

**AN IN-DEPTH STUDY OF JOB SATISFACTION
AMONG WOMEN TRANSITIONING FROM
TRADITIONAL LABOR MARKET ROLES TO ONLINE
JOBS IN PAKISTAN**

Sumaira Yasmin and Iqra Karamat
(CGP # 06-265)

5TH RASTA CONFERENCE
Wednesday, January 26 & Thursday, January 27, 2025
Roomy Signature Hotel, Islamabad

This document is unedited author's version submitted to RASTA.



RESEARCH FOR SOCIAL TRANSFORMATION & ADVANCEMENT
Competitive Grants Programme for Policy-oriented Research
Pakistan Institute of Development Economics

ABSTRACT

The online job market is transforming the workplace, offering more autonomy and flexibility, including remote work and telecommuting. The COVID-19 pandemic has accelerated telework adoption, impacting women who have historically faced barriers in traditional jobs. Using Schlossberg's Transition Theory, the study investigates how the online job market affects work dynamics, with a focus on women. Data on job satisfaction and related characteristics are gathered through an online survey questionnaire created with Google Forms. The study focuses on Pakistani women's job satisfaction those shifts from onsite to online work. The study highlights a key trade-off between the stability offered by onsite jobs, which are valued for their structured benefits and teamwork, and the autonomy provided by online work, driven by flexibility, higher earning potential, and shorter working hours. It reveals that younger, unmarried women dominate online jobs, utilizing digital skills and autonomy, while older women tend to prefer onsite roles for the financial security and routine they offer, reflecting distinct demographic preferences. The findings underscore the economic dynamics of job satisfaction, emphasizing the importance of education, non-salaried benefits, and income stability in shaping women's employment choices. These insights underscore the transformative impact of transitioning to online employment for Pakistani women, suggesting policy measures to further optimize this shift and promote women's economic empowerment. The study recommends enhancing compensation structures, promoting flexible work policies, and launching digital literacy programs to support women's participation in both onsite and online work environments, addressing income variability and access to opportunities in the digital economy. Policy recommendations emphasize the need for a national regulatory framework for online work platforms, mental health support, tax incentives for employers, and inclusive infrastructure development, alongside lifelong learning initiatives and a Time Use Survey to better align labor market policies with women's needs.

Keywords: Job Satisfaction, Transformation, Demographic, Online job market, Women, Flexibility, Collaborative Environments, autonomy.

PREFACE

This research aims to explore and analyze the transition of women in Pakistan from traditional labor market roles to online jobs, focusing on their job satisfaction. The purpose of this study is to investigate the impact of this transition on job satisfaction, explore the specific challenges and opportunities faced by women in this process, and analyze how these factors influence overall job satisfaction. The invaluable support and funding provided by RASTA CGP have been instrumental in initiating and sustaining this research project. Their contribution has enabled the thorough investigation and analysis presented within this paper. We acknowledge RASTA CGP for their generous support, which has significantly contributed to the realization of this research endeavor.

TABLE OF CONTENTS

ABSTRACT	i
PREFACE	ii
TABLE OF CONTENTS.....	iii
LIST OF FIGURES	vi
LIST OF TABLES	vi
INTRODUCTION	1
1.1. Introduction and Background.....	1
1.1.1. Nature of Traditional Job (On-site Job).....	3
1.1.2. Nature of Online Job.....	3
1.2. Statement of the Problem	4
1.3. Research Problem	4
1.4. Research Objectives	4
1.5. Research Questions	5
1.6. Significance of the study.....	5
LITERATURE REVIEW.....	6
2.1. Job Satisfaction Definition	6
2.2. Factors Contributing to Job Satisfaction among Women in the Traditional Job Market and Online Market in Pakistan.....	6
2.2.1. Salary Benefits.....	6
2.2.2. Job Security.....	6
2.2.3. Work-place Environment and Job Autonomy.....	7
2.2.4. Work Flexibility	7
2.2.5. Motivation to Transition.....	7
2.2.6. Work-life Balance	7
2.3. Measurements of Job Satisfaction for Women in Traditional Job Market	8
2.4. Measurements of Job Satisfaction for Women in the Online Job Market.....	9
2.5. Research Gap.....	10
2.6. Conceptual Framework	10
RESEARCH METHODOLOGY	12
3.1. Theoretical Framework.....	12

3.1.1. Schlossberg's Transition Theory	12
3.2. Research Design.....	12
3.3. Sampling Approach	14
3.4. Data Analysis.....	14
RESULTS AND ANALYSIS	16
4.1. Descriptive Analyses of Demographic	16
Marital Status	16
4.2. Compared Descriptive Analysis	18
4.2.1. Income and Working Hours	18
4.2.2. Motivational Factors.....	20
4.2.3. Non-Salaried Benefits	21
4.2.4. Work Flexibility	22
4.2.5. Stress Level.....	24
4.2.6. Job Alignment with Qualification	24
4.2.7. Work Life Balance.....	25
4.2.8. Working Environment	26
4.2.9. Future Consideration	27
4.2.10. Recommendation to Others	28
4.3. Correlation Analysis.....	30
4.3.1. Premium in Content Writing over Online Teaching.....	30
4.3.3. Fixed Working Hours vs. Financial Stability.....	31
4.3.4. Fixed Working Hours vs. Flexible Working Hours.....	32
4.3.5. Marital Status vs. Job Satisfaction	33
4.3.6. Online vs. Onsite Jobs by Age Group	36
4.3.7. Work Flexibility and Stress Level:	39
4.4. Content Analysis	40
4.4.1. Onsite Jobs Advantages:.....	40
4.4.2. Onsite Jobs Challenges:.....	40
4.4.3 Online Jobs Advantages:.....	41
4.4.4 Online Jobs Challenges:	41
CONCLUSION AND POLICY RECOMMENDATIONS.....	42

5.1. Conclusion.....	42
5.2. Policy Recommendations.....	42
REFERENCES.....	44
APPENDICES.....	49
Appendix A:	49
Appendix B:	61

LIST OF FIGURES

Figure 1: Labor Force Participation of Women in Pakistan.....	2
Figure 2: Conceptual Framework Women's Job Satisfaction	10
Figure 3: Average Income	18
Figure 4: Working Hours per Week.....	19
Figure 5: Motivational Factors in Online Job.....	21
Figure 6: Motivational Factors in Onsite Job.....	21
Figure 7: Non Salaried Benefits in Online Job.....	22
Figure 8: Non Salaried Benefits in Onsite Job.....	22
Figure 9: Work Flexibility	23
Figure 10: Working at night or on Weekends.....	23
Figure 11: Stress Level	24
Figure 12: Job Alignment with Qualification.....	25
Figure 13: Work Life Balance	25
Figure 14: Family Responsibilities.....	26
Figure 15: Working Environment.....	26
Figure 16: Consideration for Transitioning to Online Job While Having a Permanent Job	27
Figure 17: Consideration of Transition to Online Job.....	27
Figure 18: Continuity of Online Job as Career	28
Figure 19: Recommendation of Online Job to Others.....	28
Figure 20: Recommendation of Onsite Job to Others	29
Figure 21: Marital Status vs. Job Satisfaction.....	34
Figure 22: Married Online vs. Onsite Job.....	35
Figure 23: Never Married Online vs. Onsite Job.....	35
Figure 24: Marital Status vs. Income	36
Figure 25: Online vs. Onsite Jobs by Age Group.....	39
Figure 26: Work Flexibility and Stress Level	39

LIST OF TABLES

Table 1: Description of Variables.....	13
Table 2: Descriptive Analyses of Age and Marital Status	16
Table 3: Descriptive Analyses of Education and Area of Study.....	17
Table 4: Compared Descriptive Analysis	18
Table 5: Nature of Job	19
Table 6: 16 Years Education vs. Income.....	31
Table 7: Fixed Working Hours vs. Financial Stability.....	31
Table 8: Fixed Working Hours vs. Flexible Working Hours.....	32
Table 9: Marital Status vs. Job Satisfaction	33
Table 10: Marital Status vs. Job Satisfaction.....	35
Table 11: Marital Status vs. Job Satisfaction.....	36
Table 12: Online vs. Onsite Jobs by Age Group.....	37
Table 13: Online vs. Onsite Jobs by Age Group.....	38

INTRODUCTION

1.1. Introduction and Background

The workplace is changing dramatically as more autonomous and flexible work arrangements replace traditional employment¹ structures. The flexibility and autonomy offered by the online job market, which lets people choose their own jobs, work from anywhere, and balance their personal and professional life, are contributing to its growing popularity. Technological improvements are well recognized as working remotely has become easier and offers a wide range of professional prospects. By enabling freelancers to work with a variety of clients and enterprises, freelancing on the internet job market also benefits the world's talent pool (Bashar, 2023). In terms of the economy, independent contractors can bargain for lower pricing, take advantage of tax breaks, and serve as a buffer during recessions. Technological developments, such as the ease of working remotely, also support the expanding trend of the online employment market (UNDP, Pakistan, 2022).

Payoneer reports that Pakistan's freelance economy is developing at the eighth-fastest rate in the world, with a growth rate of 69percent. This demonstrates the nation's potential for website income and online freelancing. The process has been made simpler by technological improvements, which provide easily available terms and conditions on multiple websites. Pakistanis now have access to a wide range of income-generating options². These opportunities illustrate flexibility and creativity of Pakistani labor by addressing many fields and interests of definite talents (Taimoor, 2022). The COVID-19 pandemic has triggered changes in the nature of employment, more so with the evolution of telework being one of the most dominant trends. The research conducted to investigate how COVID-19 influenced overall job satisfaction in telework environment was quite intriguing. As shown by the current study, a large percentage of teleworkers were satisfied with their teleworking experiences (Alassaf et al., 2023).

The search for job satisfaction is a recognized part of people's lives as it reflects their satisfaction, performance, and motivation on the workplace. Job satisfaction in the present context can be described as the degree of satisfaction that employees have for their jobs, which may include working conditions, remunerations, promotional chances, and working conditions (Inayat & Jahanzeb Khan, 2021). The labour market also referred to as the employment market is a place of convergence between supply of new jobs and demand for new jobs. This market can grow or shrink due to many factors such as the general health of any economy or its' unpredictable need for or lack of demand for a specific set of skills within that economy (Cook, 2022).

