

## Growth Opportunities and Impediments in the Digital Freelance Industry of Pakistan

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### Abstract

*The research paper is based on the motive of exploring the core issues underlying the digital freelance industry in Pakistan. The paper strives to investigate the current trends within the industry and obstacles faced by Pakistani freelancers while working on various digital platforms. A quantitative research approach has been used for carrying out the research study. An online survey has been conducted among 100 Pakistani digital freelancers. The study finds that Pakistani freelancers face problems in getting international orders due to a lack of proper guidance, weak digital infrastructure, and a lack of secure international payment methods. Tough competition at the international level, high tax rates, and the unavailability of PayPal in Pakistan appears to be some major problems faced by freelancers. It is also revealed from the study that there are wide-ranging opportunities that Pakistani freelancers are availing by offering their services on international freelancing platforms. The ranking of Pakistan is getting better at the global level in terms of producing freelancers working in the digital world. The study recommends that the freelance industry must be properly regulated by the government to facilitate and promote Pakistani freelancers on international forums. Training and mentoring programs coupled with the availability of PayPal in Pakistan can help improve the situation significantly.*

**Keywords: Digital Freelancing, Digital Infrastructure, Tax Rates, IT Industry, Pay Pal.**

### Introduction

Digital freelancing has budged the global labor market paradigm significantly over the last few years (Moreno and Terwiesch, 2014). The substantial rise in the growth and usage of social media platforms coupled with the availability of multiple online marketplaces and payment platforms has accelerated the pace of the global digital freelance economy up to a greater extent. Digital freelancing does not offer conventional promising careers, but it has endless opportunities either to keep freelancing as a side hustle or become a full-time freelancer by mapping own career chart through a wide variety of freelancing opportunities available online (Spencer, 2017). It has been termed the ‘future of work’ by the CEO of the online financial service Payoneer (Jahangir, 2020).

Digital freelancing is empowering people from various fields to seek work opportunities across borders and get paid at international market rates while working with their schedules (Lehdonvirta, 2018). The freelance workforce is mainly comprised of the young generation who are more tech-savvy and swift learners. They adopt new skills and upgraded technology, and find it more appealing to have highly flexible working patterns with a higher degree of freedom and lower degree of stress and control (Moreno and Terwiesch, 2014). Therefore, freelancing has become a popular career choice for today’s youth. The cherry on the top is the fact that the average international freelance hourly wages have also become higher than the average hourly wage rate in the conventional work settings in many countries (Jahangir, 2020)

Out of many benefits sought from digital freelancing, an important one is finding no gender gap in the wages of services provided by the freelancers. Unlike the conventional labor market, digital platforms are providing equal and sometimes high hourly wages to women. Eventually, it is contributing to increasing women’s contribution to overall revenues and economic progression (Toppa, 2018; Haq, 2020).

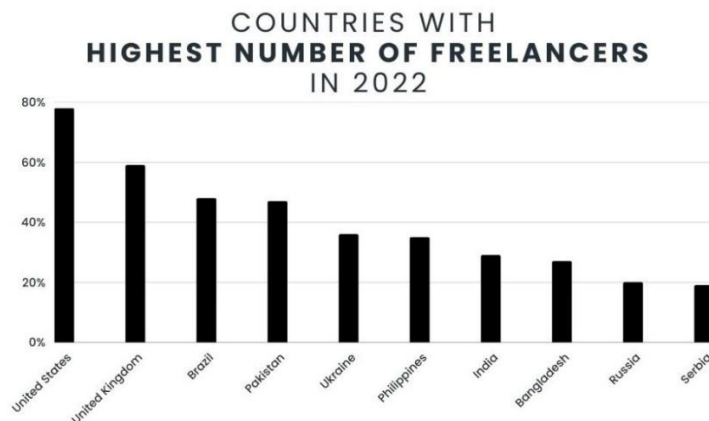
Over the last few years, Pakistan has also made its way into the league of nations with growing numbers of freelancers working online. The country, however, has a weak digital infrastructure and despite all efforts made over the last few years, the freelance industry still lacks sound support from the government. This paper is aimed at exploring the growth and current trends within the digital freelance industry in Pakistan. It further investigates the growth opportunities, obstacles, and challenges that freelancers are facing in Pakistan while seeking work opportunities on digital platforms.

