

Freelancers in the Knowledge-Based Gig Economy: A Thematic Analysis of Well-Being, Gendered Inequalities and Work Dynamics

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ABSTRACT

The study analyses the lived experiences of freelancers engaged in knowledge work, who copes with a rapidly evolving labour market. Its objective is to explore how knowledge-based freelancers have gone through in this emerging labour market segment that offers flexible work opportunities. A qualitative approach was employed, using Braun and Clarke's reflexive thematic analysis, and draws on insights from in-depth interviews with twenty-eight freelancers. Seven major themes and nineteen sub-themes were emerged, including autonomy and work control, work-life integration, economic precarity, coping strategies, economic well-being, psychological well-being, and gender disparities. Based on Job Demands-Resources (JD-R) theory and Human Capital Theory, it is found that while freelancers experience a conducive work environment characterized by work-life integration, flexibility, and opportunities for skill development, they continue to face persistent challenges, including income instability, psychological strain, and economic uncertainty. The findings further indicate that while freelancers' investment in skill development enhances their career sustainability and well-being, systemic inequalities limit them from utilizing their skills and productivity, particularly among women. The study highlights the need for targeted policy interventions, including grievance redressal, gender-specific platforms, and inclusive social security measures, to ensure a fair and sustainable gig economy.

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1. Introduction

Educated unemployment continues to be a persistent global challenge and remains particularly evident in India despite sustained economic growth and significant investments in human capital (International Labour Organization et al., 2024). In response to these structural labour market pressures, the neoliberal era has witnessed

substantial transformations in employment patterns. One of the most notable shifts is the rapid expansion of the gig economy, which offers alternative work arrangements through freelance, contract-based, and platform-mediated engagements (Akkermans & Kubasch, 2017; Mehta, 2023). The gig economy has

fundamentally transformed contemporary labour markets by promoting flexible, task-based work arrangements that operate outside traditional employment structures (Mehta, 2023; NITI Aayog et al., 2022). In many developing regions, it is often perceived as a practical response to educated unemployment, offering workers greater autonomy and the possibility of balancing professional and personal responsibilities. Advancements in digital technologies and global connectivity have facilitated the emergence of freelancing as a viable employment pathway, especially for knowledge workers such as educators, trainers, and content developers (Vega et al., 2023). These flexible work arrangements promise autonomy, and opportunities for self-directed career development, thereby reshaping traditional employer–employee relationships. Globally, approximately 1.57 billion individuals were engaged in freelance work in 2023 (Sood & Singh, 2023). India, as one of the fastest-growing freelancing markets, is home to nearly 15 million freelancers, with projections estimating an increase to 23.5 million by 2030 (NITI Aayog et al., 2022). Despite its growth, the Indian gig workforce remains highly heterogeneous, encompassing medium-skilled (47%), high-skilled (22%), and low-skilled (31%) workers (NITI Aayog et al., 2022). A large proportion of these workers operate outside formal employment structures, often lacking access to social security, labour protections, and stable income (Ministry of Labour and Employment, 2020). Recent policy discussions highlight that India has made notable progress in human capital investment through increased budgetary allocations to labour, health, and skill development sectors; however, the adequacy of these investments in supporting gig workers remains contested. The Union Budget 2025–26 allocated ₹32,646 crore to labour and employment, reflecting a significant increase and signalling growing recognition of informal and gig workers within policy frameworks (Government of India, 2025; NITI Aayog, 2022). Despite these efforts, existing literature suggests that such investments are largely broad-based and insufficiently targeted toward the specific needs of gig workers, who often operate outside formal employment systems and lack access to social security, health insurance, and income protection (Mehta, 2023; Kalleberg, 2009; International

Labour Organization, 2024).

Women's participation in freelancing has been constrained by limited career advancement opportunities, caregiving responsibilities, and persistent socio-cultural barriers (Cabrera, 2007; Kantha & Roy, 2022). The COVID-19 pandemic further intensified reliance on online education and digital tutoring, underscoring the need for pedagogical, technical, and interpersonal competencies, especially among women educators (Ventista & Brown, 2023). In this context, continuous skill development, digital proficiency, and community-building capabilities have become essential for sustaining freelance careers (Ghosh, 2023). These developments align closely with the broader agenda of promoting inclusive and sustainable employment, as emphasized in the eighth Sustainable Development Goal, which highlights the importance of decent work, productivity, and innovation-driven growth (Sustainable Development Goals, n.d.). Nevertheless, the expansion of freelancing raises critical questions about the quality of work, equity, and long-term well-being of workers in this emerging labour market.