Pakistan, like many other countries, has witnessed dynamic changes in its job market, driven by technological advancements and shifting labor trend. One notable development has been the growth of the online job market, which has provided new avenues for employment and transformed the way individuals work (Robertson et al., 2016). This transition has significant implications, particularly for women, who have historically faced numerous barriers to entering and advancing in the traditional

¹ Here traditional jobs refers to on-site jobs.

² Including drop shipping, online education, tutoring, advertising, sponsorships, content creation, e-commerce, online marketplaces, surveys, microtasks, affiliate marketing, and user testing for mobile and website applications.

job market due to cultural norms, limited access to education, and gender-based discrimination (Tabassum & Nayak, 2021).

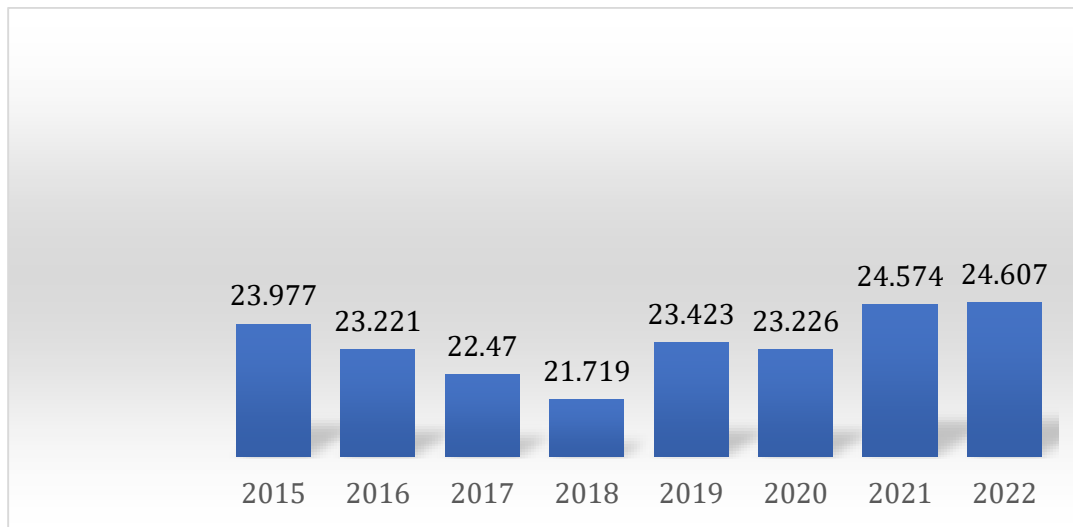
The female population in Pakistan constitutes approximately 48.4%, reflecting a significant demographic presence. However, only 14% of adult women have education beyond Grade 12, highlighting a gender gap in transitioning to the labor market. Specifically, among women with Grade 12 or higher education, only 30% participate in the labor force compared to 83% of men (UN Women, 2023). This disparity underscores the challenges women face in accessing formal employment, leading to a low overall labor force participation rate, significantly below the global average of labor force participation rate.

The age distribution of Pakistan's male and female employment participation rates is displayed in the Labour Force Survey (LFS) 2020–2021 (GOP, 2022). The data shows extremely low rates of employment for both sexes in the early age range of 10–14 years, with 4% for men and 5% for women. Both genders' employment rates rise sharply from childhood to early adulthood (15–24 years old), with male employment rates peaking at 86% in the 15–19 age group and female employment rates peaking at 29% in the 20–24 age group.

Male employment rates remain high and stable at 98–99%, while female employment rates in the prime working age group (25–49 years) are relatively stable at 28–31%. Female employment rates gradually decrease as one gets older (50–64 years old), going from 26% in the 50–54 age group to 12% in the 60–64 age group. Furthermore, the situation of women in Pakistan under "Vulnerable Employment," where more than 70% of employed women are in vulnerable job positions, contrasting with 44% of men. Various factors contribute to this vulnerability, including limited education and information for formal job opportunities, societal restrictions on women working outside the home, cultural norms limiting job options, safety concerns, and inadequate transport services. These challenges hinder women from realizing their full potential, agency, financial independence, and meaningful contribution to national development.

The labor force participation rate for women in their prime working age reached an all-time high in June, marking a return to historic labor market gains (Wallace, 2023).

Figure 1: Labor Force Participation of Women in Pakistan



Sources: World Bank, 2022.

Figure 1 shows the increasing proportion of women in the workforce, which is 24.6 percent in 2022 and Pakistan placed 142 out of 146 in the Global Gender Gap 2023 (World Economic Forum, 2023).

1.1.1. Nature of Traditional Job (On-site Job)

The traditional job in Pakistan has predominantly consisted of brick-and-mortar establishments such as offices, factories, and retail stores (GIZ, 2023). Full-time or part-time employment for a business or organization is referred to as traditional employment or on-site job. Employees under this kind of arrangement get regular pay checks along with benefits like paid time off and health insurance (Ethan, 2023).

60% of the women in the sample were who had long careers in traditional fields, primarily in teaching or education related fields. These positions typically required physical presence in certain locations, such as non-governmental organizations, government buildings, private businesses, or classrooms. Traditional teaching positions are characterized by set work schedules, face-to-face interactions with students and colleagues, adherence to curriculum requirements, and administrative responsibilities. Some women also has experience working in other industries, Government or public sector employment, healthcare professions, consulting or professional services, banking or finance sectors, and hospitality or service industry roles each constituted smaller portions of the sample, ranging from 2.22% to 11.11%. These traditional roles often require face-to-face communication, following organizational policies, following standardized processes, and adhering to hierarchical structures.

1.1.2. Nature of Online Job

On the other side, the online job market is a digital marketplace that either commercial or public entities hold. Businesses can publish internal or external job openings on this platform, inviting potential applicants to apply (IvyPanda, 2023). The online job has emerged as a promising platform that offers women greater flexibility, independence, and access to a wider range of job opportunities.

This category includes remote work, telecommuting, and freelance work facilitated through online platforms (Lowe-MacAuley, 2017).

A wide range of online jobs, including content writing emerged as the most prevalent job type, comprising 28.42% of the sample. Teaching-related jobs, both online teaching and content writing, collectively accounted for 56.84% of the sample. Other notable categories include freelance design or creative services (18.95%), roles in e-commerce or online retail (16.84%), and IT and technology positions (12.63%). Marketing and Digital Advertising and virtual assistance roles each represented 14.73% and 5.26%, respectively. Remote accessibility, flexibility, and digital collaboration are all made possible by working remotely.

They allow women to choose their working hours; they also allow women to work from home, or from any place in the world for that matter, with clients and with their fellow employees. Technology and digital platforms are crucial for virtual work since they are instrumental in addressing project management, communication, and workflow. The change has the ability to disrupt patriarchal systems and empower women to combat barriers which can potentially prevent them from seeking employment (Amber & Chichaibelu, 2023).

1.2. Statement of the Problem

An ever-changing labor market due to the introduction of online employment platforms is the reality of the working environment for women. Given the current trends that show increased availability of jobs both offline and online, there is a need to assess how women job satisfaction relates to these changes in different settings. This research aims to investigate the complex phenomenon of females' job satisfaction in the context of traditional and e-employment and determine the key factors affecting females' job satisfaction and the substantial variation in the degree of job satisfaction among females working in Pakistan.

1.3. Research Problem

When Pakistani women move from on-site job positions to online work, they encounter prospects and challenges that may affect their level of employment satisfaction (Redaelli & Rahman, 2021). Yet, there is no empirical research examining the effect of this change on women's job satisfaction, difficulties encountered, and potential opportunities. This gap must be addressed to give policymakers and organizations information on how to help women and increase their participation rate in both traditional and online employment settings feel more satisfied with their jobs.

1.4. Research Objectives

1. Evaluate the impact of the transition from traditional labor market roles to online jobs on the job satisfaction of women in Pakistan.
2. To explore the challenges and opportunities specific to females transitioning to online jobs, and analyzing their influence on overall job satisfaction.
3. To provide actionable insights and recommendations for organizations and policymakers to enhance job satisfaction in traditional and online jobs.

1.5. Research Questions

1. What are the effects on certain aspects of job satisfaction like compensation, work-life balance, opportunities for career advancement, job security, workplace culture, and motivation for a transition for Pakistani women who switch from traditional labour market roles to online jobs?
2. What are the specific challenges and opportunities faced by females in Pakistan during the transition to online jobs, and how do these factors contribute to or hinder overall job satisfaction?

1.6. Significance of the study

The research "An In-depth Study of Job Satisfaction among Women Transitioning from Traditional Labor Market Roles to Online Jobs in Pakistan" has significant potential for enhancing gender equity, policymaking, organizational strategies, educational institutions, economic impact, academic contribution, comparative insights, and future research. It focuses on women's job satisfaction in different employment contexts, providing insights into factors influencing it, and guiding policy development. The findings can also inform organizations and employers to create more inclusive work environments, better prepare women for employment in both traditional and online markets, and shed light on the economic impact of job satisfaction on Pakistan's economic growth. The research contributes to the body of knowledge in gender studies, labor economics, and organizational psychology.

LITERATURE REVIEW

In recent years, the participation of women in the labor force has seen significant growth in Pakistan. Women now have opportunities in both the traditional job market, comprising conventional workplaces, and the online market, offering remote work and digital entrepreneurship. This literature review aims to explore the stage for a comprehensive examination of women's job satisfaction in the evolving world of work, highlighting the importance of considering multiple factors and contexts that shape their employment experiences. It paves the way for a deeper exploration of the research questions and objectives that will be addressed in this study.

2.1. Job Satisfaction Definition

The phrase "job satisfaction" basically refers to ideas, sentiments, and attitudes that people have towards the jobs they are now working on (Falkenburg & Schyns, 2007). It is a comprehensive indicator of how individuals feel about their work and all of its aspects (Aziri, 2011). In addition to this it is a positive sensation and emotion that employees have about their work and the fundamentals of a job, such as rewards, working conditions, and atmosphere, as well as communication with coworkers (Gunlu et al., 2010). In simple terms, we can say that job satisfaction refers to the extent to which an individual's needs are met and it is a notion used in the workplace that has a considerable impact on a number of behavioral factors that are connected to an individual's performance.

2.2. Factors Contributing to Job Satisfaction among Women in the Traditional Job Market and Online Market in Pakistan

Job satisfaction among women in the traditional job market and online market in Pakistan is influenced by various factors. Studies conducted in these domains have identified critical determinants of job satisfaction for women.

