temporary or project basis. Normally, freelancing does not include a long-term commitment to any single employer. Freelancing is also known as independent contracting or self-employment (Huđek et al., 2020). On the other hand, Mai defined “freelancing” as a free profession where an independent contractor earns based on a job or per task for a short period (Mai, 2021). Others defined “freelancers” as trained professional service providers who are neither employees nor employers. Freelancers deliver

labor on a short-term basis under a contract for work or services in exchange for a fee to a variety of corporate clients (Mould et al., 2014).

2.2 Benefits of Freelancing

Freelancing offers a range of benefits that cater to both clients and freelancers, making it an appealing model in today's dynamic work environment. Akhmetshin identified the benefits of freelancing for both parties. Organizations or clients choose freelancers to do their jobs for several reasons, like cost savings, easy access to specialized skills, flexibility in staffing, easy global scalability, increased productivity, global talent pool access, risk mitigation, and others (Akhmetshin et al., 2018).

On the other hand, freelancers choose to freelance for a couple of reasons, like working flexibility, location flexibility, time flexibility, personal growth, networking opportunity, income stability, financial support, less working load, independence, increased skills, access to multinational clients, and so on (Akhmetshin et al., 2018).

For all these benefits, people are engaging in freelancing, and clients, on the other hand, choose freelancers to do their specified tasks.

2.3 Freelancing in a Global Context

Many studies have been conducted on freelancing from a global perspective. A survey conducted by Gandia included 1,491 freelancers working in more than 50 different professions and industries. The objective of the survey was to gain an understanding of the identities of freelancers, the work that freelancers produce, the people who receive the services of freelancers, the prices of the services that freelancers provide, the procedure for hiring freelancers, the attitudes that freelancers have towards their work and their clients, and the difficulties that freelancers often face (Gandia, 2012). A study of 23,000 freelancers was conducted by Sukman and discovered that 55% of respondents have completed their education at a university, while the remaining 45% have completed their high school education. These findings suggest that a high school diploma is sufficient for entry into the industry of freelancing (Saleh, 2014b). In an economy with a "labor surplus," such as Bangladesh's, Saleh demonstrated that the expansions in the labor market are essential for lowering poverty rates and bringing about the anticipated changes in advancement potentials (Saleh, 2014a). A study conducted by Donina showed that, in Russia, people are getting interested more and more in freelancing as traditional jobs are getting hard to find. It mainly focused on university students who are on the trend of becoming freelancers and choosing freelancing as a career. The study also suggests proper guidelines for them (Donina et al., 2022). Muhammad Naveed Ahsan conducted a study in Pakistan focusing on freelancing to help the young graduates of the country find jobs as well as contribute to the economic development of the country. Freelancers are becoming successful, but they still need proper guidelines and government support (Ahsan et al., 2022). Another study conducted in Pakistan showed that not only are male freelancers contributing to economic development, but female freelancers are. Female freelancers are becoming financially independent through freelancing to support themselves as well as their families (Zaman et al., 2022). In general, IT-based freelancers were found to be more successful and earn more compared to other freelancers, as this sector requires specific skill sets, which are very difficult to find (Sapsed et al., 2015). The UK-based researchers D'Arcy and Gardiner have investigated the reasons why individuals choose to work independently rather than as employees. The study found that people often choose self-employment over traditional employment due to a combination of factors, including a lack of available jobs and a stronger desire to follow one's own schedule and set of rules. Unlike company ownership, freelancing was deemed a respected profession in the survey. According to the findings, new freelancers should be ready for the work and should enjoy the increased freedom and flexibility that comes with being their own boss (D'Arcy & Gardiner, 2014). Focusing on the creation of new jobs within the information and communication technologies (ICTs) sector, Imaizumi investigated how ICTs could contribute to the expansion of employment possibilities backed by the World Bank. Three

potential strategic priorities for governments were identified in the study. The study first concluded that information and communication technologies (ICTs) will inevitably alter global economies, employment, and people's socioeconomic lives; it then urged governments to support and equip workforces, industries, and policy frameworks to adapt to and reap the benefits of these changes (Imaizumi et al., 2013).

2.4 Freelancing in Bangladesh

There has been a great deal of research carried out in Bangladesh in the field of freelancing in recent years. In Bangladesh, the young educated generation is getting interested in freelancing as the days pass by. Following the nations in the BRIC (Brazil, Russia, India, and China) group, the global banking, securities, and investment management firm Goldman Sachs has brought Bangladesh into its "Next Eleven" list (eASiA, 2011). But in the past, there were some major problems for which Bangladeshi people were not engaged in freelancing. Some of the major problems included poor working conditions, poor internet connectivity, lack of guidelines, and the high cost of electronic accessories (Romke & Sayed, 2018). A study conducted by Argho Das identified the condition of freelancing in Bangladesh as well as the problems and challenges faced by freelancers. The study showed that the number of freelancers is increasing day by day as more people are getting interested in this sector. The freelancers are satisfied and happy, and day by day, people are getting skillful, but the workload and unstable income are some of the major concerns. The study predicts a bright future for the country, and this sector will positively contribute to the economic development (Das et al., 2018). According to the study conducted by Md. Atiqul Islam, the number of internet users, the introduction of an online payment system, and better connectivity are helping in the increase of freelancers. The number of registered software and IT-enabled services (ITES) companies is increasing in Bangladesh, and this industry is estimated to be \$250 million in the near future. Bangladesh's youth generation provides skillful work at a very low cost, and for this reason, global clients and organizations are hiring these youths, a growing English-speaking population. According to the study, Bangladesh is not lagging behind in terms of technologies, but this industry needs proper guidelines. The study indicates that Bangladeshi freelancers are successful as individuals, but they lack business knowledge and capital, and they cannot start a business or agency of their own. The study also focused on the earning gap between males and females in Bangladesh, suggesting that if females are given proper guidance and training, they can overcome the earning inequality problem through freelancing. According to the study, there is a lack of a standardized payment process, a lack of skilled and qualified freelancers, and a lack of creation and implementation of rules in Bangladesh (Md. A. Islam & Ahmed, 2022). Another research conducted by S. M. Shahedul Alam showed that almost 97% of the freelancers in Bangladesh are below 35 years old. Almost three-fourths of the freelancers work on a part-time basis. This study identified some of the many problems faced by freelancers, such as a shortage of training facilities, foreign currency payment issues, a lack of IT infrastructure support, social barriers, and others. The government needs to take proper steps to overcome these challenges (Alam et al., 2021). S M Mashrur Arafin Ayon identified that, on average, male freelancers earn more compared to female freelancers. Also, female freelancers have less work experience and fewer years of education. Females also invest less time in freelancing compared to male freelancers (Ayon, 2023). Studies have been conducted to critically assess the dual nature of the freelancing and IT outsourcing industry in Bangladesh, highlighting both its significant potential and the persistent challenges that undermine its full utilization. Bangladesh, noted as the second-largest supplier of online freelancers globally, presents a promising landscape for the IT outsourcing industry due to its large, youthful, and increasingly tech-savvy population. To leverage this potential, government initiatives are being introduced to stimulate the digital economy, and these include providing IT education and setting up digital economic zones to attract local and foreign investors. However, that growth trajectory could be slowed by significant challenges that the study highlights must be addressed to maintain and continue expanding the industry. A major challenge is the gap in skills of the existing