Literature Review

While freelancing has expanded opportunities for skilled professionals with enhanced autonomy, flexibility and the potential for improved work-life balance, it has simultaneously contributed to precarious forms of employment characterized by uncertainty, low pay, and limited institutional support (Kalleberg, 2009). Many enter freelancing as a supplementary or transitional career, leveraging their expertise in response to changing market demands (Blanchet, 2022). While knowledge-based freelancers benefit from independence and opportunities for skill enhancement, they simultaneously encounter structural challenges such as income instability, intense competition, and limited access to social protection (Wood et al., 2018; Watson et al., 2021). This creates a paradox in which the promise of flexibility coexists with underlying insecurity.

Knowledge-based freelancers, often highly educated and engaged in specialized services such as writing, consulting, and software development, are required to manage multiple aspects of their work independently, including client acquisition,

financial management, and taxation (Burke & Cowling, 2020; Chang et al., 2024; Nawaz et al., 2020). Despite their professional capabilities, the absence of institutional support systems exposes them to economic and psychological vulnerabilities. Indeed, a substantial body of research characterizes gig work as inherently precarious, with irregular income, weak contractual arrangements, and limited social security adversely affecting workers' well-being (Kalleberg, 2009; Sirakaya, 2024). Studies further indicate that while human capital development enhances employability, its returns remain uneven in the gig economy due to structural challenges such as skill mismatch, income instability, and weak institutional support (Nawaz et al., 2020; Wood et al., 2018; Sirakaya, 2024). A growing body of literature characterizes gig work as precarious, marked by unstable income, weak contractual arrangements, and limited social security especially in platform-based labour markets (Kalleberg, 2009; Mehta, 2023). Irregular earnings, delayed payments, and uncertainty about future work opportunities have been shown to negatively affect both economic stability and psychological well-being (Sirakaya, 2024). These findings challenge the widely held assumption that flexibility inherently leads to improved quality of life.

Gender remains a critical dimension shaping freelancing experiences. Cross-national evidence indicates that women experience disproportionate economic disadvantages and increased unpaid and unequal labour burdens, particularly during the COVID-19 pandemic (Cortes et al., 2020; Galperin, 2019; Liang et al., 2018). In patriarchal societies, deep-rooted social norms and family expectations continue to limit women's career advancement and access to high-value opportunities (Cabrera, 2007; Kantha & Roy, 2022). To better understand these dynamics, scholars have increasingly drawn on theoretical frameworks such as Human Capital Theory. Human Capital Theory posits that investments in education and skills enhance productivity and earnings (Becker, 1962), which is especially relevant for freelancers who depend on continuous upskilling to remain competitive (Hudek et al., 2021). However, the returns on such investments are often uneven due to structural inequalities (Westover, 2025).

Complementing this perspective, the JD–R model conceptualizes work environments as a balance between job demands, such as workload, income insecurity, and client pressures, and job resources, including autonomy, flexibility, and social support (Demerouti et al., 2001; Bakker & Demerouti, 2007). In the context of freelancing, high job demands often outweigh available resources, leading to stress, burnout, and diminished well-being. Despite the expanding literature, several gaps remain. Existing research has predominantly focused on low-skilled gig work, with limited efforts to integrate economic and psychological perspectives in a single analytical framework. There is insufficient understanding of how freelancers navigate precarious job conditions, income instability, and societal constraints across different age and gender groups. Empirical evidence from the Indian context also remains scarce. How the lived experiences of freelancers adapt them to face challenges in this precarious job conditions and enabled them to adopt coping strategies to tackle them has to be explored. Addressing these gaps, the present study focuses on knowledge-based freelancers in India and examines how freelancers navigate job autonomy, economic precarity, and work–life integration. In addition, the study explores the role of gender and broader social structures examining the access to opportunities, coping strategies, and well-being outcomes of freelancers. By integrating Human Capital Theory with the JD–R model, this study aims to provide a more contextually grounded understanding of challenges including economic precarity, fragmented career trajectories, and blurred boundaries between professional and personal life.

Research Questions

In line with these objectives, the study is guided by the following research questions:

1. How do knowledge-based freelancers in the education sector experience and navigate job autonomy, economic precarity, and work–life integration?
2. How do job demands and job resources interact to influence freelancers' economic and psychological well-being?
3. To what extent do gender and social structures shape freelancers' access to opportunities, coping

strategies, and career outcomes?