2.2.1. Salary Benefits

In the regular employment environment, other factors that contribute to women job satisfaction include compensation and benefits. Access to proper wages and salaries, bonuses and remunerations accompanied by good employee benefits package has the potential of enhancing job satisfaction among women. The perception of fairness in remuneration is another critical aspect that has the ability to enhance the level of job satisfaction among female employees, according to Mabaso & Dlamini (2017).

2.2.2. Job Security

On the issue of satisfying jobs, the aspect of job security emerges as the most essential. The fact that women can freely pursue employment knowing that they have a guarantee of their continued stay in the jobs gives them confidence in their careers. Security enhances the satisfaction of women in their careers by providing relief from anxiety, as noted by (Gragano et al., 2020). However, the career mobility opportunities are one of the most influential factors that affect women's satisfaction with their jobs. The affirmation of equivalent and inclusive channels to career development and promotion is a crucial element of workforce satisfaction for any woman in the conventional

employment market. Here, a chance to progress up the career ladder and fulfill personal and professional dreams enhances their overall life satisfaction (Asrar & Rizwan, 2016).

2.2.3. Work-place Environment and Job Autonomy

Another important characteristic concerning the position of women at the workplace is a constructive and tolerant attitude in the work environment. An organization that embraces diversity, campaigns for gender equity and champions for more acceptance can provide women with the empowering environment they require while at the workplace. In this respect, WLC has created an environment that embraces diversity to enhance their staff satisfaction since they feel wanted and appreciated (ILO, 2020). Lastly, the level of autonomy at the workplace comes out as a relevant factor in relation to the overall job satisfaction among women in traditional working environment. It not only improves ownership over decisions and controls at the workplace but also makes women more powerful in their working sphere. This means that due to this empowerment, they receive increased job satisfaction because they feel more committed to their line of duty (Hunjra et al., 2010).

2.2.4. Work Flexibility

A number of areas have been pointed out as crucial in affecting Women job satisfaction in the sphere of online job market. One of them is the flexibility of the work. The element of being able to regulate work schedule and having the ability to choose projects delivers a level of self-organizing that greatly make workers in the online market satisfied. Such flexibility enables women to work in a way they would prefer, which translates to higher job satisfaction (Hunjra et al., 2010).

2.2.5. Motivation to Transition

Moreover, the nature of the projects to be accomplished is another crucial factor that helps boost women job satisfaction within an online market. Incorporation of variation in the excitement and challenge associated with the work experiences enhances this aspect. This variety not only enhances the interest and challenge of their roles, but also leads to even higher levels of job satisfaction as they adopt new and different tasks (Asrar & Rizwan, 2016). The ability to earn a competitive income as evaluated to the individual performance and the success of certain projects has also contributed significantly towards job satisfaction among women professionals in the online market. This earning potential acts as a driving force since there is a positive relationship between working effort and income levels, which can result in increased satisfaction within female employees in this market (Khan et al., 2021).

2.2.6. Work-life Balance

But among these variables work-life balance has been identified as one of the key predictors of job satisfaction especially for working women that are indeed considered as key care givers both at workplaces and homes. The research focuses on how working women in Yogyakarta Indonesia's manage their work-life balance as well as their level of job satisfaction. The research unveils a positive relationship between job satisfaction and work-life balance, with the latter making a substantial 12.3percent effective contribution to overall job satisfaction. Factors influencing women's work experiences encompass economic and social factors, family welfare, and prestige. The study reveals three notable positive correlations with job satisfaction in the context of work-life

balance: interference in personal life, interference in work, and the enhancement of personal life through work. It becomes evident that the more balanced the alignment between work and personal life, the higher the reported levels of job satisfaction (Thifal & Kusumaningrum, 2021).

The above literature shows that various factors play a crucial role in determining job satisfaction among women in both the traditional job market and the emerging online market in Pakistan. Work-life balance, compensation, career advancement opportunities, job autonomy, and workplace culture are important in traditional job settings, while work flexibility, project variety, earning potential, and client satisfaction are significant factors in the online market. Addressing these factors can enhance job satisfaction and overall well-being for women in the workforce.

2.3. Measurements of Job Satisfaction for Women in Traditional Job Market

Job satisfaction among women in their thirties and forties is a crucial aspect of their successful adjustment to the workforce. Several labor market issues, including conflicting home responsibilities, skills obsolescence, readjustment challenges, and gender discrimination, may hinder their successful accommodation (Arditti & Marks, 1979). A study examining job satisfaction during the 1967-72 period revealed a decline in satisfaction levels among women in their thirties and forties, particularly a significant decrease in the proportion of "highly satisfied" women. Of particular interest, black women reported lower levels of satisfaction by 8-12 percentage points compared to white women and had lower probabilities of being highly satisfied. The research also identified that tenure with the employer and formal vocational training were modestly and positively related to cross sectional job satisfaction, but conflict between domestic and work responsibilities led to reduced job satisfaction (Andrisani, 1978).

Achieving work-life balance is vital for job satisfaction, especially for women juggling multiple responsibilities at home and work. In Pakistan, changing family dynamics, evolving perceptions, and modern technology have led more women to engage in various professions (Arif et al., 2017). Factors such as job perception, family dynamics, and technology can impact job satisfaction, potentially resulting in physical and psychological issues, absenteeism, reduced productivity, and poor performance.

Female faculty members in business schools are facing increasing workloads, making work-life balance a critical issue. The research suggests that women tend to be more satisfied with organizations that support work-life balance initiatives. It emphasizes that reducing work-family conflict can enhance job satisfaction. Furthermore, the study highlights that various factor, including colleague support, partner support, job resources, and the availability of facilities like flexible working hours, part-time work, onsite childcare, and social support, can influence work-life balance and, consequently, job satisfaction (Murtaza et al., 2015).

Comparing job satisfaction among employees in the banking sector of Islamabad, particularly in public and private banks, revealed variations in factors affecting job satisfaction. While both sectors considered job security as a crucial theme, other factors such as incentives, salary, self-respect, future goals, opportunities, organizational culture, customer care, workload, supervisors, environment, and dressing differed between public and private banks. The research indicated that job security was the most prominent factor, with respondents prioritizing it over higher pay. Recommendations included

introducing higher salaries and incentives for private bank employees, addressing nepotism and favoritism in promotion policies, and minimizing behavior and attitude disparities between the two sectors (Rasool, 2020).

Concluding, these studies collectively highlight the multifaceted nature of job satisfaction among women across various sectors and roles. Factors such as work-family balance, job security, exploitation, and workplace conditions significantly influence women's job satisfaction. Addressing these factors can contribute to higher levels of job satisfaction, ultimately benefitting both employees and organizations.

2.4. Measurements of Job Satisfaction for Women in the Online Job Market

It is vital to realize that job satisfaction is a complex emotional state that serves as one of the primary predictors of various aspects of employee's experience such as stress, performance, and turnover. However, the measurement of job satisfaction is not homogeneous in the literature and depends on the type of scale used, of which the familiar scales include the Job Diagnostic Survey and the Job Descriptive Index (JDI). This systematic literature review synthesizes literature published during the past five years, using SNA as the theoretical framework for examining workplace well-being and employee behavior, especially examining tweets containing pay and supervision satisfaction information derived from Twitter. The research uses supervised machine learning classifiers with theory-grounded annotation and utilizes data with perceived job satisfaction insights alongside U. S states, binary sexes, major racial categories (Saha et al. , 2021). The study underlines the complexity of the idea of job satisfaction, stating that it is more constructive to evaluate facet-level job satisfaction as opposed to total satisfaction.

The study shows that several aspects of job satisfaction have various antecedents and on the other hand several effects. Research has observed that due to these factors such as geographical location, gender, and language, there is bound to be differences in the level of job satisfaction. However, the research under discussion proved the existence of the job satisfaction paradox, which means minorities might express positive opinions in surveys even though they experience difficulties. The study further shows that gender disparities in perceived job satisfaction still exist, indicating that more research and intervention efforts are needed to address this issue (Saha et al., 2021). When discussing the effects of digitalization, the aspect of job satisfaction is one of the crucial topics to consider in the context of the modern society. This study systematically explores the ramifications of digitalization on job satisfaction through four key channels: time crunch, concern over employment termination, the flexibility of working hours, and the ease of a smooth workflow between business and personal domains. Individual experience of digitalization brings a term technostress, which harms work-life balance and job satisfaction. However, the study also uncovers positive dimensions associated with new activities facilitated by digitalization. These include the interestingness of tasks, reduced repetitive tasks, enhanced productivity, and increased autonomy.

Digitalization contributes to making work more engaging and offers the potential for improved wages and job satisfaction. Autonomy, coupled with working time flexibility, enhances worker motivation and control, positively impacting job satisfaction. Additionally, the research highlights the role of social networking sites in fostering organizational commitment and job satisfaction. Overall,

the study underscores the significant influence of digitalization on job satisfaction, with the most substantial effects being observed in terms of increased productivity, simplified interactions, and heightened task engagement. However, it is crucial to acknowledge the adverse consequences, such as exacerbated work-life balance issues and heightened time pressures (Bolli & Pusterla, 2022).

To elaborate the extent of the relationship between digitalization and job satisfaction, the study proceeds to perform a decomposition analysis by factors of demographic characteristics. It examines the impact of digitalisation on job satisfaction by dividing the sample by gender, age, management, and course of study. This approach is useful in enabling an understanding of the varying impacts of digital transformation on the different segments of the workforce. The study is informative and offers a complex understanding of the effects that digitalization has on job satisfaction. Further studies should, however, expand the analysis of more job characteristics and provoke people to evaluate how digitalization impacts their job satisfaction (Chowdhury et al., 2022).

In this systematic literature review, it was established that job satisfaction is a multifaceted construct with antecedents and consequences. Importance is placed on facet-level job satisfaction and the enduring demographic stigma of job satisfaction. Moreover, it emphasizes the satisfaction in digitalization for the workers and it has the positive and negative impacts in the ways above. The importance of demographic factors in dealing with such effects is well exemplified here. Lastly, the review also emphasizes on work-to-family conflict as a factor that impacts the job outcomes particularly for women and yet again, the complexity of this vital employment feature is also underlined.