workforce, especially the new-age technology skills that need to be acquired to remain competitive on the global stage. Besides, inadequate infrastructure, most significantly the unavailability of dependable internet and power, severely limits their operational capacities. The regulatory environment and financial systems also create challenges for freelancers because of complicated bureaucratic processes, and the lack of international payment gateways makes business transactions complex. The study underscores the need for targeted governmental and educational interventions to equip the workforce with advanced technical skills, improve infrastructural facilities, streamline regulatory frameworks, and establish robust financial services to support the freelancing and IT outsourcing sectors effectively (Askari et al., 2015). On the other hand, freelancing also affects the economic condition of the freelancers, especially the undergraduate students. Md. Nazrul Islam conducted a study in Bangladesh focusing on this area of freelancing. Critical analysis shows that freelancing improves socioeconomic status. According to research, freelancers' incomes rise, improving their living standards. This improvement in living conditions is linked to better health and nutrition, which freelancers can invest in due to financial flexibility. The study also emphasizes economic stability, although the data reveal that while freelancing can give a large income, its variability and freelance nature can lead to economic instability for individuals. This supports the idea that freelancing can provide short-term financial advantages but not long-term economic stability without support structures or more consistent engagements. The study also shows that freelancing can dramatically reduce poverty among engaged individuals by supplying them with better-paying employment than is available in their local economies. Freelancing also boosts social standing and recognition, which can lead to more chances. There are pros and cons to freelancing as a means of education. On the one hand, it can provide funding for further studies and lifelong learning. On the other hand, the time commitment and lack of formal support might be obstacles to sustained learning (Md. N. Islam & Islam, 2023a). The existing literature provides a broad overview of the opportunities within the freelancing sector in Bangladesh and highlights some general challenges; there is a clear research gap regarding the specific issues faced by freelancers. Addressing this gap will not only contribute to the academic understanding of regional economic development but also assist policymakers in designing interventions that are finely tuned to the needs of different regions within the country

3. Methodology

The study used both primary and secondary data sources to collect and use data to make the study more insightful. Primary data sources include collecting data from the respondents using a well-structured questionnaire, in which respondents were asked some closed-ended questions and an open-ended question, according to the needs of the study. On the other hand, different websites, including news, books, journals, and articles, were used to collect and use secondary data. The study is descriptive in nature.

Previous research works and other resources that were collected within the available resources were utilized in the development of a structured questionnaire that was constructed. The questionnaire was pre-tested and edited before the final data collection. Respondents acted as the primary source of information. To conduct the survey and collect data from respondents online, Google Forms was developed as the digital version of the questionnaire to collect data online. To meet the demand for the information, the structured questionnaire was divided into four different parts, providing different information such as demographic information, perception toward freelancing, major challenges faced by the freelancers, and an open-ended question.

MS Excel was utilized to do data analysis, which included the utilization of the appropriate statistical tools and procedures. The aims of the study have been taken into consideration through the presentation and interpretation of the data. Both theoretical and statistical data were used in the development of this work. Descriptive reporting techniques have been used for data analysis. For graphical representation of data graphs, charts, and pie charts, frequency tables have been used.

For the study, the “study population” or “population” includes all the undergraduate students in Khulna (including both public and private universities within Khulna). On the other hand, the sample for the study includes undergraduate students from Khulna University (KU), Khulna University of Engineering & Technology (KUET), Northern University of Business and Technology (NUBT), and North Western University (NWU) located in Khulna. Convenience sampling has been used to collect the data. This method is a form of non-probability sampling. In this method, the researcher can gather a large amount of information very quickly and economically. Also, freelancers are busy with their flexible schedules, and they are not readily available in one place, so obtaining a random or probability-based sample would be highly challenging. As the main objective is to identify real-life challenges faced by freelancers and solutions to those, the research requires participants who are easily available and willing to share their experiences. Convenience sampling allows the researcher to quickly approach freelancers through online platforms such as social media groups and personal networks, ensuring a time-efficient data collection process. The respondents in this method are those who are readily available to the researcher (Sedgwick, 2013).

4. Results

4.1 Demographic Information

The demographic information section in the questionnaire (Section A) shows that there are a total of 63 respondents who served as the source of primary data for the project. The following table is based on the data analysis, and all the relevant pie charts are included in the Appendix Section (8.1).

Table 1. Demographic Information

Demographic Information			
Information	Description	Number (Count)	Percentage (%)
Educational Organization	KU	32	50.79%
	KUET	15	23.81%
	NWU	8	12.70%
	NUBT	8	12.70%
Gender	Male	37	58.73%
	Female	26	41.27%
Freelancing Sectors (Frequency)		16	25.40%
	Graphic Design	13	20.63%
	Writing	09	14.29%
	Programmer	06	9.52%
	Accountant	04	6.35%
	Data Entry (Data Scientist)		
	SEO	03	4.76%
	Website Design	03	4.76%
	Email Marketing (other forms of marketing)	03	4.76%
	Video production/editing	02	3.17%
	Virtual Assistant		
	Content writing	02	3.17%
	Digital Marketing	01	1.59%
		01	1.59%

Income from Freelancing (BDT)	1 - 10,000	17	26.98%
	10,001 - 20,000	7	11.11%
	20,001 - 30,000	9	14.29%
	30,001 - 40,000	6	9.52%
	40,001 - 50,000	5	7.94%
	50,001 - 60,000	3	4.76%
	60,001 - 70,000	2	3.17%
	70,001 - 80,000	1	1.59%
	80,001 - 90,000	4	6.35%
	90,001 - 100,000	1	1.59%
	100,001 - above	8	12.70%
Savings From Freelancing (BDT)	1 - 10,000	17	26.98%
	10,001 - 20,000	7	11.11%
	20,001 - 30,000	8	12.70%
	30,001 - 40,000	1	1.59%
	40,001 - 50,000	12	19.05%
	50,001 - 60,000	4	6.35%
	60,001 - 70,000	5	7.94%
	70,001 - 80,000	1	1.59%
	80,001 - 90,000	1	1.59%
	90,001 - 100,000	1	1.59%
	100,001 - above	6	9.52%
Working experience	Less than 1 year	15	23.81%
	1 year to 3 years	30	47.62%
	4 years to 6 years	13	20.63%
	7 years to 9 years	3	4.76%
	More than 10 years	2	3.17%
Satisfaction Level as a Freelancer	Dissatisfied	1	1.59%
	Neutral	18	28.57%
	Satisfied	33	52.38%
	Very satisfied	11	17.46%

Source: Field survey (From January 2024 to March 2024)