4. How can Human Capital Theory and the JD–R model be integrated to better explain inequalities and well-being in freelance work?

4. Methodology

4.1 Research Design

This study adopts a qualitative research design employing thematic analysis to explore the lived experiences of freelancers providing knowledge-based services in the education sector. Qualitative methods are appropriate for because of the informal work relations involved in, contextual challenges, and worker's subjective experiences involved in this labour segment. Data were collected through in-depth interviews with twenty-eight freelancers, to derive their subjective interpretations about work life balance, autonomy, economic precarity, well-being, and gender disparities.

4.2 Sample and Participant Selection

The sample comprised freelancers engaged in educational services, including online and offline tutors, research assistants, life-skill trainers, and content creators. Participants represented diverse age groups, income levels, work arrangements, and socio-demographic backgrounds. Given the study's focus on gender disparities, deliberate efforts were made to include male, female, and LGBTQ+ freelancers. Snowball sampling was used to recruit participants, as it is effective for

accessing dispersed freelance populations. Ethical standards, including informed consent and confidentiality, were strictly maintained.

4.3 Data Collection Procedure

Data were collected through telephonic semi-structured interviews using seven open-ended questions. This approach allowed participants to freely express their experiences, perceptions, and coping strategies. The time taken for interviewing each respondent was around forty-five minutes. All interviews were conducted with prior consent, audio-recorded, and transcribed verbatim.

4.4 Data Analysis

The reflexive thematic analysis used in this paper followed Braun and Clarke's (2006) six-phase framework. Researchers familiarized themselves with the data, generated initial codes using NVivo 15.0, and iteratively refined them. Related codes were clustered into themes, resulting in six overarching themes. Themes were reviewed for coherence and relevance and interpreted using Human Capital Theory and the Job Demands–Resources model. Each theme and sub-theme was clearly defined to reflect key aspects such as job autonomy, economic precarities, work-life integration, well-being, and gender-based undervaluation. Findings were integrated into a coherent analytical narrative and linked to existing literature.

4.5 Analysis and discussion

Table-1: Socio-economic demographic characteristics

Criteria	Category	Total respondents in percentage
Gender	Male	48.15
	Female	48.15
	LGBTQ+	7.41
Age Group	24-33	55.56
	34-43	29.63
	44 and above	14.81
Marital Status	Married	66.67
	Unmarried	29.63
	Divorcee	3.71
Educational Qualification	Graduates	14.81

	Postgraduates	85.19
Type of Freelancing Job	Tutors (offline, online)	40.74
	Life Skill Trainers	37.04
	Research Assistants	11.11
	Content Writers	11.11
Work Experience	Less than 5 years	44.44
	6-10 years	18.52
	11-15 years	11.11
	16-20 years	25.93
Nature of Jobs	Multiple Freelancing Jobs	37.04
	Both Freelancer and Traditional Employee	11.11
	Single Freelancing Job	51.85

Results

This section presents the key findings of the thematic analysis of in-depth interviews with freelancers in the education and knowledge sector. The themes are grounded in participants' lived experiences and are interpreted in relation to existing theoretical perspectives,

1. Autonomy & Role Control

The flexibility and autonomy are significant benefits of freelancing, as they provide access to a global client base and diversified income streams. It gave opportunities for them to receive multiple work orders, of which they can tailor their work schedules (Esakkiammal, Sangeetha, & Amirthavarshini, 2024).

Level of Job Autonomy Statement

High Job Autonomy	"The flexibility has given me great financial stability and more time to spend with my family and pursue my passions." (R5, Life skill trainer)
Medium Job Autonomy	"While I enjoy the autonomy and flexibility that freelancing offers, I've also experienced challenges, where I've faced payment issues from students." (R3, Freelance tutor)
Low Job Autonomy	"I often feel embarrassed when paying bills at social gatherings with friends in permanent jobs due to my lack of sufficient funds." (R23, educational writer)