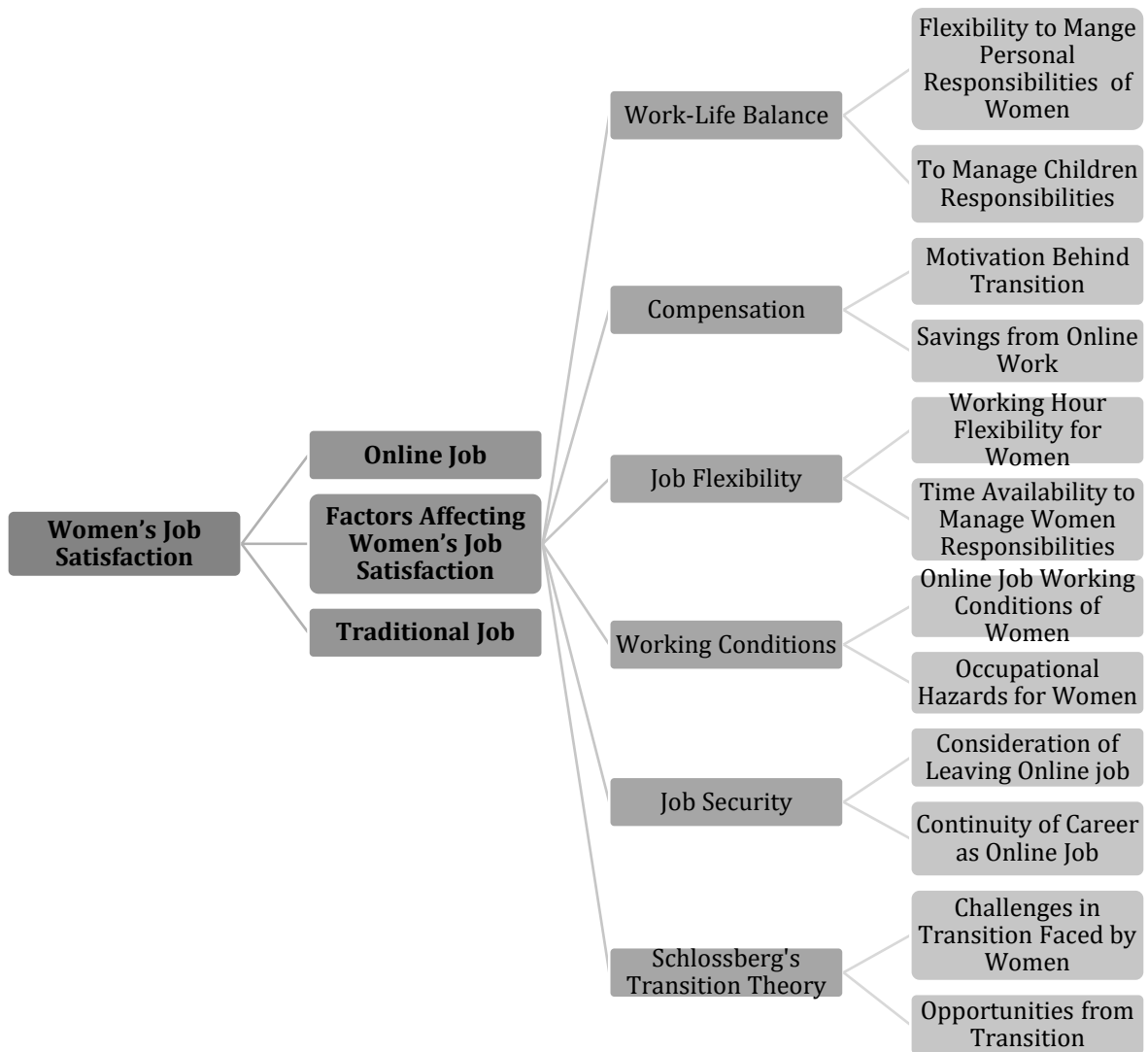
2.5. Research Gap

There is a lack of intersectional and comparative analysis in the vast literature on women's job satisfaction in Pakistan's conventional and virtual labour market. While previous studies have acknowledged the impact of digitalization on job satisfaction, there is no information available on the enduring consequences. Knowing how such continuous technological enhancements influence women's job contentment in the long run is important to informing policies that will endure. Socioeconomic and cultural antecedents of job satisfaction remain other areas that need further study. Thus, one should study the factors influencing women's job satisfaction in the years following such exogenous shocks as pandemics. To determine the extent to which specific policies positively or negatively impact women's job satisfaction, more focus should be placed on organisational practices. By covering these gaps in the research, it will be possible to explain how women are satisfied with the jobs in the emerging traditional and online job markets in Pakistan. It will also assist policymakers and organisations to develop better working conditions for the vulnerable groups in the society. The scarcity of the study implies that the challenges that relate to women's movement across different markets might not be well captured by the current studies.

2.6. Conceptual Framework

The conceptual framework for women's job satisfaction is a thorough research approach that lists important factors and aspects that affect workers' happiness in different work environments.

Figure 2: Conceptual Framework Women's Job Satisfaction



Sources: Author's contribution.

The framework highlights the complex interactions between these elements and how they affect women's job satisfaction as a whole.

RESEARCH METHODOLOGY

3.1. Theoretical Framework

3.1.1. Schlossberg's Transition Theory

A framework for understanding the experiences of Pakistani women transitioning from traditional labor market roles to online jobs is provided by Schlossberg's Transition Theory (Ravelo, 2023). The idea is centered on assessing the effects of transition and looking at the situational elements, women's self-awareness, support networks, and coping mechanisms (Freire et al., 2020). It also looks at the opportunities and difficulties that women encounter, like adjusting to new technology, shifting job roles, and navigating virtual workplaces. The idea offers tactics for overcoming these obstacles and seizing chances as well. Researchers can develop a sophisticated understanding of women's experiences and provide useful recommendations for institutions and policymakers by incorporating the idea into their work.

By highlighting coping mechanisms, Schlossberg's adult transition theory highlights the significance of transitions in understanding an individual's behavior. Changes in roles, relationships, habits, and assumptions can occur from transitions, and how they are perceived can have an impact on their kind, context, and impact. The ability of an individual to manage change is influenced by the four S's: situation, self, support, and strategies (Schlossberg, 2005). These four S's are used in this study through questionnaires, which include questions about the participant's demographics for self, working environment, flexibility, and stress level for situation. Questions about the environment, the reasons behind the transition, and the savings from the transition for support. For strategic inquiries regarding challenges, opportunities and uncertainties. Study-abroad advisors are essential in helping students get used to living in different cultures (Lyness, 2003). A Virginia Polytechnic Institute and State University study looked at the relationship between plan fulness and job satisfaction for temporary workers. The most strongly correlated criteria, according to the study, were coworkers, job happiness, and the caliber of supervision. Employees at the organization expressed greater contentment with their present positions, colleagues, and overall job satisfaction. Career counsellors and anyone looking for temporary jobs to acclimatize to a career transition may find these insights useful as defined by Schlossberg (Preston, 1995).

3.2. Research Design

Google Forms is being used to create the online survey questionnaires (Annexure A), which collected data on aspects connected to job satisfaction from female employees who have switched from traditional professions to online work and also from those who are still in onsite job. A systematic questionnaire survey is utilized in the study to collect quantitative data regarding opportunities, problems, and job satisfaction. The survey uses existing job satisfaction scales to inform its multiple-choice, open-ended, and likert scale questions. The 5-point likert scale was taken from (Bhatnagar et al., 2011) and adapted. In addition to the survey data, the Labor Force Survey 2021 is used to support the findings and to check for sample bias. This helps ensure the data's representativeness and validity, providing a broader context for understanding the labor force trends and patterns related to female employment transitions from traditional to online work.

It covers a wide range of topics in table 3.2, including demographic information, problems, motives, and job satisfaction. Age, marital status, education level, subject of study, and prior experience in traditional occupations are examples of demographic characteristics. While participants rate and share their opinions on factors like salary, flexibility, stress levels, work-life balance, and working environment, job satisfaction is determined by their answers to open-ended narratives and likert scale questions.

Table 1: Description of Variables

Category	Variables description	Type
Demographic Information	Age	Ordinal
	Marital status	Categorical
	Educational Level	Categorical
	Field of Study	Categorical
	Years of Experience in Traditional Employment	Ordinal
Transition to Online Jobs	Type of traditional job before transitioning and Current service area in the online job	Categorical
	Motivational factors for transitioning to an online job	Categorical
	Ways of experiencing savings by working online	Categorical
Salary and Benefits	Monthly income from the current online job	Ordinal
	Revenue earned in traditional job before transitioning	Ordinal
	Comparison of current online job income with the previous traditional job	Categorical
Work-life Balance	Impact of online job on family responsibilities and work-life balance	Categorical
	Influence on work-life balance considering responsibilities towards children	Categorical
	Rating of work-life balance in the current online job compared to the previous traditional job	Ordinal
Distance and Commuting	Impact of online job on commuting distance	Categorical
	Perception of security while commuting for the online job	Categorical
	Time and money saved by not commuting	Ordinal
Work Flexibility and Time Management	Flexibility of working hours in both jobs' context	Categorical
	Stress levels and work hours in both jobs' context	Ordinal
	Time management and work-life balance in the online job	Ordinal
Working Conditions	Overall rating of working conditions in online job	Ordinal
	Importance of positive working relationships with clients	Ordinal
Job Security	Consideration of transitioning to an online job as a government employee	Categorical
	Concerns related to job security in the traditional job	Categorical
	Contemplation of leaving the traditional job before transitioning	Categorical
Qualitative Insights	Specific experiences contributing to job satisfaction in the online work environment	Qualitative
	Challenges or negative aspects of the online job affecting satisfaction	Qualitative
Future Considerations	Future career plans in the online job market or traditional setting	Categorical
	Recommendation for other women, regarding transitioning to the online job market	Categorical
Job Satisfaction	Overall satisfaction with the transition to online work	Ordinal

3.3. Sampling Approach

Snowball sampling is utilized in this study to identify participants who have transitioned from traditional to online employment. This technique involves initially identifying a small group of participants who meet the criteria and then asking them to refer others who also fit the study's requirements. This process helps in reaching those females who are well-suited to provide relevant insights into the transition experience. The study leverages participants' voluntary willingness to participate, with each referred participant contributing to the expansion of the sample pool. This approach is particularly effective in accessing a network of females who have made the switch to online employment, which might be otherwise difficult to locate.