Among the total respondents, 37 are male, and 26 are female, indicating that female participation has increased over time, compared with the previous study results. For example, a study conducted shows that female respondents were only 19 in number (9.5%) out of 200 respondents. According to Table 1, 47% of the respondents have experience of 1-3 years, while 24% of the respondents have experience of less than 1 year, and 21% of the respondents have experience of 4-6 years. The data demonstrates that few freelancers have experience of 7-9 years (only 5%), and only 3% of respondents have more than 10 years of working experience in freelancing. Relating to income and saving data from the table with experience data, it can be presumed that experience can be one of the many reasons why there are very few freelancers earning and saving a large amount of money. Experience is a key criterion for becoming successful in the freelancing industry. This analysis aligns with other research where the researcher pointed out that most of the freelancers in Bangladesh are at the entry level. Experts mentioned in their study that entry-level freelancers' earning level is also low because technical tasks (like programming) generate more earnings but require previous experience (Rahman & Rahman, 2017). Respondents were asked to give feedback about their satisfaction as

freelancers. 0% respondents gave feedback about being “very dissatisfied, 33 respondents (52%) said that they are “satisfied”, while 11 respondents (17%) are “very satisfied” as a result of freelancing. Also, it is to be noted that only 1 respondent said that he or she is “dissatisfied” with freelancing. Based on the data analyzed, it can be presumed that a significant portion of freelancers are satisfied doing freelancing, while only a small portion is dissatisfied, which is also identified in other studies.

4.2 Attitude Towards Freelancing

Respondents were also asked to respond to a few other questions intended to analyze the perception or attitude toward freelancing. According to the analysis, all 63 respondents reported that they had seen an increase in their income level, and it can be assumed that all the freelancers have benefited from freelancing because this has increased their earnings over time.

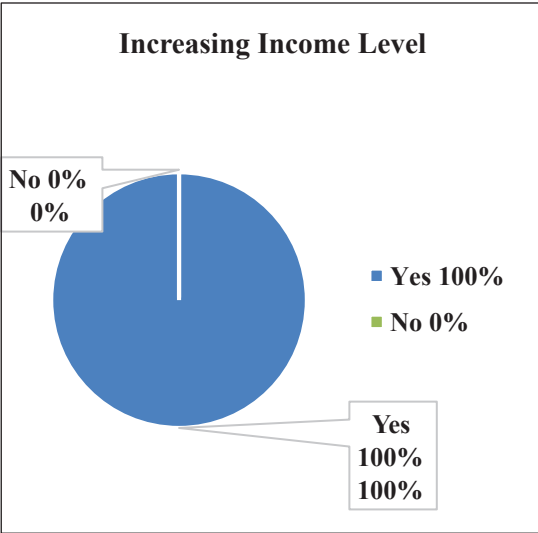


Figure 3. Increasing Income Level

Source: Field survey (From January 2024 to March 2024)

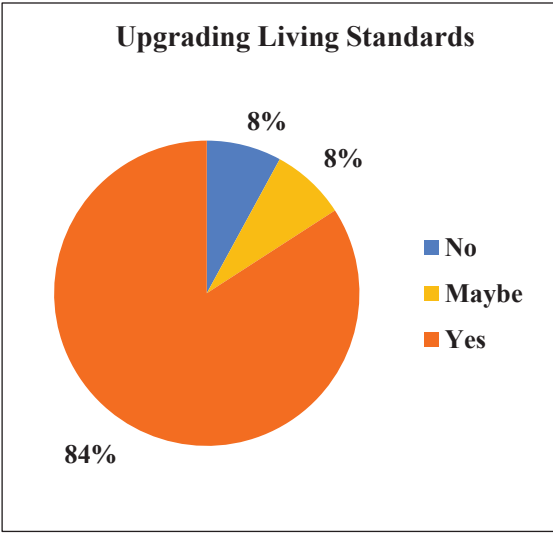


Figure 4. Upgrading Living Standards

On the other hand, 84% of the total respondents (53) agreed that freelancing has upgraded their living standards. 8% of the total respondents disagreed with the question, while the other 8% responded with “maybe”. Respondents who responded with "maybe" consider various factors that have the potential to impact the veracity of the statement in different scenarios. This decision signifies that their agreement is not unequivocal and is dependent upon a multitude of factors. The term "maybe" encompasses a range of factors that lead someone to neither fully accept (yes) nor reject (no) a given statement.

The pie chart below illustrates the percentage of respondents' opinions regarding "economic stability.” Out of the total respondents, 87% indicated that freelancing had provided them with economic stability, while 5% replied negatively, and 8% responded with uncertainty (maybe). Freelancing allows freelancers to reduce or alleviate their poverty as they raise their income. This is demonstrated in the following pie chart, where 73% of the total respondents answered positively (yes) that freelancing helps in poverty alleviation, and 17% responded “no”.

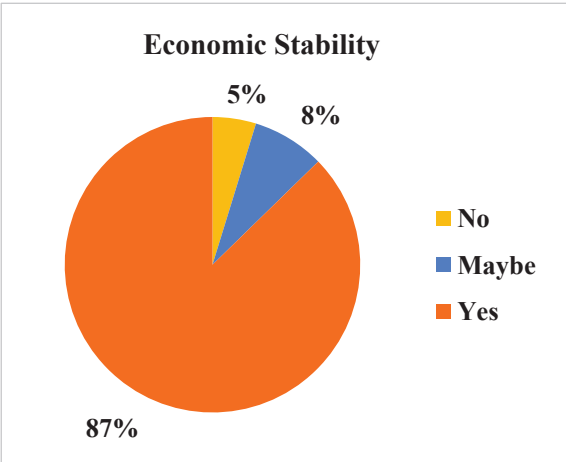


Figure 5. *Economic Stability*

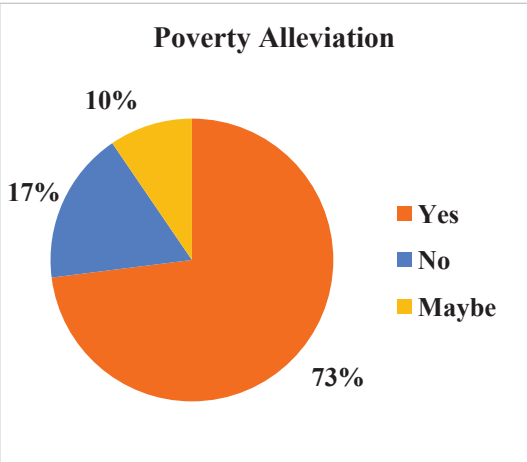


Figure 6. *Poverty Alleviation*

Source: Field survey (From January 2024 to March 2024)

The following pie chart shows that 30% of the respondents did not agree (no) that freelancing helps them obtain adequate food and nutrition and maintain healthy development over time. On the other hand, 59% of the respondents agreed (yes) that freelancing does assist them in obtaining adequate food and nutrition and maintaining healthy development over time.