The findings under this theme indicate that freelancers experience varying levels of autonomy depending on their financial stability, client relationships, and ability to manage work independently. Participants with high autonomy perceived freelancing as empowering because it allowed them to control schedules, spend more

time with family, and pursue personal interests. Flexibility and schedule control are major attractions of freelance work and contribute to work-life balance and subjective well-being (Flatøy, 2024; Li et al., 2022). However, the experiences of freelancers with medium and low autonomy reveal that autonomy in gig work is often conditional rather than absolute. While

freelancers may enjoy freedom from institutional supervision, they remain dependent on clients, payment systems, and market demand. This finding aligns with the argument of Wood et al. (2018) that gig workers experience “controlled autonomy,” where flexibility coexists with economic insecurity and client dependence. Similarly, Wan et al. (2024) observed that job autonomy can simultaneously function as a resource and a stressor when financial management and workload become difficult to

regulate. The ability to choose work schedules allows great opportunities for freelancers to care giving for family, engage in innovate work practices, and invest in long-term career growth, including building a high academic profile (Delavani & Linando, 2025). Though the autonomy provides a more convenient job atmosphere to high-skilled freelancers, it also stressed their lives if not pay attention to financial management along with time management (Wan et al., 2024).

2. Economic Precarity & Payment Frictions

Economic Precarity & Payment Frictions Statement

High	“I think instability in earning is the biggest challenge that I have faced”. (R5, Online tutor)
Medium	"I often felt anxious while I did not get any projects for a long time during the off-seasons, but I did not share my feelings with anyone." (R4, Life skill trainer)
Low	“I entered into this field after becoming completely aware about instability in securing projects. But despite of this I experience more freedom and more earnings.”(R10, content writer)

Participants described irregular earnings and off-season unemployment as major stressors affecting both economic and psychological well-being. These findings strongly reflect the broader literature on precarious labour, which characterizes gig work as insecure, unstable, and lacking social protection (Kalleberg & Vallas, 2018; Sirakaya, 2024).

Payment defaults emerged as a major source of precarity. Freelancers often lack formal contracts or reliable payment mechanisms, forcing them to spend considerable time following up with clients. Freelancers relying on manual invoicing and informal systems are more vulnerable to delayed

payments and financial instability (Russo, 2021). The findings show that although freelancers value leisure and flexibility, these benefits are undermined by persistent income uncertainty (Van der Zwan et al., 2019). Within the JD–R framework, unstable income and payment insecurity represent strong job demands that deplete psychological resources and increase stress (Amoah et al., 2026). The study therefore demonstrates that economic insecurity remains a central structural challenge within the freelance economy despite the perceived freedom associated with gig work.

3. Work-life Integration & Psychological Strain

Work-life Integration & Psychological Strain Statement

High	“I feel that I have the flexibility to find time for personal leisure while
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	completing my work tasks.” (R8, educational writer)
Medium	“My in-laws were not supportive at first, but I managed to set aside time for my job after completing my family duties.” (R13, content writer)
Low	“Maintaining a stable income and managing my time have become even more challenging and stressful” (R1, online tutor)

‘Work-life integration’ often refers to an employee’s ability to balance their work roles, personal responsibilities, and family life. It is a holistic and comprehensive that enables individuals to adapt to life’s natural rhythms while managing both professional and personal responsibilities. The findings reveal that work–life integration among freelancers is highly complex. While some participants appreciated the flexibility to manage family responsibilities, others reported blurred boundaries between work and personal life, resulting in stress, exhaustion, and reduced leisure time. This reflects the argument that work–life integration involves continuously negotiating professional and personal responsibilities rather than maintaining a rigid separation between them (Sham et al., 2024). Freelancers managing multiple gigs experienced greater role overload and emotional strain because

client expectations often intruded into personal spaces and family time. Similar findings suggest that flexibility can paradoxically intensify imbalance when workers are constantly available for assignments (Flatøy, 2024). Work–family conflict has also been found to negatively affect psychological well-being and job satisfaction (Obrenovic et al., 2020). The study further indicates that younger freelancers struggled more with balancing multiple responsibilities and maintaining emotional stability. These experiences support the JD–R model, where excessive workload, irregular schedules, and role ambiguity function as job demands that contribute to burnout and fatigue (Demerouti et al., 2001; Bakker & Demerouti, 2007). Although flexibility acts as a resource, its benefits diminish when freelancers face continuous pressure to secure work and maintain income stability.