A total of ninety-five (95) females are included in the sample for online job and a sample of 45 females included for traditional or on-site job³. Snowball sampling enables the creation of a dataset that captures diverse experiences and perspectives from females who have successfully made the shift from traditional employment to online labor. By using snowball sampling, the study benefits from a targeted, yet diverse dataset that enhances the depth and breadth of the research findings.

3.4. Data Analysis

In this study, data analysis refers to a range of methods used to derive significant insights from both quantitative data and qualitative insights. Using Stata Software, the analytical toolkit comprises comparative analysis, correlation analysis, and descriptive statistics. The entire procedure is supported by ethical concerns, which guarantee participant confidentiality, anonymity, informed consent, and the preservation of validity and reliability.

Using Descriptive Statistics: Effective data organization and summarization depend heavily on descriptive statistics. Without making unjustified generalizations, these statistics which include measures of central tendency, dispersion, and distribution shape offer a concise summary of the important elements included in the dataset (Bhandari, 2020).

Correlation Analysis: Correlation analysis, a statistical tool applied to reveal correlations and quantify the strength of associations between variables, is crucial to comprehending detailed patterns within the dataset (James, 2021). Qayyum and Ch (2013) measured levels of satisfaction across various experience categories using correlation analysis and descriptive statistics.

Content Analysis: Content analysis was employed as a key methodological approach to analyze qualitative data, allowing for the systematic examination of themes, patterns, and narratives across various sources, including interviews and open-ended survey responses. The process involved categorizing textual data into relevant themes related to job satisfaction, work opportunities, and barriers faced by women in onsite and online work. This method enabled the identification of underlying trends and provided a rich, contextual understanding of women's employment experiences in both work environments.

³Out of the required 95 samples, 45 have been collected so far. Additionally, 50 samples were gathered previously as part of the researcher's MPhil thesis, as this study is an extended version of that work.

Validity and Reliability: It is crucial to make sure the study is both valid and reliable. The survey's clarity and participant understanding are improved when it is piloted before it is widely implemented, which improves the reliability of the research findings.

By using these data analytic tools, it is possible to conduct a thorough investigation into the various dimensions of women's job satisfaction and gain a thorough comprehension of the complex dynamics that exist in both traditional and online labour markets.

RESULTS AND ANALYSIS

In this chapter, we examine the study's findings and highlight the variations in women's job satisfaction between Onsite and online work. We are able to assess how this career shift impacts many components of satisfaction by using an in-depth and insightful study. The results provide valuable context for the complex experiences of these women and contribute new and helpful knowledge to the ongoing discussion on the dynamics of contemporary work.

4.1. Descriptive Analyses of Demographic

The study analyzed demographic data from a sample of 45 females from onsite jobs, and a sample of 95 females from online jobs, focusing on age and marital status in table 4.1.1. (a). The age distribution data reveals that the majority of respondents in the PSLM survey fall within the 18–25 age range (44.12%), followed by those aged 26–32 (30.35%). Onsite jobs, however, are more common among individuals aged 26–32 (48.89%), with fewer younger individuals aged 18–25 (24.44%) engaged in onsite employment. Online jobs also see a dominance of the 26–32 age group (45.26%), but a noteworthy proportion of younger individuals aged 18–25 (20.00%) are engaged in online work, highlighting a growing preference for digital opportunities among youth. This trend suggests that online jobs align well with younger demographics, offering greater flexibility and accessibility.

In terms of marital status, the PSLM data shows that 63.71% of individuals are married, while 36.29% are never married. Onsite jobs are predominantly held by unmarried individuals (62.22%), indicating that younger, single populations are more likely to engage in conventional employment. A similar pattern is observed for online jobs, where 63.16% of participants are unmarried, further reflecting the appeal of remote and flexible work for single individuals. Notably, the gap is slightly wider for online employment, emphasizing its accessibility for younger, unmarried individuals.

Table 2: Descriptive Analyses of Age and Marital Status

Age Range	PSLM (Freq.)	PSLM (%)	Onsite Jobs (Freq.)	Onsite Jobs (%)	Online Jobs (Freq.)	Online Jobs (%)
18–25	3,248	44.12%	11	24.44%	19	20.00%
26–32	2,235	30.35%	22	48.89%	43	45.26%
33–40	1,325	18.00%	5	11.11%	20	21.05%
41+	556	7.53%	7	15.56%	13	13.68%
Total	7,364	100%	45	100%	95	100%
Marital Status						
Married	694	63.71%	17	37.78%	35	36.84%
Never Married	395	36.29%	28	62.22%	60	63.16%
Total	1,089	100%	45	100%	95	100%

Sources: Study Survey & GOP 2022.

When considering education levels in table 4.1.1. (b), the data highlights significant disparities in education levels across PSLM and job preferences. The majority of the PSLM population has **12 years of education (37.14%)** or **16 years (60.61%)**, reflecting a focus on intermediate and graduate-level qualifications, likely due to limited access to advanced education in Pakistan. However, onsite and online job distributions show a clear preference for higher education levels, with **MPhil holders**

dominating onsite (62.22%) and online jobs (63.16%), followed by **16-year graduates** at 26.67% and 27.37%, respectively. **PhD holders**, while a small percentage of the PSLM population (0.08%), maintain proportional representation in both onsite (6.67%) and online jobs (6.32%), underscoring their demand in specialized roles. The minimal participation of **10-year and 12-year graduates** in jobs (<3%) reflects that these levels are often insufficient for professional roles, especially in online domains requiring advanced skills. This distribution underscores the importance of higher education in accessing professional opportunities and highlights a need to expand educational access to bridge gaps in job readiness. There is no portion for illiterate women in the sample, it shows a barrier to entry in online job market for illiterate women.

The data reveals key trends in job preferences and educational attainment. **Social Sciences** dominate both onsite (48.78%) and online jobs (46.31%), reflecting adaptability across work modes, while **Arts and Humanities** also show notable participation. **Computer Science** strongly favors online jobs (8.42%) due to its digital nature, whereas **Health Sciences** lean towards onsite roles (15.56%) given their hands-on requirements. Fields like **Business Administration** and **Natural Sciences** exhibit moderate representation in both formats, while **Engineering** and **Marketing** show limited engagement, with Marketing favoring online roles (3.16%). In PSLM Data, **Intermediate-level qualifications** dominate (37.14%), likely because this level represents the minimum requirement for many entry-level positions and a broader population segment in Pakistan, where higher education access can be limited. This is followed by **M.A./M.Sc. holders** (25.26%), reflecting a focus on higher education, though advanced degrees like **M.Phil. and Ph.D.** remain rare. These findings highlight the growing adaptability of online jobs across various disciplines and the role of educational levels and field-specific demands in shaping job preferences.

Table 3: Descriptive Analyses of Education and Area of Study

Education Level	PSLM (Freq.)	PSLM (%)	Onsite Jobs (Freq.)	Onsite Jobs (%)	Online Jobs (Freq.)	Online Jobs (%)
10 Years	-	-	1	2.22%	-	-
12 Years	2,735	37.14%	1	2.22%	1	1.05%
16 Years	4,464	60.61%	12	26.67%	26	27.37%
MPhil	159	2.16%	28	62.22%	60	63.16%
PhD	6	0.08%	3	6.67%	6	6.32%
Total	7,364	100%	45	100%	95	100%
Field of Study	Onsite Jobs (Freq.)		Onsite Jobs (%)	Online Jobs (Freq.)	Online Jobs (%)	
Social Sciences	22		48.78%	44	46.31%	
Arts and Humanities	7		15.55%	13	13.68%	
Health Sciences	7		15.56%	6	6.32%	
Business Administration	5		11.11%	10	10.53%	
Computer Science	1		2.22%	8	8.42%	
Natural Sciences	2		4.44%	7	7.37%	
Engineering	1		2.22%	2	2.11%	
Marketing	-		-	3	3.16%	
Mathematics	-		-	1	1.05%	

Total	45	100%	95	100%
PSLM Field of Study	Frequency		Percent	
Intermediate	2,735		37.14%	
Graduation in Engineering	24		0.33%	
Graduation in Medicine	113		1.53%	
Graduation in Computer	46		0.62%	
Graduation in Agriculture	6		0.08%	
Graduation in Other Subjects	2,415		32.79%	
M.A/M.Sc	1,860		25.26%	
M.Phil	159		2.16%	
Ph.D.	6		0.08%	
Total	7,364		100%	

Sources: GOP (2022).

Employment dynamics reveal a shift toward online jobs, favored by younger individuals (18–32) due to flexibility and technological alignment, while onsite jobs cater to slightly older demographics in stable roles. Higher education, especially Bachelor’s and Master’s degrees, is crucial for both formats. Social sciences dominate, but online jobs increasingly attract technical field graduates. These trends highlight the growing flexibility and diversity of online work compared to the stability of onsite roles.

4.2. Compared Descriptive Analysis

4.2.1. Income and Working Hours

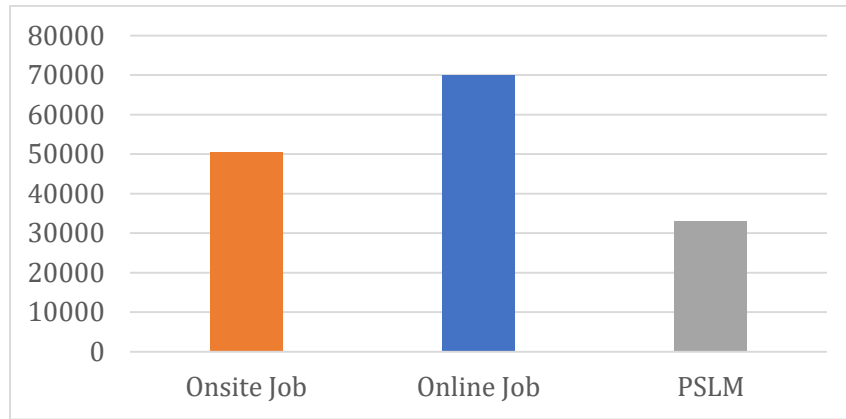
The income data, in table 4.2.1a, highlights significant differences across job types. Online jobs have the highest mean income (PKR 69,863.16) but also the greatest variability (SD PKR 60,507.36), reflecting diverse earning opportunities in the digital economy. Onsite jobs offer a lower mean income (PKR 50,577.78) with more stability (SD PKR 24,233.23), likely due to standardized pay scales in roles such as teaching and government jobs. The PSLM population shows the lowest mean income (PKR 32,942.74), representing a large segment in lower-paying or informal sectors. These figures underscore the financial advantages of education and access to formal, especially online, employment.