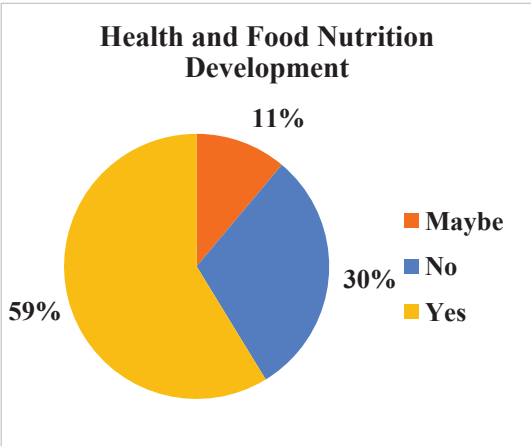


Figure 7. *Health and Food Nutrition Development*

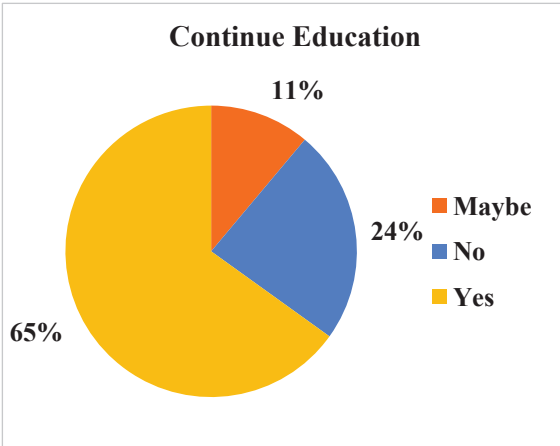


Figure 8. *Continue Education*

Source: Field survey (From January 2024 to March 2024)

The pie chart illustrates that 65% of the participants agreed (yes) that they had pursued further education in addition to freelancing, and that freelancing has been beneficial to their education. As freelancing generates income, the respondents can carry out their educational expenses using this. Conversely, 24% of the respondents expressed disagreement. 92% of respondents acknowledged (yes) that the likelihood of achieving success as a freelancer in the future is substantial, whereas 5% expressed disagreement. This is consistent with findings from other studies that freelancers and the freelancing industry possess substantial potential to become successful. Overall, the respondents showed a positive attitude toward freelancing.

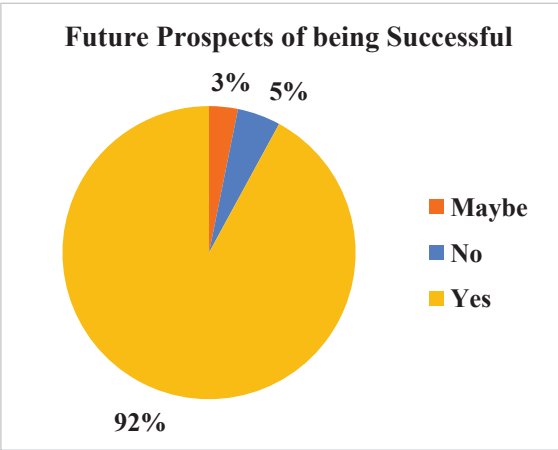


Figure 9. *Future Prospects of Being Successful*
Source: Field survey (From January 2024 to March 2024)

4.3 Major Challenges Faced by Freelancers

The questionnaire was divided into subsequent sections according to the necessary data collection. This section (Section C) contains the main or major problems faced by the freelancers. These major problems were identified based on the critical literature review. According to the data analysis, 80% of the respondents faced academic pressure while freelancing, which affected their ability to deliver quality work within the deadline. On the other hand, 14% of the respondents did not face any kind of academic pressure (academic pressure like assignments, class tests, mid-term exams, final exams, presentations, projects, or others). It is to be noted that the “maybe” response is reflective of the experience of the respondents, where the issues mentioned do not form a concrete barrier for those respondents in their work, but virtually do not play a role as they faced them sometimes. This is a middle ground, where the issues faced by freelancers are acknowledged but not necessarily considered as a whole and definitive of everyone’s struggles.

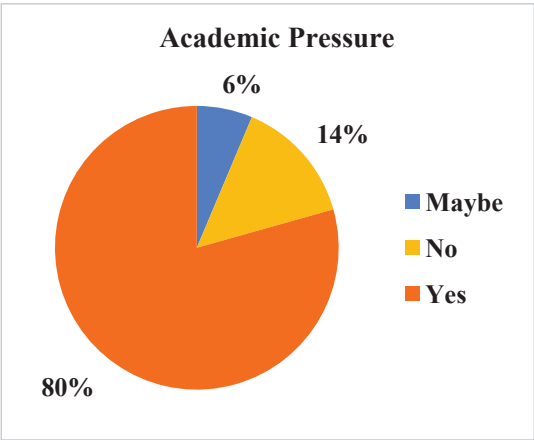


Figure 10. *Academic Pressure*

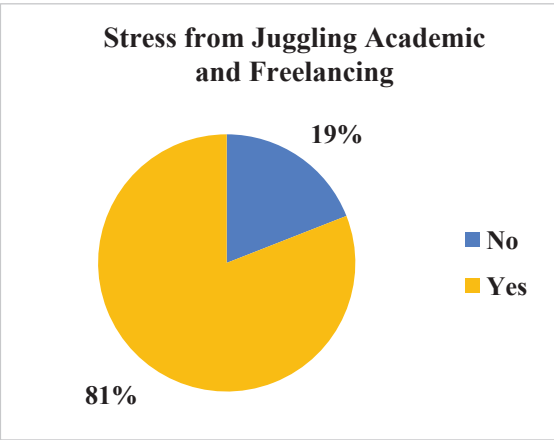


Figure 11. *Faced Stress from Juggling Both Academic and Freelancing Responsibilities*

Source: Field survey (From January 2024 to March 2024)

Aligning with the previous problem, 81% of the respondents faced stress from juggling both academic and freelancing responsibilities, while 19% of respondents did not face any stress. This affected their full potential for providing quality work and good academic performance.

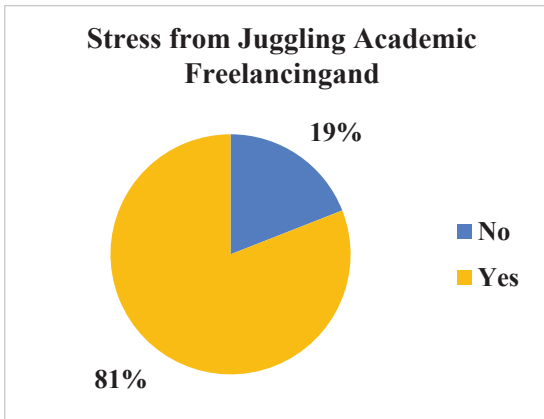


Figure 12. Faced Stress from Juggling Both Academic and Freelancing Responsibilities

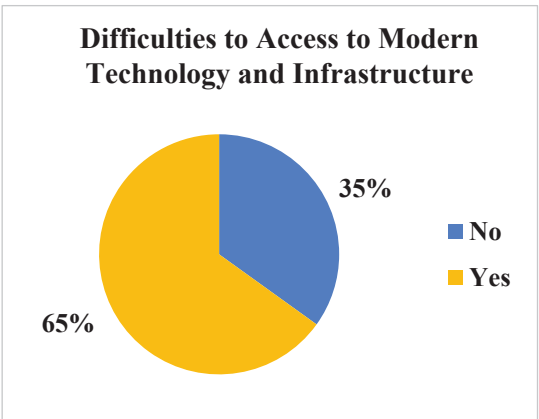


Figure 13. Difficulties Related to Access to Modern Technology and Infrastructure

Source: Field survey (From January 2024 to March 2024)

65% of the respondents reported that they faced difficulties accessing modern technology and infrastructure. This is due to the excessive price of PCs, PC accessories (like keyboards, routers), laptops, and other electronic devices required for freelancing. While the other 35% of respondents had access to modern technology and infrastructure.