### Background – Digital Freelance Industry in Pakistan

The digital freelance industry in Pakistan has been radically progressing alongside escalating availability and usage of the internet. The industry, however, exhibited robust progress since 2017 when it was estimated that around 150,000 Pakistani freelance workers have generated nearly \$1 billion during the said year (Iftikhar, 2017). The number of online freelancers further experienced a massive increase in 2018. The Nation (2018) reported the interview of a global online freelancing platform revealing that there are almost 1.15 million Pakistani contributing to the global freelance market by offering a variety of services including Graphic Designing, Web Development, and Writing.

Pofeldt (2019) reported in Forbes that, one of the largest online financial services Payoneer listed Pakistan at number 4 among the countries with the highest growth of online freelancers in 2019. During this year, Pakistan recorded a 47% hike in freelancers working online whereas countries like India and the Philippines were also in the top 10 list but behind Pakistan. This way, Pakistan became the top country with the highest freelancer growth rate in the Asian continent. As per Payoneer's (2020) report, the growth of the freelance market continued in Pakistan with a 69% increase in 2020. Pakistan secured 8<sup>th</sup> position this time as the Philippines, India, and Japan recorded extraordinary growth in the number of freelancers. However, in 2022 Pakistan regained the 4<sup>th</sup> position with a 47% increase in growth rate. Figure 1. shows the global ranking of countries with the highest numbers of freelancers for 2022.

**Figure. 1**  
*Payoneer Global Ranking of Freelancers, 2022 (Mishwani, 2022)*



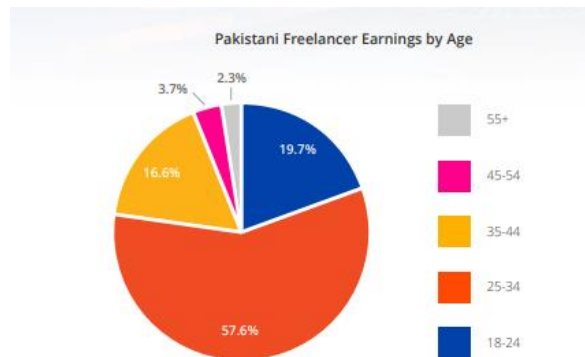
The data released by the Ministry of Information Technology and Telecommunication (IT&T) shows that during the fiscal year 2021-22, freelancers from Pakistan reported the generation of \$216.788 million which is around 17% high compared to the previous year's earnings (Zameen.com, 2022). The government is expecting that the freelance export from the IT sector will reach the \$3 billion mark by the year 2024 (The News,2021). It is also revealed from the data collected through a poll that freelancers in Pakistan earned around \$6,87,324.12 (approximately 14 crores PKR) on different digital platforms which is a substantial boost to the economy of the country (Irfan, 2022).

It is important to note here that even this significant progress of 47% has been made by Pakistan without proper support and regulatory framework provided by the government of Pakistan. There were some steps taken like the creation of E-Rozgaar and Digiskills.pk, and other platforms, however, there is still great room for policies to further facilitate freelancers (Hassan, 2020). On one hand, the developments in the ICT sector like the availability and wide coverage of 3G/4G are allowing freelancers quick access to international markets. But, on the other hand, complexities in getting international payments, the taxation process and lack of single freelancer regulatory authority, and other issues are acting as major barriers to the growth of freelancing.

The digital freelance industry in Pakistan is facing various severe hurdles right from the beginning. Both formal and digital illiteracy is the most important barrier that stops many talented and skilled workers from entering the international online freelance market. As they are not well-versed with e-commerce and prefer to operate in their conventional patterns, many people don't pay attention to the unlimited opportunities attainable at online platforms where they can excel and earn multiple times higher than their regular incomes.

Alongside these hurdles, the bright side of the picture shows many positive prospects for the future. It is found that the young generation is getting more and more interested in online freelancing. Figure 2 from the Payoneer report for the year 2019 shows that people from the age group of 18-34 years are mostly engaged in freelancing (Friedman, 2019). The statistics published in Dawn also show that 90% of people below 35 years in Pakistan are choosing to become freelancers which is higher than the global 70% (Jahangir, 2020) This data shows the realization among Pakistani youth regarding the growth potential of online platforms. There are many success stories shared by Pakistani freelancers who reported that they left their formal jobs as they started earning up to three-time high from freelancing and eventually, they made their team of freelancers work more systematically.