Table 4: Compared Descriptive Analysis

Income	Mean	Standard Deviation
Onsite Job	50577.78	24233.23
Online Job	69863.16	60507.36
PSLM	32942.74	35126.59

Sources: Study Survey & GOP (2022).

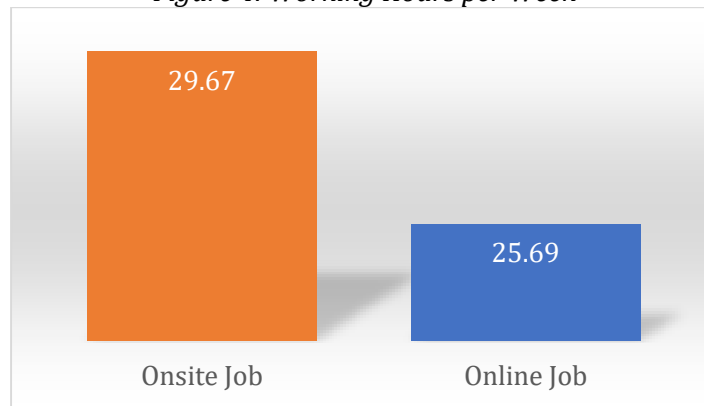
Figure 3: Average Income



Sources: Study Survey

The data in figure 4.2.1b shows that onsite jobs have higher average weekly working hours (29.67) compared to online jobs (25.69). This aligns with the **labor-leisure trade-off** in economics, where online jobs likely offer greater flexibility, enabling workers to balance work and leisure more effectively. The reduced hours in online jobs may also reflect higher productivity per hour, compensating for fewer working hours with potentially higher incomes.

Figure 4: Working Hours per Week



Sources: Study Survey.

The data in table 4.2.1b highlights differences in job types and preferences, emphasizing **specialization and labor market segmentation** (ILO, 2024). Onsite jobs are dominated by **teaching and education-related roles (60%)**, reflecting the reliance on structured environments for stable professions for females. Online jobs show diversity, with **content writing and online teaching (28.42% each)** leading, showcasing the rise of the **gig economy** and **remote work flexibility**, which leverages digital skills. In teaching, **primary and secondary school teachers** dominate (58.52%), indicating demand in foundational education. This distribution illustrates how economic incentives and technological advancements shape labor allocation across traditional and emerging sectors.

Table 5: Nature of Job

Job Type	Frequency	Percentage (%)
Onsite Jobs		
Banking or Finance Sector	4	8.89%

Consultancy	1	2.22%
Corporate Office Job	3	6.67%
Government or Public Sector	5	11.11%
Healthcare Profession	2	4.44%
Hospitality or Service Industry	1	2.22%
Laboratory Technologist	1	2.22%
Retail or Sales Position	1	2.22%
Teaching or Education-related	27	60.00%
Total	45	100%
Online Jobs		
Content Writing	27	28.42%
Teaching or Online Education	27	28.42%
E-commerce or Online Retail	16	16.84%
Marketing and Digital Advertising	14	14.73%
IT and Technology	12	12.63%
Consulting or Professional	5	5.26%
Freelance Design/Creative Services	18	18.95%
Total	95	100%
Teaching Profession PSLM		
Primary school teachers	637	35.47%
Secondary education teachers	414	23.05%
Special needs teachers	2	0.11%
Other arts teachers	1	0.06%
Teaching professionals not elsewhere	81	4.51%
University and higher education teachers	40	2.23%
Vocational education teachers	17	0.95%
Total (Teaching Professions)	1,192	66.38%

Sources: Study Survey.

4.2.2. Motivational Factors

The data in figures 4.2.2, highlights a clear trade-off between the key motivators for onsite and online jobs, reflecting a shift in worker preferences driven by economic concepts like job security versus flexibility. According to respondents, onsite jobs are most appreciated for its financial compensations 46.7%, fixed working hours 42.2%, teamwork 42.2% Onsite jobs are preferred by people who need predictable income and regular working hours, the importance of which overcomes the disadvantages such as rather rigid working schedule. On the other hand, online jobs target independence and timing preference (67.37 %), clearly a balance between work and personal lives (50.52 %), and increased financial gain (45.26 %), suggesting an increasing trend of desiring independent control in regards to work hours. Yet flexibility means unpredictable earnings and irregular income, which in turn mirror predictable income vs flexibility trade-off. The lower scores of job security (24.4%) for onsite job and career advancement (14.74%) Online job also points to the fact that for most people, flexibility trumps careers. This trade-off shows the decision-making process in terms of economics, indicating that workers lose their desire for income stability as more of their lives that they need to manage becomes absorbed by their work; while employers, especially these onsite ones, need to look into staff engagement strategies to incorporate some degree of flexibility to

suit the demands of the workforce. Ultimately, these trends reflect a broader societal shift towards more adaptable, lifestyle-oriented career paths, with online jobs representing the growing demand for jobs that align with personal well-being and economic preferences in a flexible, digital economy.

Figure 5: Motivational Factors in Online Job

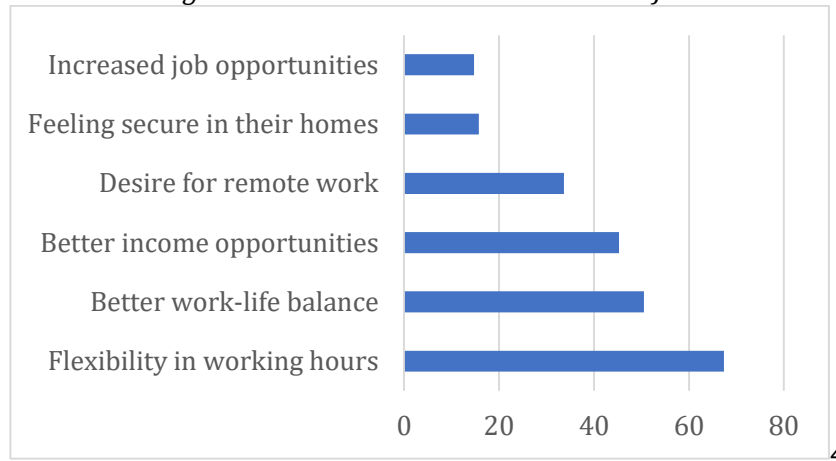
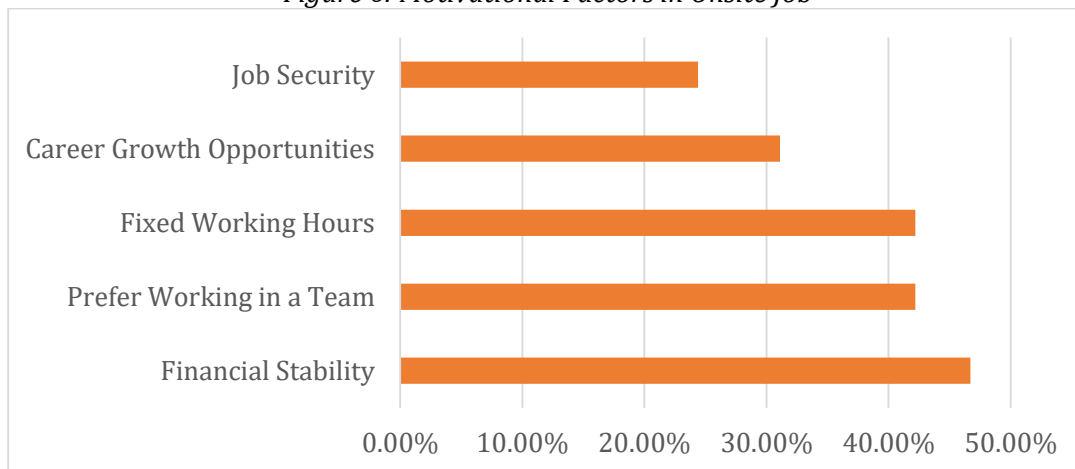


Figure 6: Motivational Factors in Onsite Job



Sources: Study Survey.

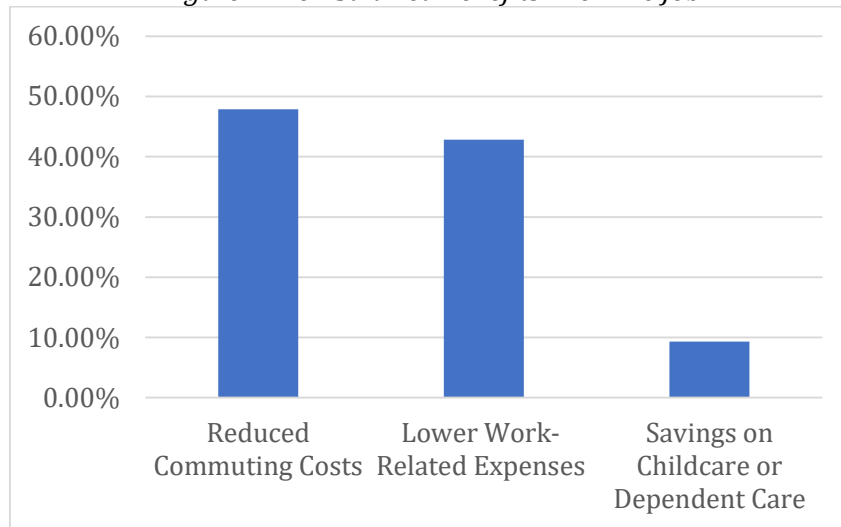
4.2.3. Non-Salaried Benefits

The comparison between the non-salaried benefits of online and onsite jobs in figure 4.4, reveals a clear contrast in worker preferences and economic implications. Online jobs provide significant savings, particularly in reduced commuting costs (47.85%) and lower work-related expenses (42.85%), reflecting the economic concept of cost reduction in a flexible work environment. However, online jobs have less focus on long-term benefits, with only 9.29% citing savings on childcare or dependent care. In contrast, onsite jobs offer a more traditional benefits package, with health insurance and bonuses (19.99%) and a pension plan (13.33%) being prominent. The 66.67% of individuals receiving no additional benefits from onsite employment highlights the fixed compensation structure commonly associated with onsite roles, where compensation is typically

⁴ All related tables of these figures attached in Appendix B.