4. Coping Strategies, Social Capital & Resilience

Coping Strategies Statement

High	“I regularly invest in learning new skills through YouTube and attend online courses, which helps me attract more client work.” (R8, Research Assistant)
Medium	“I engage in peer networks, sharing experiences and strategies for managing tuition effectively.” (R9, online tutor)
Low	“I worked in a variety of freelance jobs to cope with economic precarity.” (R20, Research Assistant)

Coping involves using cognitive and behavioral

strategies to manage stress (Folkman and Lazarus,

1980). Freelancers often face inconsistent workloads and payment schedules, making it difficult to predict their monthly earnings accurately. This unpredictability can cause financial stress and affect both personal and professional aspects of their lives (Adamus et al., 2021). Whether freelancers adopt problem-focused coping and exhibit self-control, responsibility while handling unpredictable, irregular workloads depends on their coping resources in their personality. Emotional stability is depended upon emotion-oriented cognitive coping strategies to manage stress (Matviienko & Kuzin, 2020). One of the most secure long-term investments for the growth and sustainability of a freelancing career is the development of strong client relationships. A flourishing freelancing career is largely dependent on maintaining positive client relationships, as consistent high-

quality performance often leads to word-of-mouth publicity. Strategies for acquiring referrals and fostering collaborations, such as leveraging social media platforms and attending local networking events, are essential for freelancers to sustain themselves in the gig economy (Ghosh, 2023). Informal gatherings and networking with friends and colleagues serve as important social resources that strengthen individual coping mechanisms. Such interactions enable individuals to navigate work-related challenges more effectively while fostering a sustained sense of belonging and community (Theodoratou et al., 2023). Moreover, the perceived quality of social support plays a critical role in promoting mental well-being and alleviating psychological distress (Hayes, Dempsey, Kells, & Murphy, 2023).

5. Economic Well-being

Level of Economic Well-being Statement

High	"I am satisfied with my income because it enables me to save, pay off loans, build a new house, and comfortably afford the down payment." (R14, life skill trainer)
Medium	"Some months I earn well, but there are also months with no work at all. Income ups and downs are part of freelancing, and that creates stress." (R19, online tutor)
Low	"Even after completing the work, clients delay payments, and following up repeatedly affects my mental peace." (R5, Research assistant)

Well-being is a multidimensional construct encompassing both hedonic (happiness) and eudaimonic (meaning and self-realisation) dimensions (Ruggeri et al., 2020). For highly skilled freelancers, human capital factors such as education, skills, and continuous training, play a critical role in enhancing economic well-being. (Hudek et al., 2021). Freelancers who rely on short-term projects often experience highs and dips in their income. They have to struggle

continuously to find new clients to secure a steady income. Another financial challenge faced is unpredictable client behavior and payment delays (Casalhay et al., 2025). Off-season unemployment and uncertainty regarding future income make freelancers economically and psychologically vulnerable (Casalhay et al., 2025). The absence of health insurance, retirement benefits, and access to welfare schemes, coupled with the lack of social recognition of freelancing as legitimate work, contributes to social isolation. This

persistent insecurity adversely affects freelancers' psychological well-being, reinforcing feelings of instability and marginalization (Sirakaya, 2024). Skill development enables freelancers to improve employability, attract better clients, and achieve greater economic stability. Prior research also shows that engagement in additional work is not always financially motivated but may reflect

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6. Psychological well-being

Level of Psychological Well-being

professional identity and intrinsic satisfaction, as observed among educators with shorter experience or core subject specialisations (Št'astný et al., 2021). Respondents highlighted how investments in training and lifelong learning directly contributed to improved economic outcomes

Statement

High	"The freedom to pursue my passion often in the time schedule I prefer and not under pressure from a boss, often gave satisfaction in my life."(R22, Freelance tutor)
Medium	"Stress was there and often feels loneliness, but it's manageable." (R 15, Content writer)
Low	"Managing multiple assignments within a tight time frame has become even more challenging."(R3, Research assistant)

Psychological well-being is a multidimensional construct that encompasses an individual's emotional and mental health, sense of life satisfaction, personal growth, and the ability to find meaning and purpose in life (Ryff & Keyes, 1995). Freelancers face unique challenges that require emotional, informational, and appraisal support to combat professional isolation and ensure ongoing development (Lynn et al., 2023). This theme reflects the emotional experiences of freelancers, ranging from satisfaction and passion-driven fulfilment to stress, loneliness, and emotional exhaustion. Some participants viewed freelancing as psychologically rewarding because it allowed them to pursue meaningful work with flexibility and independence. Previous studies reported that freelancers often experience greater subjective well-being due to autonomy and self-direction (Van der Zwan et al., 2019). However, participants also described feelings of isolation,

pressure from multiple assignments, and emotional fatigue. Gig work has similarly been associated with loneliness and exhaustion despite offering flexibility (Wood et al., 2018). Psychological well-being has been conceptualized as encompassing emotional stability, personal growth, and life satisfaction, all of which were influenced by freelancers' work conditions in this study (Ryff & Keyes, 1995).