Among the many major problems faced by freelancers in Bangladesh, access to high-speed internet and uninterrupted electricity are common, and this is no different in Khulna. 81% of the respondents said that they faced challenges related to access to high-speed internet, while 17% of the respondents have access to high-speed internet in exchange for a high payment.\

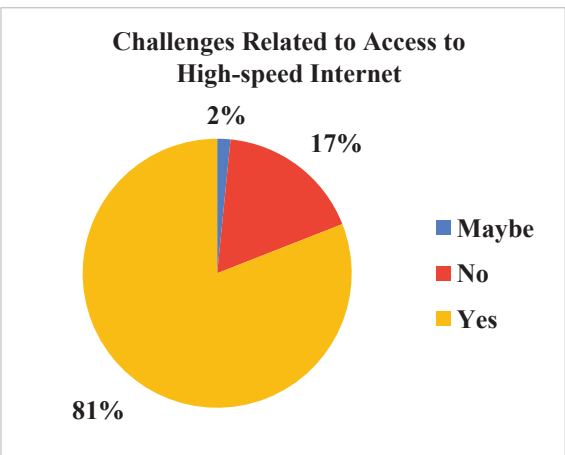


Figure 14. Challenges Related to Access to High-speed Internet

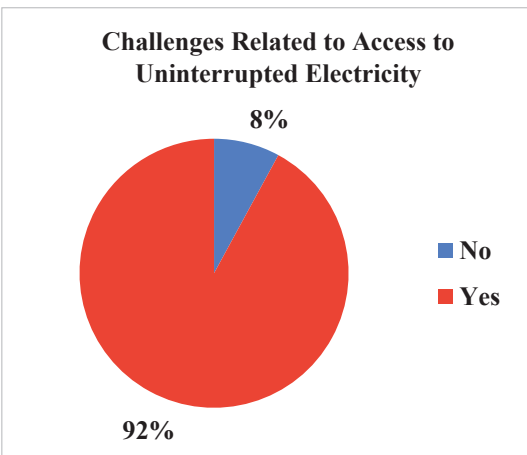


Figure 15. Challenges Related to Access to Uninterrupted Electricity

Source: Field survey (From January 2024 to March 2024)

Again, 92% of the respondents said that they faced problems accessing uninterrupted electricity. This is due to the high demand and low supply of electricity in Khulna. Only 8% of the respondents have access to uninterrupted electricity, as they have backups.

According to the data analysis, 68% of the respondents faced problems in receiving payments or paying payments. This is because there is a lack of a global standard payment system (like PayPal). On the other hand, 29% of the respondents faced no problems in payments.

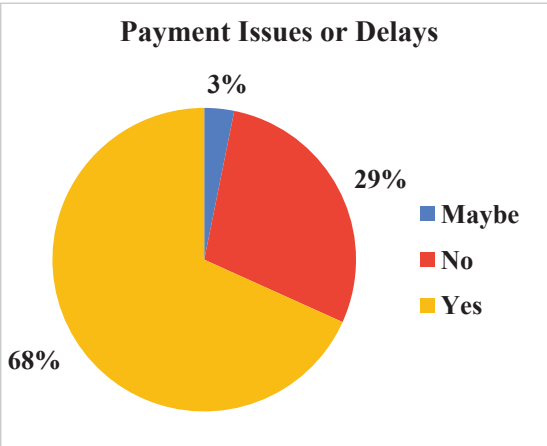


Figure 16. Payment Issues or Delays

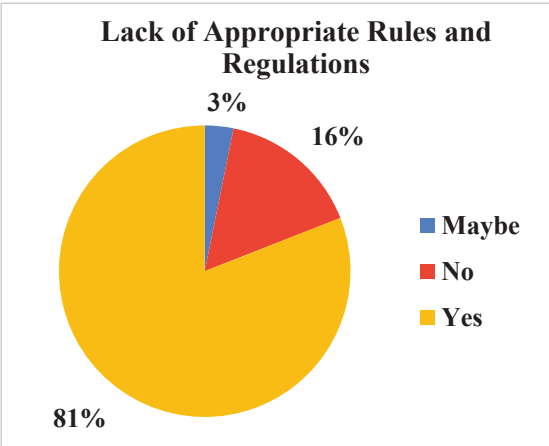


Figure 16. Lack of Appropriate Rules and Regulations Governing Freelancing

Source: Field survey (From January 2024 to March 2024)

81% of the respondents said that they feel that there is a lack of appropriate or standard rules and regulations in Bangladesh governing freelancing. There is also a lack of implementation. For this reason, people face problems like payment security issues, contractual disputes, intellectual property rights issues, and a lack of social security benefits.

The data in the following pie chart shows that 73% of the respondents faced difficulties in gaining and improving their skills related to freelancing, while 25% faced no problems in their skill development.

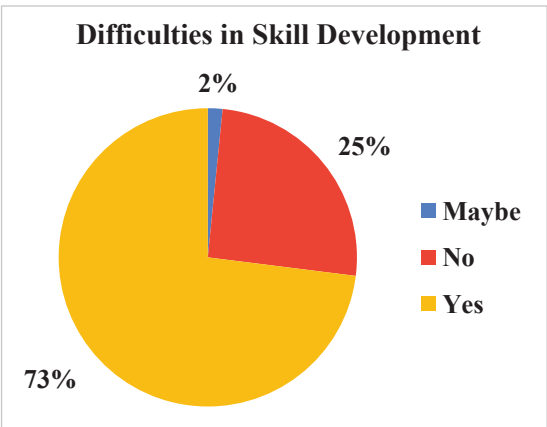


Figure 17. Difficulties in Skill Development for Freelancing

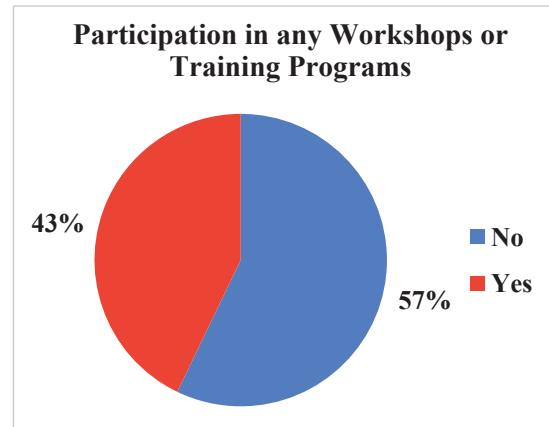


Figure 18. Participation in any Freelancing-related Workshops or Training Programs

Source: Field survey (From January 2024 to March 2024)

Aligning with the previous pie chart (Figure 17), the following pie chart (Figure 18) also demonstrates that 57% of the respondents did not participate in any workshops or training programs for freelancing. On the other hand, the data also shows that 43% participated in freelancing-related workshops or training programs online or offline.