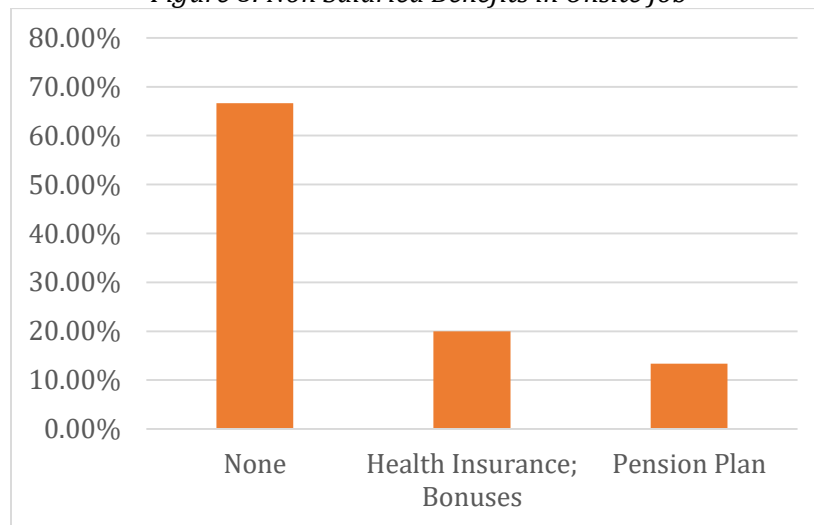
salary-based with fewer immediate financial advantages. These differences illustrate a trade-off between immediate, short-term financial benefits, such as savings on commuting, and long-term security benefits like pensions and insurance. Onsite jobs, with their stability and long-term benefits, provide greater economic protection in the long run, while online jobs, with their cost-reduction advantages, cater to immediate financial relief and flexibility in work-related expenses, appealing to those seeking greater autonomy in their work-life balance.

Figure 7: Non Salaried Benefits in Online Job



Sources: Study Survey

Figure 8: Non Salaried Benefits in Onsite Job

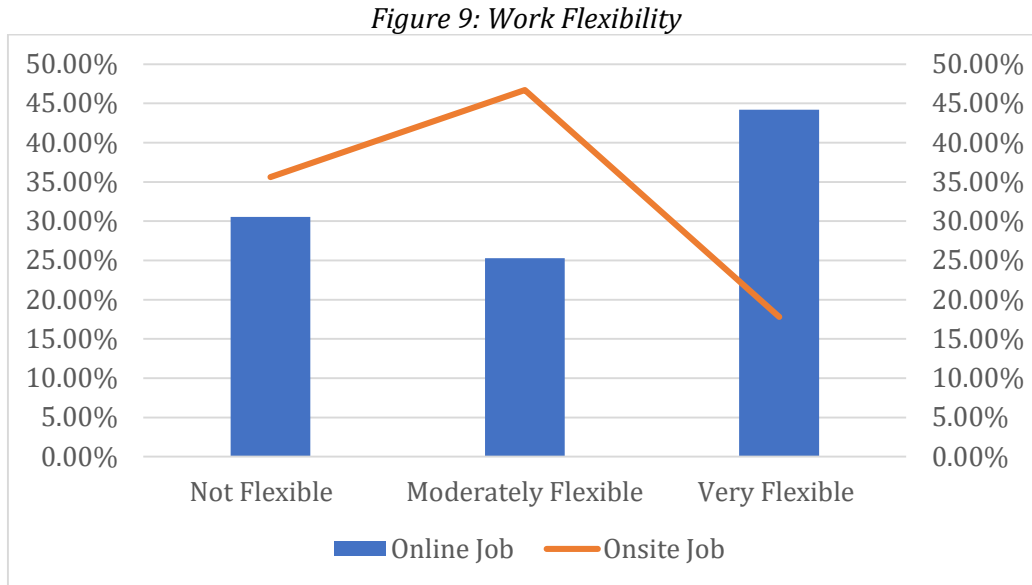


Sources: Study Survey.

4.2.4. Work Flexibility

The data clearly highlights in figure 4.2.4(a), the stark contrast in flexibility between Onsite and online jobs. While Onsite jobs tend to offer rigid working hours, with 35.6% of workers finding their hours not flexible and 46.7% perceiving them as neutral, online jobs, especially freelancing, provide significantly more flexibility. A majority of freelancers (44.21%) report having very flexible working

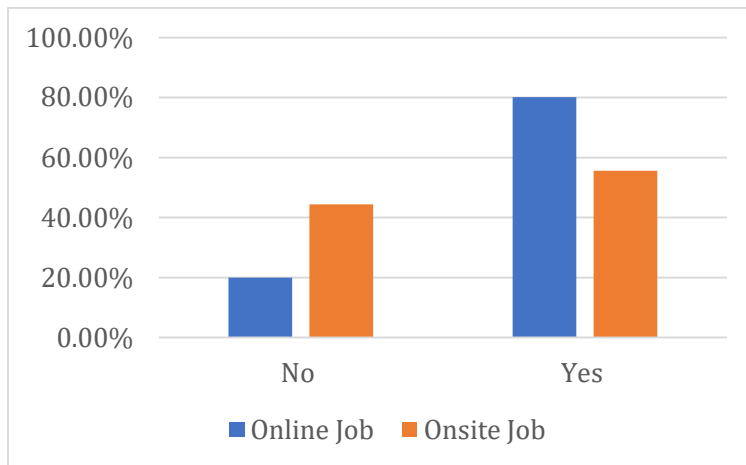
hours, with only 30.53% finding their schedules somewhat rigid. This demonstrates that online jobs offer greater autonomy, allowing workers to tailor their schedules to their personal needs, whereas Onsite roles are often structured and less accommodating, making online work more appealing for those prioritizing flexibility.



Sources: Study Survey

The data in figure 4.2.4 (b), contrasts the economic trade-offs between onsite and online jobs, particularly in terms of schedule flexibility and work-life balance. In onsite jobs, 55.56% of employees report engaging in tasks during traditional hours, while 44.44% do not, suggesting a relatively structured work environment. Conversely, 80.11% of online workers engage in non-standard hours, such as nights or weekends, compared to only 20% who do not. This trend aligns with **Rational Choice Theory**, where individuals weigh costs and benefits to maximize utility. Online work offers flexibility and autonomy but often at the cost of irregular schedules, potentially disrupting work-life balance. Onsite jobs, while less flexible, provide a structured routine that might appeal to individuals prioritizing stability. This trade-off highlights how economic incentives, like flexibility and additional income opportunities from online work, influence individuals' labor market preferences despite potential costs in personal time and well-being.

Figure 10: Working at night or on Weekends

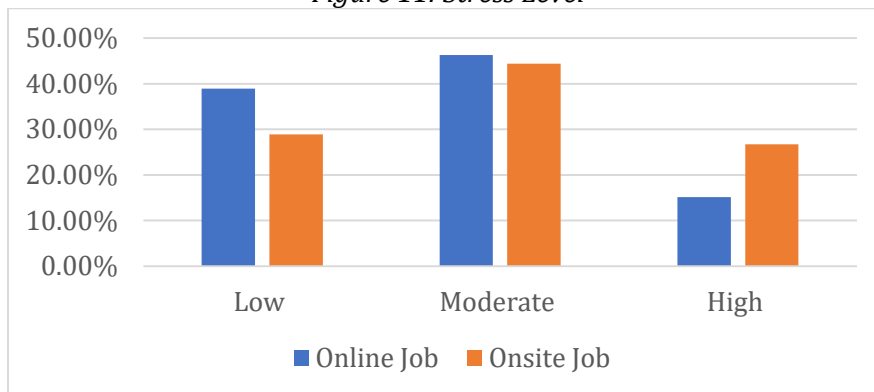


Source: Study Survey.

4.2.5. Stress Level

The data reveals that onsite jobs tend to generate higher stress levels compared to online jobs (freelancing). While both groups experience moderate stress most frequently, Onsite workers face significantly more extreme stress, with 26.7% reporting high or very high stress, compared to just 15.16% of freelancers. Freelancers, on the other hand, benefit from more relaxed work environments, with 38.94% experiencing low or very low stress, significantly higher than the 28.9% of Onsite workers reporting similarly low stress. This suggests that freelancing, with its flexibility and autonomy, offers a less stressful alternative to the more structured and demanding nature of Onsite roles.

Figure 11: Stress Level



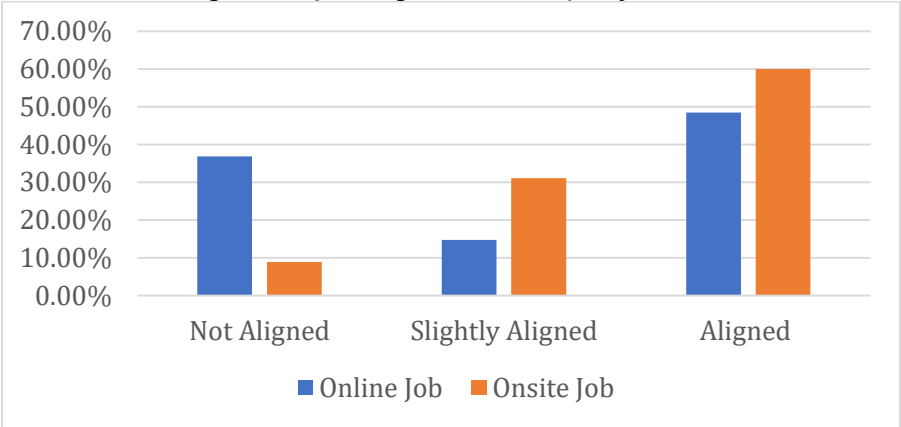
Source: Study Survey.

4.2.6. Job Alignment with Qualification

Onsite jobs outperform online jobs in aligning with workers' areas of interest and qualifications, with 60% of workers reporting alignment compared to 48.42% in online jobs. Additionally, online jobs have a significantly higher proportion of individuals experiencing misalignment (36.84%) compared to Onsite jobs (8.9%), reflecting the diverse and often less specialized nature of freelance or remote work. Onsite roles also provide more opportunities for moderate alignment (31.1%) compared to online jobs (14.74%), suggesting that Onsite jobs offer some compromise between interests and job

availability, while online jobs tend to present more polarized options—either fully aligned or not aligned at all. The stronger alignment in Onsite jobs points to their connection with formal qualifications and professional stability, whereas online jobs, despite their flexibility, often require individuals to venture outside their primary expertise, leading to a higher rate of misalignment.