Freelancers who practiced self-care activities such as yoga, walking, and hobbies appeared better able to manage stress and maintain emotional balance. This suggests that psychological well-being depends not only on autonomy but also on the availability of coping resources, social support, and manageable workloads. From the JD–R perspective, insufficient resources combined with excessive job demands can weaken emotional resilience and increase burnout risks (Demerouti et al., 2001; Bakker & Demerouti, 2007)

7. Gender Disparities in Coping Strategies

Level of Gender Disparities in Coping Strategies

Statement

High	I've noticed that female teachers experience more
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	payment defaults from clients." (R3, Freelance tutor)
Medium	"I initially struggled because of a lack of support from my in-laws and household responsibilities, but they eventually understood and cooperated." (R6, Online Tutor)
Low	"I often charged less from because I just want to supplement my husband's income and feared losing clients if I charged more." (R6, Tutor)

The findings indicate that gender significantly shapes freelancers' experiences, coping strategies, and access to opportunities. Some of the female freelancers reported difficulties in balancing work and family responsibilities, more payment defaults, and limited support from family structures. Previous studies suggest that women freelancers often manage multiple social and caregiving roles simultaneously, increasing stress and reducing work opportunities (Vashisht, 2024). Gender stereotypes in online labour markets have been found to reduce women's access to high-paying opportunities and reinforce wage gaps (Galperin, 2019; Liang et al., 2018). Female freelancers often preferred lower-budget projects or undervalued their services due to structural and cultural constraints (Lee et al., 2022).

LGBTQ+ freelancers and technologically disadvantaged participants also reported barriers related to discrimination, exclusion, and digital skill limitations. These findings demonstrate that structural inequalities continue to shape freelancers' access to job resources and economic opportunities. Within the JD–R framework, social biases in caregiving responsibilities functioned as additional job demands, resulting in an increased burden on women and limiting their participation in labour market (Demerouti et al., 2001; Bakker & Demerouti, 2007). The findings therefore highlight the need for gender-sensitive policies, inclusive digital training, and institutional protections to reduce inequalities in the gig economy.

Table 2: Themes and sub-themes analysed from the respondents n=28

Themes	Sub themes
Autonomy & Role Control	Schedule control
	Client choice
Work-life integration	Boundary erosion
	Burnout
	Sacrifices in leisure and social life
Economic precarity and payment frictions	Payment defaults
	Irregular and fluctuating income
	Off-season anxiety
Coping strategies	Problem-solving
	Emotional coping
	Social support

Well-being Economic well-being	Income
	Standard of living
	Financial planning
Psychological well-being	Emotional stability
	Overall happiness in life
Gender Disparities in well-being	Undervaluation.
	Access to opportunities
	Social perception and biases

8. Discussion and Implications

This study contributes to the existing literature by documenting the lived experiences of freelancers in India's education sector, focusing on their well-being, job autonomy, and coping mechanisms within a fragmented and competitive labour market. Using thematic analysis, seven major themes emerged, revealing a contradiction between the perceived autonomy of freelancing and the high job demands that characterize freelancers' everyday work. While freelancing is commonly associated with flexibility and independence, participants' experiences indicate that such autonomy often coexists with intensified workloads, income uncertainty, and psychological strain. Drawing on the Job Demands–Resources (JD–R) model (Demerouti et al., 2001), the findings show that freelance educators are exposed to multiple job demands, including income instability, irregular working hours, client acquisition pressures, competition from digital platforms, late payments, and the need for continuous skill updating. Although freelancers enjoy some degree of schedule control, this autonomy alone is insufficient to offset the cumulative demands of freelance work. Success, whether in full-time or part-time freelancing, requires constant engagement in skill development, technological adaptation, and social networking, which further intensifies cognitive and emotional demands (Ghosh, 2023). Motivations for entering freelance education included financial independence, family time, career growth, and life satisfaction (Riyono & Usman, 2022). For some participants, freelancing was also a response to restrictive job conditions and unsupportive organisational environments in formal employment. However, once engaged in freelancing, participants encountered high

demands with limited access to job resources such as income security, institutional support, formal contracts, or social protection. The findings extend Human Capital Theory by illustrating that while investment in skills enhances employability, the benefits are unevenly realized due to differential access to job resources. Women and LGBTQ+ freelancers reported facing disproportionately high job demands, particularly caregiving responsibilities, social stigma, and discrimination, while having limited access to buffering resources such as time, networks, and stable client relationships. As a result, comparable or superior skill levels did not consistently translate into economic rewards, highlighting how unequal resource distribution constrains the effectiveness of human capital (Collins, 2023).