There is a cultural problem around freelancing problem which hinders the full potential of the freelancing industry. People in Bangladesh do not perceive freelancing as a respectful job like a traditional job, and the following data also demonstrates this. According to the data, 60% of the respondents believe that social stigma or cultural barriers are associated with freelancing. This hinders people from choosing freelancing as an independent job over other traditional 9 5 jobs. This perception is changing in the developed nations, and for the full potential of the freelancing industry in Bangladesh, these perceptions need to be changed as well.

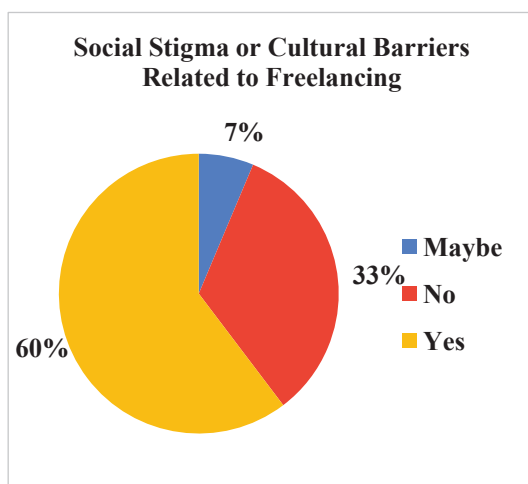


Figure 19. Social Stigma or Cultural Barriers Associated with Freelancing

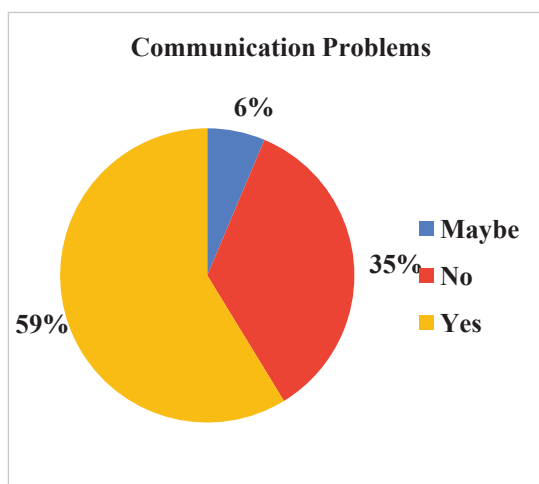


Figure 20. Communication Problems

The following data demonstrates that 59% of the respondents faced communication problems while engaging in freelancing. On the other hand, 35% of the respondents did not face communication problems. The mentioned “communication problems” meant problems such as cultural misunderstanding, differences in time zones, inadequate briefs or project descriptions, poor responsiveness from clients, technical jargon and misunderstandings, ambiguities in feedback, repetitive revisions, assumptions without clarification, and non-verbal cues missing in digital communication.

4.4 Additional Challenges

Respondents were also asked to identify a few additional issues (the last question at the end of Section C) in addition to those previously mentioned. Based on the analysis, the three most significant problems or challenges identified are as follows: foreign exchange policy/ tax policy, weak communication skills (language), and lack of capital. Other issues are also prominent. These additional issues or problems were developed based on a critical literature review based on past studies.

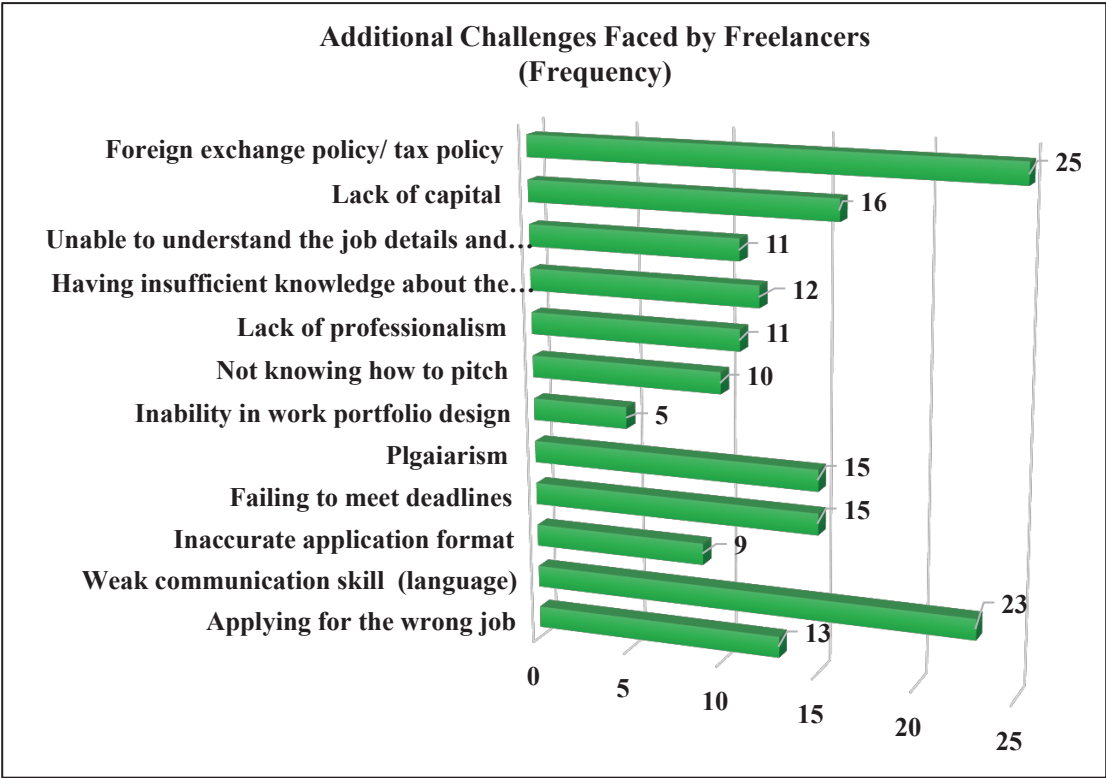


Figure 21. Additional Challenges Faced by Freelancers

Source: Field survey (From January 2024 to March 2024)

4.5 Unique Challenges - Result of an Open-ended Question

The last section (Section D) of the questionnaire included an open-ended question, where respondents were asked to identify any unique other problems they encountered that were not addressed in the previous sections. In this portion of the questionnaire, respondents provided their responses in their own language, identifying the unique challenges. There were not very many responses (a total of 5 responses) in the section, and some responses mentioned the problems already mentioned earlier. By rectifying these issues, the freelancing experience can be greatly improved, resulting in a more connected, supportive, and fair professional world. The analysis of this open-ended question reveals additional challenges faced by the respondents, which are presented below.