**Figure 2.**  
*Pakistani Freelancer Earning by Age* (Friedman, 2019)



According to the World Bank Report (2020), around 42% of Pakistani freelancers are software developers which makes Pakistan's contribution to the global freelance software development market 10%, significantly high than many Asian countries like Bangladesh, Nepal, and Sri Lanka. It is also estimated that almost half of the IT industry of Pakistan comprises freelancers.

Digital freelancing is also facilitating women in Pakistan to make active participation in the labor market. The data shows that in terms of wage rates, women are not lagging behind men in the online freelance market. They are earning 10% higher as compared with men. Haq (2020) reported that the average hourly rate of Pakistani females is \$22 whereas Pakistani male freelancers are getting an average of \$20 per hour. In a country where the participation of women is very low in the workforce due to a wide array of socio-economic and cultural factors; digital platforms have appeared as a tool for smashing the barriers faced by women (Toppa, 2018).

Goyal (2018) observed that people all over the globe are getting more and more into freelancing because it offers wide-ranging benefits. He believes that freelancing is not something limited to the young generation only, but people of the older generation are also learning skills to offer their services on digital platforms. People are striving to enter freelance platforms because they find freelancing highly flexible; not only in terms of the working hour but also feel free to choose the type of work they want to do. This is because freelancing platforms have great diversity and people can work on multiple niches and projects as well.

Pongratz (2018) found that the creation of international freelancing platforms has made it possible for freelancers from all over the world to seek work. On one hand, it could be seen as a great opportunity as people can display and sell their work while sitting in their homes a thousand miles away sitting with international clients. On the other hand, more and more people getting on board is creating an intensely competitive work environment. Every single person on these platforms is competing with a global workforce. Eventually, the employers have unlimited options in front of them to get their work done. Freelancers seeking work have no other way but rather keep themselves updated, highly creative, and productive to survive on international platforms.

According to García-Martínez and Sánchez-Fernández (2019), the digital freelancing industry has experienced rapid growth in recent years, with advances in technology and changes in the workforce leading to an increased demand for independent contractors. However, despite its growth and potential benefits, the industry faces a number of challenges that must be addressed in order to support its continued development. These include lack of legal and regulatory frameworks to protect the rights of freelancers which can lead to issues such as unpaid wages, lack of job security, and limited access to benefits such as health insurance and retirement savings. Another challenge is the difficulty in finding consistent and reliable work. Freelancers must often compete with a large pool of other independent contractors for a limited number of job opportunities, and they may also face difficulties in finding clients who are willing to pay fair prices for their services.

Irfan (2020) identified that the digital freelancing industry also faces a number of technological challenges, including the need for reliable and secure payment systems, the challenge of managing complex project requirements, and the need for effective communication and collaboration tools. However, despite these challenges, there are also many opportunities for growth and development in the digital freelancing industry. One such opportunity is the increasing demand for skilled workers in industries such as technology, marketing, and design, which are areas in which freelancers are often highly specialized. Another opportunity for growth is the rise of new platforms and marketplaces that provide a more efficient

and effective way for freelancers to find and engage with clients. These platforms often offer a range of tools and services to help freelancers manage their businesses, from invoicing and payment processing to project management and communication tools.

Chen and Wang (2020) found that the digital freelancing industry is also benefiting from a wider shift towards more flexible and remote work arrangements, as companies increasingly recognize the benefits of working with freelancers and other independent contractors. This trend is likely to continue in the future, providing further opportunities for growth and development in the digital freelancing industry. Mahony (2018) believes that the digital freelancing industry is facing several challenges, but it also presents a number of opportunities for growth and development. To support the continued development of the industry, it will be important to address the challenges and capitalize on the opportunities that exist. Sundararajan (2016) found that the rise in the trend of freelancing and the involvement of more and more people in this work pattern is also inviting criticism from some experts. It is argued that freelancing on digital platforms is making people isolated because they do not interact with their employees in real time, and neither they have co-workers. The working environment in many traditional organizations trains employees to communicate and resolve issues in better ways. Each employee learns from the other during their interactions at the workplace. This is something missing in digital freelancing. due to this, it could be said that the people working on these platforms do not possess that corporate culture and often remain naive about the corporate ethics and communication style of the real world.