Work–life balance outcomes varied significantly across freelancers, depending on the balance between demands and resources. Some participants reported effective work–life integration due to flexibility and autonomy (Nawaz et al., 2020). However, freelancers managing multiple jobs or combining contractual employment with freelancing experienced role overload, time scarcity, and emotional exhaustion (R, Mathew, & R., 2025). These challenges were particularly pronounced among freelancers aged 24–33, with 55% reporting difficulty in achieving work–life balance. Competition in the field and the need for continuous skill updating and self-marketing further increased job demands. Freelancers also reported pressure to engage in personal branding, client management, and reputation-building across online and offline spaces (Watson et al., 2021). Income volatility, characterized by peak and off-season cycles, emerged as a significant economic stressor, directly affecting psychological well-being

(Delavani & Linando, 2025). Irregular workloads and late payments often forced freelancers to work late hours, blurring personal and professional boundaries and intensifying fatigue. Lack of job identity, limited recognition, and uncertainty about long-term career paths further depleted psychological resources, increasing vulnerability to stress and anxiety (Caza et al., 2021). Knowledge workers such as tutors and life skills trainers emphasized that continuous learning and adaptation to digital tools are essential for sustaining employability in evolving online labour markets (Hult & Byström, 2022). Freelancers aged 34–43 who successfully accumulated job resources, such as stable client networks, advanced skills, digital visibility, and financial planning, reported higher earnings and improved economic well-being. Many earned more than in traditional employment, achieved asset ownership, and planned entrepreneurial ventures. These outcomes align with Human Capital Theory, which links investment in education and skills to productivity and earnings (Becker, 1962; Behera & Gaur, 2022). Within the JD–R framework, such resources function as motivational drivers that enhance engagement and buffer against high demands. However, systemic inequalities shape access to these resources. Female freelancers reported limited opportunities for upskilling due to caregiving responsibilities, leading to lower pricing of services and reinforcing gender pay gaps. LGBTQ+ freelancers, particularly transgender individuals, described discrimination that restricted client access, income stability, and psychological safety, resulting in higher emotional demands and reduced well-being (Mills & Oswin, 2024). Despite these challenges, freelancers demonstrated adaptive coping strategies by building personal relationships with students and clients, adopting humanistic teaching approaches, and fostering peer support networks. These strategies function as personal and social resources within the JD–R model, helping freelancers manage stress and sustain motivation in the absence of formal organisational support.

From a policy perspective, the findings highlight the need to strengthen job resource availability for freelancers. Skill enhancement programmes, experiential learning initiatives, and digital training can serve as critical job resources (Sundararajan, 2016). Additionally, government interventions are

required to address income insecurity, taxation burdens, and lack of social protection through insurance schemes, legal recognition, and fair payment mechanisms (NITI Aayog et al., 2022). The limited awareness of labour policies and social security schemes, along with ambiguities surrounding social security coverage and the slow adoption of minimum wage standards by gig platforms, requires urgent policy attention (Mohanty et al., 2025). Although many respondents reported awareness of government schemes, awareness alone did not translate into meaningful utilization due to gaps in definitional clarity, eligibility perception, and institutional outreach. The government should explicitly recognize knowledge-based freelancers, such as online tutors, life-skills trainers, content writers, and research assistants, within labour and social protection frameworks. This can be operationalized through expanded occupational codes in the e-Shram portal, clearer documentation, and sector-specific skill development categories. The introduction of the presumptive taxation scheme under Section 44ADA offers freelancers an opportunity to declare 50% of their income as expenses without maintaining detailed accounts for earnings up to ₹50 lakh. The government should further streamline financial literacy and tax support to encourage compliance while reducing administrative burden. To improve participation in welfare schemes, targeted digital awareness campaigns, multilingual communication on eligibility and benefits, and integration with freelancing platforms may help increase access to social protection. Collaboration with universities and training institutions to conduct awareness drives, along with “Freelancer Registration Camps” through district labour offices, panchayats, and urban civic bodies, could further support enrolment. These measures would help bridge informational gaps and improve freelancers’ engagement with public welfare schemes.