Table 2. *Unique Challenges Faced by the Freelancers (the result of the open-ended question)*

Unique Challenges Faced by the Freelancers (the result of an open-ended question)	
1. Lack of social engagement	Freelancers spend most of their time working alone, either from home or in environments where they have limited exposure to professional peers and colleagues. This may lead to isolation, loneliness, and feeling demotivated. This is important from a mental health perspective, networking, and professional growth. Without the ability to frequently interface with other people, freelancers lose moments of insight, growth, and camaraderie.
2. Fewer events, meetups, and coworking spaces dedicated to freelancers	Freelancers have less access to specialized events and meetups to work in coworking spaces due to the lack of such events. Fewer available events lead to fewer opportunities for freelancers to connect, team up with one another, and learn from peers in their industry. In addition to access to the aforementioned resources, events, and coworking spaces can provide professional development opportunities with a supportive community.
3. Over-bargaining	Over-bargaining means clients taking too much of a chance on the freelance work price downward, usually to the immediate disadvantage of the freelancer. This practice undervalues the work freelancers perform and often results in subpar compensation that puts freelance individuals in a financially precarious position. The result after some time out of this is simply getting burned out, and talented professionals are usually driven away by this in the freelancing workspace.

Source: Field survey (From January 2024 to March 2024)

5. Discussion

5.1 Major Findings

The study is focused on identifying the challenges or problems faced by undergraduate students freelancing in different freelance marketplaces. The study is based on primary data, and 63 respondents served as the main source of these data through standard questionnaire questions. The major problems were identified based on the critical literature review, and there was also an option for respondents to answer if they faced any additional challenges or problems that were not included in the questionnaire. The study focuses on a particular age group, which is the undergraduate students. The study also tried to find out the attitude or perception of the respondents towards freelancing, as well as provide some recommendations for the identified problems.

Results of the study show the level of impact freelancing has had on different aspects of life among freelancers in Bangladesh. The study tried to explore the respondents' attitudes and perceptions about freelancing (Section B of the questionnaire). The data revealed that a significant portion (84% of the respondents) of freelancers feel that their living standards have improved after freelancing. Freelancing also has had a positive impact on economic stability, as well, and 87% of the respondents agreed that freelancing led them to financial or economic stability. 73% of the freelancers believed that freelancing helps to reduce poverty, highlighting freelancing as a role in bridging the economic gap. The

health and food nutrition development data painted a much more scattered picture, with 59% of freelancers feeling that freelancing does help in improving their health and nutrition, and 30% disagreeing with the statement. This disparity implies that freelancing is capable of generating resources to improve health and nutrition, but it may also involve some issues, such as irregular work hours and stress. Freelancing is known for its flexibility, and 65% of respondents responded to embracing freelancing as a way to further their education. The vast majority (92%) of freelancers have a positive attitude about the future: they believe there are opportunities for long-term prosperity in freelance work. Such optimism points to conviction in the longevity and future of freelancing as a career. The results indicate that freelancing has a positive impact on economic stability, living standards, and educational continuity, but challenges remain in the areas of health and nutrition. This perception about the future goes alongside other studies as well.

As mentioned earlier, the main objective of the study is to find the problems faced by undergraduate freelancers. The major problems are based on the critical literature review and were included in the earlier part of section C in the questionnaire (1 to 11 questions). The data analysis revealed that academic pressure is a huge issue, with 80% of respondents acknowledging it affected their ability to get work done. Also, 81% of freelancers reported that managing their academic work, as well as the demands of their freelancing projects, caused them mental stress. Another common issue is the availability of modern technology and infrastructure, where 65% of freelancers face challenges in this category. Similarly, a large portion, that is 81%, experience problems with high-speed internet access, while an even higher 92% find it difficult to get uninterrupted electricity, which is critical for effective freelancing. Freelancers often suffer from payment-related issues or delays, as about 68% of freelancers face problems that could ruin their financial credibility, causing them to distrust freelancing as a reliable source of huge revenue. The lack of standardized rules and regulations for freelancing is the other big concern among 81% of respondents. This introduces insecurities and exploitations in the freelancing profession since there is no such regulation. Additionally, 73% of freelancers reported difficulties in developing skills, an important element to successfully compete and meet client needs. The percentage of participation in freelancing-related workshops or training programs is also quite low, with 57% of freelancers not having attended any, pointing out a gap in resources and support for freelancers to develop their practice. 60% of freelancer respondents believe that social stigma and cultural barriers are still the biggest hurdle, showing that the mentality of the society surrounding freelancing is still evolving. As 59% of freelancers faced communication issues that encompass cultural discrepancies, time zone variations, and project descriptions, these might hamper the effective collaboration pool with the clients. These major challenges hinder the true potential of freelancers, affecting the overall freelancing industry and the country's economy as a whole. Unreliable internet and power sources hamper the job and make it difficult to communicate with clients, ultimately affecting the work quality and client relationship. The absence of a modern infrastructure also makes their work operations suffer, further stalling performance and making it hard for them to work directly without having access to the latest and updated technologies. Freelancing is not paid respect by many for being less honorable and stable as compared to formal careers, and freelancers do not get much family support and community backing, since the improvisation around their morale leads to a lack of motivation. A lack of training opportunities has left freelancers without the skills required to meet changing industry standards and technological developments, and it is making it harder for these workers to compete. In addition to that, the lack of distinguishable regulations or laws is something that only allows freelancers to be exploited and misled with no ground of legal ground or equal pay. This leads to a situation where freelancers face many challenges to survive and making it harder to reach their potential for themselves or for the wider economic benefits of their work. On the other hand, freelancers responded with some additional challenges (Figure 21) that hinder their true potential. They faced problems with a lack of proper foreign exchange policy and tax procedures. This is a massive obstacle for them to save legal records for their freelancing employment, and they cannot easily manage their financial transactions and liability to pay

taxes. Having weak communication skills (including language constraints) is another big challenge that respondents face. This emphasizes how important good communication is to freelance work and suggests the necessity for appropriate training in this job. Another problem is being unable to meet the deadline, and this brings up time-management skills and ethics that freelancers could certainly improve. Capital is another significant hindrance, indicating the substance of financial considerations in the startup and operation of their freelance work. Applying for the wrong job, plagiarism, unprofessionalism, having no idea, improper application formats, and how to pitch are some of the other problems that indicate a lack of knowledge in professional skills and the freelancing industry. In the section of open-ended questions (Section D), respondents mentioned the unique problems (Table 2) they faced. In the earlier sections of the questionnaire (Section C), the most common problems were covered (based on the critical literature review), and for that reason, there were very few unique problems faced by them. Unique problems particularly faced by them included - a lack of social engagement, fewer events, meetups, and coworking spaces dedicated to freelancers, over over-bargaining. These unique problems create significant barriers for freelancers by affecting their mental well-being, limiting professional growth opportunities, and undermining financial stability. The study underlines that freelancing provides a lot of benefits, but a lot of obstacles also need to be overcome in order to change the situation and status of freelancers.

5.2 Recommendations

Based on the primary findings of the study. The following recommendations are provided for the purpose of overcoming the obstacles that are experienced by freelancers. With the goal of addressing particular challenges and capitalizing on possible growth areas for freelancers in the region, the recommendations have been established.