Masood et al. (2018) highlighted the growing trend of freelancing among people of all fields. The researchers find that freelancing is often seen by people as a source of earning extra income whereas many people believe that freelancing gives more money in exchange for less work pressure and stress. The availability of uninterrupted electric supply and internet coverage play the main role in keeping people stick to online freelance platforms and earning high amounts in international markets.

Pakistan Software Export Board (PSEB, 2020) in its report pointed out major issues that need the attention of the government and relevant authorities to boost the freelancing industry of Pakistan. according to the report, there is a great potential for growth in Pakistan regarding digital freelancing. However, unstable electric supply and internet connection, lack of legal dispute solution procedures for online corporate conflicts, absence of freelance registration and Accreditation authority, Taxation slabs, and Remittances issues are the major barriers that are affecting the growth of the freelance industry in Pakistan.

### **Theoretical Framework**

The Communication theory that is suitable to understand the challenges and growth opportunities in the freelance industry of Pakistan is the Uses and Gratifications theory. The Uses and Gratifications theory posits that people actively seek out and use media to satisfy specific needs and wants (Hossain, 2019). In the context of the freelance industry, this theory could be used to explore the reasons why individuals choose freelance work and the benefits they derive from it. This theory can also be used to examine the challenges that freelancers face and the strategies they employ to overcome them. Additionally, it can be used to investigate the opportunities for growth in the freelance industry in Pakistan and the factors that contribute to its development.

The Uses and Gratifications Theory asserts that individuals actively seek out and use media to fulfill their needs and desires. In the context of the digital freelance industry of Pakistan, this theory can be used to explore why individuals choose to work as freelancers and how they benefit from it. Another communication theory that could be applicable to this topic is the "Diffusion of Innovation Theory." The Diffusion of Innovation Theory explains how new ideas, technologies, and practices spread through a society or culture over time (Rogers, 2003). In the context of the digital freelance industry of Pakistan, this theory can be used to examine the adoption and use of digital tools and platforms by freelancers and clients.

### **Methods**

The study has been conducted using a quantitative research approach. A structured questionnaire has been designed. The sections of the questionnaire correspond to the research objectives to assure the validity of the instrument. Section one of the questionnaire contains questions that help in understanding the current trends in the digital freelance industry of Pakistan which is the first research question. The second and third section of the research questionnaire contains statements related to the recompenses, and impediments faced by the freelancers of Pakistan currently earning through digital platforms. The survey questionnaire was sent to different freelance communities established online including WhatsApp and Facebook groups. 100 responses from Pakistani freelancers were collected through the questionnaire via Google Forms. The demographics of the respondents are described in Table 1.

**Table 1.**  
*Demographics*

	Frequency	Percentage%
<b>Gender</b>		
Male	56	56
Female	44	44
<b>Age</b>		
18-26 Years	58	58
27-35 Years	36	36
36-44 Years	4	4
45 and Above	2	2

**Table 2.**  
*Work Experience*

Work Experience	% Of Respondents
Less than a year	28
1-3 Years	46
3-6 Years	18
7-9 Years	8
10 Years and above	-

**Results**

Table 3 shows which platforms are mostly used by freelancers in Pakistan to seek work

**Table 3.**  
*Platforms Used by Participants*

Freelancing Platforms	% Of Respondents
Upwork	8
Fiverr	26
Freelancer.com	12
Social Media Platforms	44
Personal/professional Contacts	10

Table 4 shows the payment method that Pakistani freelancers use to get payments for their work

**Table 4.**  
*Payment methods used by Participants*

Payment Method	% Of Respondents
Payoneer	10
Wire Transfer	22
Easy Paisa	12
Jazz Cash	54
Other	2

Table 5 shows the platforms that have helped Pakistani freelancers to learn the skills required for freelancing on digital forums