Overall, the study demonstrates that the well-being of freelancers engaged in knowledge-based services is shaped not merely by autonomy but by the dynamic interplay between job demands and job resources, which can be strengthened through institutional and platform-level support. While freelancing offers potential for flexibility and

economic advancement, imbalances between escalating demands and inadequate resources, particularly for women and LGBTQ+ freelancers, undermine both psychological and economic well-being. By applying the JD–R model, this study provides a more refined understanding of freelancing in the education sector, moving beyond idealised narratives to capture the structural conditions that shape freelance work.

9. Limitations and Future scope of the study

The study is based on in-depth interviews which provide valuable information to this analysis. The sample size is relatively small and may not fully represent the broader population of freelancers in the education sector. The experiences of freelancers in different geographic locations, socioeconomic backgrounds, or specializations might differ significantly. The study is limited to India, and further studies explore the phenomenon in other developing countries as well. Freelancing conditions can vary widely based on local economic conditions, access to digital infrastructure, and regional cultural norms, which may limit the generalizability of the results. Different industries may present unique challenges and opportunities, and the coping strategies employed by freelancers in education may not be directly applicable to those in other fields. Another limitation is that while analysing the gender disparities among freelancers a small sample size might limit the validation of the study. These findings may need further validation through larger, more diverse studies.

Encouraging job creation is essential for achieving sustained economic growth, which can be realized through diversification, technological advancement, and innovation worldwide. In developing countries like India, government initiatives such as the ASEEM Portal aim to match skilled workers with market demand. However, public awareness of such programs remains low. Efforts should be intensified at a decentralized level to raise awareness and maximize the benefits of these initiatives. This research provides a foundation for understanding the dynamics of freelancing, particularly among knowledge workers in India. However, several areas uncovered in this analysis warrant further exploration. Future research could focus on conducting longitudinal studies to observe the long-term impact of freelancing on economic and

psychological well-being, particularly in comparison to traditional employment. While this study focuses on the education sector, exploring similar dynamics in other sectors where freelancing is prevalent, such as IT, creative industries, and healthcare, could provide a more comprehensive understanding of the gig economy. A comparative study with other countries could offer insights into global trends in freelancing experiences. Additionally, future studies could explore the impact of emerging technologies, such as AI and automation, on the opportunities, challenges and job security of freelancers. Evaluating the effective implementation of government policies, such as the Code on Social Security 2020, and other initiatives aimed at supporting freelancers could provide valuable feedback for policymakers to refine and improve these measures.

10. Conclusion

The freelancing sector within the gig economy has expanded rapidly, driven by technological change, and evolving workforce preferences. This study extends Human Capital Theory by demonstrating that structural labour market segmentation weakens the expected link between skill development and economic returns, particularly in the education sector. It also enriches the Job Demands–Resources (JD–R) model by highlighting how identity-based factors, such as gender and LGBTQ+ status, shape unequal exposure to job demands and access to resources, reinforcing persistent inequalities. Given the precarious nature of gig work, support from family, peers, and the government remains essential for freelancers' well-being. Although the Code on Social Security 2020 marks progress, significant gaps persist. Greater transparency in categorising knowledge workers and regulating contracts, along with the establishment of a dedicated institutional framework, can help safeguard freelancers' rights. Targeted upskilling initiatives, covering both technical and soft skills—are equally critical to enhance competitiveness in a dynamic labour market. Promoting inclusive growth requires focused interventions, particularly for women. Women-centric platforms can create safer, opportunity-rich spaces, encouraging greater participation in freelancing. Additionally, a simplified and unified tax framework could acknowledge freelancers'

growing economic contribution. Expanding access to global markets, especially in the education sector, alongside training in digital tools, marketing, and financial literacy, can reduce structural barriers. Addressing these challenges is key to fostering a more equitable and inclusive freelancing ecosystem where individuals across diverse backgrounds can thrive and contribute meaningfully to economic development.

Ethics and consent

Verbal informed consent was obtained from all participants before conducting the telephone interviews. The participants were informed about the purpose of the study, the voluntary nature of their participation, confidentiality and anonymity measures, and the intended use of the interview data for academic research and publication. Participants were also informed that they could decline to answer any question or withdraw from

the interview at any time. As the interviews were conducted by telephone, verbal informed consent was obtained from each participant, as obtaining written consent was not feasible. No personally identifiable information is disclosed in this manuscript.

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Competing Interests

The author declare no competing interests.

Data and code Availability

The data generated and analyzed during this study are not publicly available because they contain confidential information that could compromise participant privacy.

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