Table 3. *Recommendations*

Main Steps	Supportive Steps
Ensuring uninterrupted and low-cost broadband internet services	• Increase competition among ISPs • Subsidies and tax incentives • Regulate interconnection charges • Adopt advanced technologies • Digital Bangladesh initiative
Ensuring an uninterrupted electricity supply	• Invest in modern grid infrastructure • Promote renewable energy projects • Public-Private Partnerships (PPPs) • Incentivize energy storage solutions • Enhance maintenance and monitoring • Decentralize power generation
Making changes to the existing course curriculum	• Include practical ICT curriculum topics • Provide teacher training • Create school-based ICT clubs and arrange competitions • Public awareness campaigns
Reduce import restrictions	• Lower import duties and VAT • Launch subsidy programs • Streamline import processes • Local manufacturing
Setting up universal and popular payment gateways	• Work on international payment gateways • Local payment integration • Subsidize transaction fees • Digital wallets and mobile payments

Building specialist training facilities	• Identify key skill areas • Collaborate with industry experts • Implement continuous learning programs • Set up regional training centers
Provide proper training	• Develop comprehensive training programs • Emphasize the practice-based • Promote female participation • Partner with tech giants and industry experts • Offer flexible learning options
Raising social awareness	• Awareness campaigns • Show the success stories • Emphasize economic contributions • Arrange workshops and seminars • Work with influencers
Enforcing rules and regulations	• Update national policy • Formalize legal structure • Supportive agencies • Introduce tax rebates • Facilitate access to international markets • Invest in skills development • Monitor and evaluate
Image building and branding of the country	• Role of digital marketing: • Collaborate with global platforms • Improve digital infrastructure • Engage influencers and media • Build a strong brand identity • Support digital skills development
Other strategies	• Introducing national awards and recognition (Publicize the achievements of freelancers to inspire others and legitimize freelancing as a career; Organize annual award ceremonies to foster a sense of community and recognition) • Enhancing the efficiency of the national portal (Develop a comprehensive national portal that provides information on freelancing opportunities, training programs, and market trends; Facilitate communication between the government and freelancers through the portal to disseminate policy updates and support measures) • Maintaining supportive funds (Establish a dedicated government fund to provide low-interest loans or grants to freelancers for equipment, software, and marketing; Partner with banks and financial institutions to streamline the application and disbursement process; Offer financial literacy programs to help freelancers manage their funds and grow their businesses); Setting up software technology parks (STP) or information technology villages (Identify and allocate land for the development of STPs in areas with good infrastructure; Develop comprehensive plans including operational guidelines, funding models, and necessary amenities such as high-speed internet and reliable electricity; Launch global marketing campaigns to attract investors and businesses to the STPs; Implement continuous monitoring and evaluation mechanisms to keep the STPs competitive and relevant)

These steps are expected to reduce the problems faced by freelancers. Other countries like India, the Philippines, Germany, South Korea, Estonia, Singapore, Vietnam, and Nigeria, among others, have designed numerous programs to support their digital and freelancing communities. The internet in India and the Philippines is very cheap and stable because of the digital market, allowing internet service providers to compete against other service providers, balanced with government efforts such as Digital India (Tudy, 2021). Countries such as Germany and South Korea have taken steps to modernize their power grids with smart technology and ramp up renewable energy (Huđek et al., 2021). Estonia and Singapore, for instance, have incorporated digital literacy and coding from an early age into their education (Sahara et al., 2014). Vietnam and India have liberalized the import of technology by reducing the import duty and simplifying the customs clearance procedures. The global payment systems of PayPal, Stripe, Payoneer, and Flutterwave have been introduced in India and Nigeria to help make international transactions that freelancers experience easier (Do, 2023). While both India and Germany have strong vocational training systems, India, through its National Skill Development Corporation (NSDC), initiated a comprehensive IT training program, which is also being mirrored in the Philippines via TESDA (Technical Education and Skills Development Authority). This market access is formalized by using legal frameworks and tax benefits in India, coupled with the benefits of the e-Residency program of Estonia, which gives freelancers an international identity of sorts. The IT and freelancers contribute a wide scope from good national awards and recognition in India and efficient national portals, and in addition to Software Technology Parks, the IT professionals get national support (Kathuria et al., 2017).

6. Conclusion

In Bangladesh, freelancing is a growing industry, and the number of people engaging in freelancing is growing as it gives one the freedom and opportunities to take up different projects and work from home. The objective of the study was to investigate the challenges that undergraduate freelancers face in Metropolitan City like Khulna and to provide recommendations for solutions for overcoming these hurdles. The study also focused on the perception or the attitude of the respondents towards freelancing. The study was primarily based on the primary data collected from 63 respondents from four universities located in Khulna through a structured questionnaire. The analyzed data showed that the majority of freelancers are satisfied with freelancing as freelancing has increased their income, upgraded their living standards, reduced poverty, and impacted other aspects of life. They also showed a positive attitude; they believe that they can be successful in the future in this industry. The project resulted in some of the major problems and challenges faced by freelancers such as - academic pressure, difficulties in accessing modern technology and infrastructure, challenges related to access to high-speed internet and uninterrupted electricity, payment issues, lack of appropriate rules and regulations, social stigma or cultural barriers associated with freelancing and communication problems, lack of foreign exchange policy/tax policy, lack of professionalism, lack of capital, plagiarism, weak communication skills (language). Additionally, the study resulted in some unique challenges for freelancers that were mentioned by the respondents in the open-ended question, like a lack of social engagement, fewer events, meetups, and coworking spaces dedicated to freelancers, and over-bargaining. As a result of these challenges, freelancers are not able to use their skills to their best level and earn more. According to the analyzed data, there are only a few freelancers who have experience of more than six years or more, and the people are earning at a minimum level, as most of them are at an entry level, providing basic services at a basic level. Very few experienced freelancers are able to earn a large amount because they have more experience. These problems hinder the true potential of the undergraduate freelancers, and proper steps need to be taken to overcome these barriers. The study also provides recommendations to solve these problems, some of which are increased competition among ISPS, subsidies, and tax incentives, public-private partnerships (PPPs), promote renewable energy projects, investment in modern technologies, including practical ICT curriculum topics, the establishment of ICT incubation

center, public awareness campaigns, lower import duties, and VAT, setup international payment gateways and digital wallets, promote female participation, building quality training centers along with expert trainers, showcasing the success stories, enforcing rules and regulations, introducing national awards and recognition, maintaining supportive funds, and others. As a result of these actions and recommendations, it is expected that the challenges faced by freelancers can be reduced and improve the freelancing industry in Khulna and Bangladesh at large. Such actions will, therefore, result in a more productive and satisfied workforce facing fewer challenges, which will be great for the freelancing community and also for the country's economy at large.

7. Future Scope

The results indicate that this study was conducted solely in Khulna Metropolitan City with only 63 respondents. Therefore, additional respondents could be included in future studies to produce more accurate results. Also, other statistical tools and techniques, for example, correlation, regression, and ANOVA, could be used for the in-depth analysis using advanced software like SPSS.

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