**Table 5.**

*Training platforms used by participants.*

Training Platforms	% Of respondents
Digiskills.pk	22
Coursera	10
E-Rozgar	6
YouTube	50
Skill development Academies	12

Table 6 shows the intensity of the problems faced by the freelancers while seeking and doing jobs at freelancing forums

**Table 6.**

*The intensity of problems faced by the freelancers.*

Statements	SD	D	N	A	SA
I find it difficult to communicate with clients due to language differences	18	22	24	16	14
I find it difficult to communicate with international clients due to corporate cultural differences	18	18	18	24	22
I find it difficult to comply with international orders' requirements due to time zone differences	14	22	16	22	26
I find it difficult to get high-paying orders because Pakistani writers are underpaid at most freelance platforms for being non-English speakers	8	12	18	24	36
I have faced online frauds and scams while working as a freelancer	6	10	20	26	38
I find it difficult to get projects from international clients regularly due to the unavailability of PayPal in Pakistan	8	12	16	28	36
I find it difficult to earn more from freelancing due to a lack of proper training and guidance	10	8	22	32	28
I find it difficult to get projects regularly due to intense market competition	8	12	20	34	26
I find it difficult to meet the skills required for most online projects	18	20	28	20	14

Table 7. shows how survey respondents rate the opportunities that they have experienced while working as a freelancer on digital platforms.

**Table 7.**

*Opportunities offered by digital freelancing.*

Statements	SD	D	N	A	SA
Freelancing at digital platforms has allowed me to sell my skills in local as well as an international marketplace	4	8	14	34	38
Freelancing at digital platforms allows me to practice self-employment	2	8	18	36	36
There are enough freelancing platforms to showcase and market my work to clients worldwide	4	10	24	34	28
My communication skills have significantly developed due to frequent communication with local and international clients	2	8	28	30	32
The government of Pakistan has launched useful programs and platforms to support digital freelancing in Pakistan	10	12	20	22	36
Freelancing at digital platforms has improved my time management skills	2	4	22	32	40
Freelancing at a digital platform gives me working hour flexibility	8	12	18	28	34
Freelancing at digital platforms allows me to work simultaneously	12	18	24	22	28
Freelancing at digital platforms allows to reduce transportation expense	2	6	10	36	46

Table 8 shows the intensity of issues affecting the growth of the digital freelance industry in Pakistan, in the opinions of the survey participant

**Table 8.**  
*Issues affecting freelance industry growth in Pakistan*

Statements	SD	D	N	A	SA
Electricity Crisis	2	2	18	34	44
Poor Internet Connectivity	6	8	22	30	34
Fewer Secure Payment Methods	8	12	20	28	32
Lack of government support	2	2	16	36	44
High Tax rate	6	8	22	34	30
High Money transfer charges	6	6	26	30	32
Online Scams	4	8	12	26	48
Manipulation of freelancers in hands of middlemen	10	12	22	26	30
Low Currency exchange rate	14	20	22	20	22

### Discussion

The data collected from the survey among Pakistani digital freelancers showcased above provide a clear picture of the current trends and situation of freelancing in Pakistan. It is revealed from the answers collected in the first section that many female freelancers are actively seeking work opportunities on the forums. Unlike the conventional labor market, the participation of females is very significant here and this is a very positive trend. Many women find it difficult to come out of their houses and earn in different sectors, but online opportunities are allowing them to make use of their skills and talent while sitting at home.

It is also found that people between the age of 18 to 35 are very active on these forums. This is another positive indication that the youth of the country is finding a way of earning through non-traditional means as well. In a country with low economic performance and a high unemployment rate, the availability of digital freelance platforms is a ray of hope for people belonging to the varied field. It is also revealed from the data that many of the participants are yet to get in contact with international clients and many are working either with local clients or both local and international. It indicates that due to the high level of competition at the international level, it required not of skills and consistency to reach out to international clients. The situation, however, is very hopeful because there are many youngsters getting orders from international clients.

The second part of the question asks the respondents to rate the intensity of the problems that they face while seeking freelance jobs online. It is found that at the international level, Pakistani freelancers are yet to stand at a high level and international clients often prefer English-speaking freelancers to communicate better. 60% of the respondents express their agreement with the fact that Pakistanis are underpaid for being non-English speakers. Facing online frauds and scams is another major challenge faced by Pakistani freelancers as 64% of respondents informed that they have faced online scams and frauds. Due to the lack of proper regulatory and registration bodies for freelance employers and employees in Pakistan, this is a critical issue that acts as a barrier to the growth of freelancing. With this high rate of facing online scams, many people would prefer to work with companies with physical existence for better reliability. 64% of the participants also reported that the unavailability of PayPal in Pakistan often hinders their progress, and they find it difficult to deal with international orders for not having access to PayPal.

The study participants were then asked to rate the opportunities that they find in digital freelancing. The results show some very positive sides as most of the participants agree with the fact that digital freelancing has a wide array of opportunities to avail. 72% of the respondents agreed to the fact that they become able to showcase and sell their skills at an international level through these forums. These are the main opportunities offered by these platforms. The talent and skills of the people are getting acknowledgment and rewards from various parts of the world while sitting in their homes. 62% of participants believe that working from home on digital platforms is allowing them to save travel expenses whereas 72% believe that their time management skills have also improved over time as they become engaged in getting and completing tasks online. 48% believe that the interventions made by the government are helping them to further explore the online freelancing platforms and they are getting adequate support from the government.

An important objective of this research study was to identify the core issues that are affecting the growth of the digital freelance industry in Pakistan. The results obtained from the survey indicate that the problems like electricity crisis (78%), poor internet connectivity (64%), online scams (74%), lack of government support (80%), and high tax rates (64%) are the main hurdles in the way of industry growth. The participants also consider some other issues like high money transfer rates (62%) and few payment options (60%) as barriers to the growth of this industry. The data also provide an insight from the uses and gratification theory perspective and shows that the freelancers in Pakistan are getting various benefits including saving of transportation cost and time from this industry therefore, increasing number of internet users specially youngsters are turning towards this industry to make their careers as digital freelancers.

It is, therefore, found that the young generation in Pakistan has recognized the potential of digital freelancing as the future of work. Many people are becoming part of this industry and many of them are making use of these platforms along with running their full-time physical jobs. In this way, it has become a source of additional income for many whereas some people are found full-time engaged in freelancing due to the wide array of opportunities offered by this work practice. It is important to note that developed countries like USA and Japan are paying high attention to the development of this industry whereas India has also facilitated its people a lot during the last few years to increase their input. Eventually, the workforce belonging to these countries has significantly increased over the last couple of years. These countries are supporting freelancers because of the realization that in the coming year, this industry has the potential to significantly contribute to the overall economic progress of the countries. Pakistan, which is already struggling with its economy also has this golden opportunity. It has a major proportion of youth in its population and this youth could be facilitated and supported to become part of the global freelance workforce. In this way, Pakistan would become able to avail maximum benefit from these platforms.

The role of the government is very important in this regard. Freelancers need the support of the government to get easy payment procedures. Currently, many of them are struggling to get their money without spending much on taxes and transfer charges. If the government will develop a sound and secure system of payment to get from international clients, it would be a great support to them. Additionally, online scams not only waste the time and money of people but also shake their trust in these platforms. Therefore, the government also needs to develop a body to regulate the industry systematically.

### **Conclusion**

The research paper finds that currently both males and females are efficiently working on various digital freelancing platforms either work full-time or part-time. The freelancers of Pakistan mainly belong to the young generation who are exploring different national and international platforms to seek work in various niches. There are many benefits of working online like time flexibility, less work pressure and cutting down on travel expenses. At the same time, there are many problems also faced by Pakistani freelancers. Mainly, due to a lack of proper guidance and training, many of them fail to cope with the international corporate culture and communication patterns. At the same time, many online scams and frauds stop them from getting on the top of the board.

The paper suggests that the government of Pakistan should make an exclusive corporate directory and registration system for the digital freelancers of Pakistan. The employers offering work online should also be registered with the government authority to build a trustworthy relationship with the client. The government also need to start a third-party payment system so that the rights of employee and employers both could be safeguarded. The intervention at the government level can significantly boost the progress and pace of growth of the digital freelance industry in Pakistan.

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