Figure 12: Job Alignment with Qualification

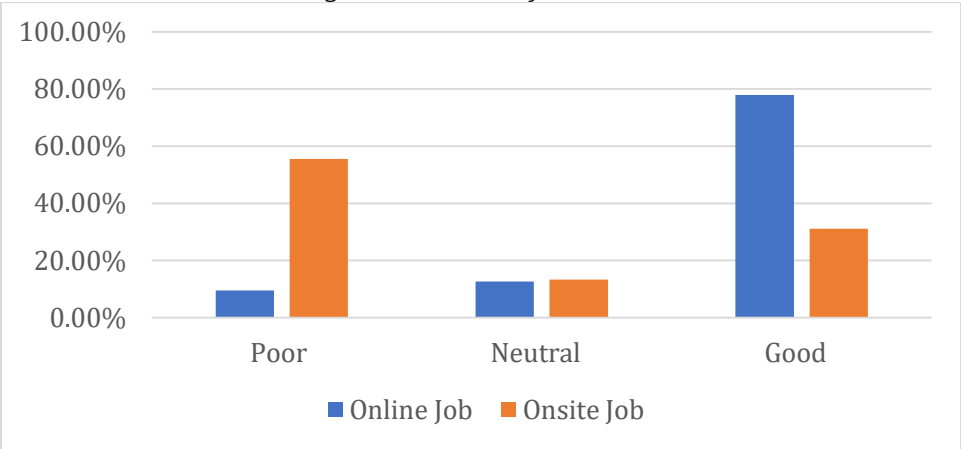


Source: Study Survey.

4.2.7. Work Life Balance

The data in figure 4.2.7a highlights a stark contrast in work-life balance between Onsite and online jobs, with online roles offering significant advantages. A majority of online workers (77.89%) report an improved work-life balance, with 44.21% rating it as "Much Better" and 33.68% as "Slightly Better," compared to Onsite jobs, where only 31.1% rate their balance as "Good" or "Excellent." Dissatisfaction is prominent in Onsite roles, with 55.5% describing their balance as "Fair" or "Poor," while only 9.48% of online workers report a decline in balance. A small proportion in both categories remains neutral, reflecting minimal impact. The flexibility of online jobs emerges as a key driver, enabling better management of personal and professional responsibilities, in contrast to the rigid schedules of Onsite roles. These findings underscore the growing preference for online jobs as a more adaptable and worker-friendly employment model.

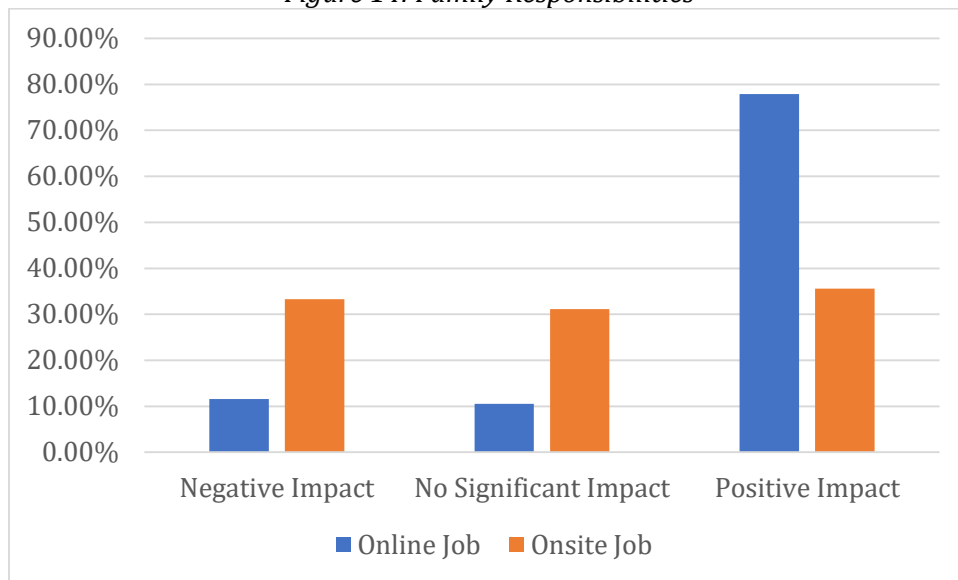
Figure 13: Work Life Balance



Source: Study Survey.

The data in figure 4.2.7b reveals that online jobs have a significantly greater positive impact on managing family responsibilities and achieving work-life balance compared to Onsite roles. A substantial 77.89% of online workers report positive impacts, with 57.89% experiencing a "Positive Impact" and 20.0% a "Very Positive Impact," whereas only 35.6% of Onsite workers report similar improvements. Onsite jobs show higher dissatisfaction, with 33.3% experiencing negative impacts, compared to only 11.58% of online workers. Furthermore, Onsite roles have a higher proportion (31.1%) reporting no significant impact, reflecting their limited ability to enhance work-life balance. These trends highlight the advantages of online jobs, where flexibility enables better management of family responsibilities, in contrast to the rigid schedules and demands associated with Onsite employment.

Figure 14: Family Responsibilities

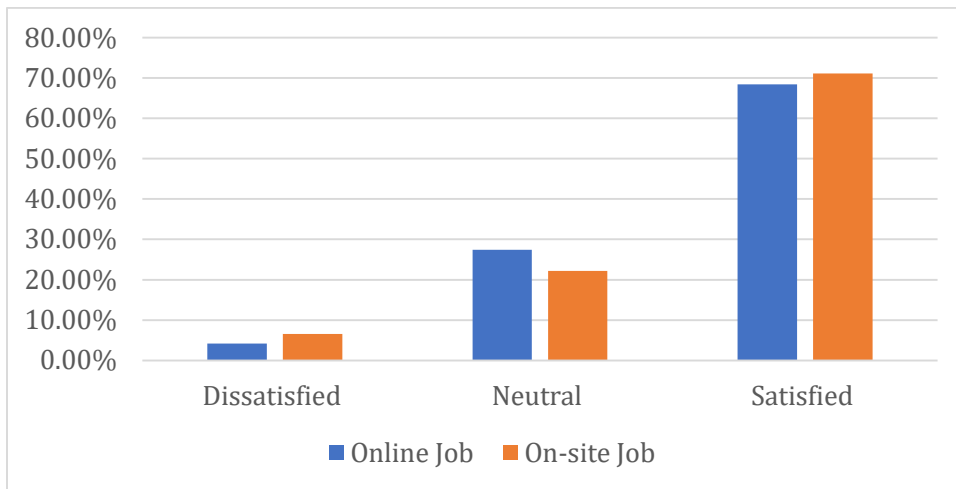


Source: Study Survey.

4.2.8. Working Environment

The data reveals overall high satisfaction levels with the working environment across both general responses and onsite jobs, with 68.4% and 71.11% reporting satisfaction, respectively. Neutral responses are slightly higher in the general dataset (27.4%) compared to onsite jobs (22.22%), while dissatisfaction remains low in both cases (4.2% and 6.66%, respectively). From an economic perspective, these findings reflect **Human Capital Theory**, which emphasizes the importance of workplace conditions in enhancing productivity and job satisfaction. A supportive working environment, including positive relationships with colleagues and management, can act as a non-monetary benefit, increasing job utility and reducing turnover. The slightly higher satisfaction rate in onsite jobs may also suggest that face-to-face interaction fosters stronger workplace cohesion, leading to greater employee engagement and alignment with organizational goals.

Figure 15: Working Environment

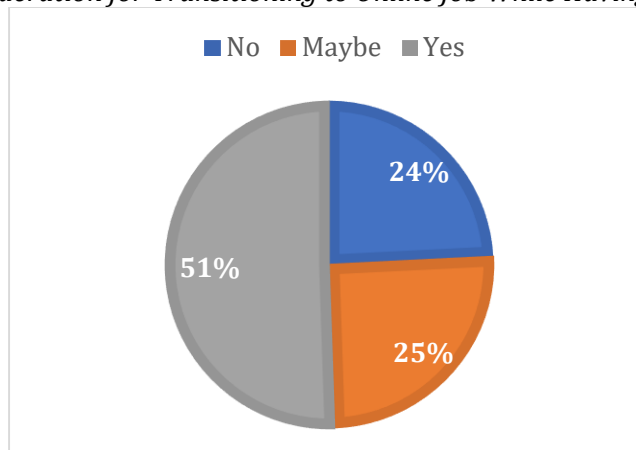


Source: Study Survey.

4.2.9. Future Consideration

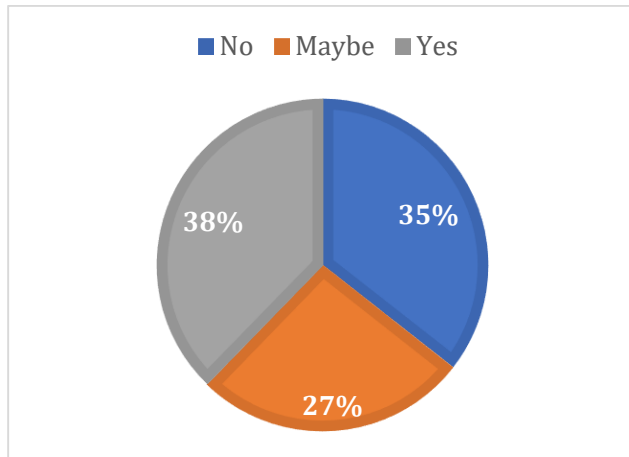
The data reveals a strong interest in transitioning to online jobs among both government employees and Onsite job workers, highlighting the growing appeal of flexibility and autonomy. Over half (50.53%) of government employees with job security expressed willingness to transition to online jobs, while 37.8% of Onsite job workers foresee making a similar move in the future. Both groups showed comparable levels of uncertainty, with 25.26% of government employees and 26.7% of Onsite workers responding "Maybe," reflecting cautious consideration of the risks and benefits of online work. However, resistance to transitioning is higher among onsite workers (35.6%) compared to government employees (24.21%), likely due to concerns about income stability or adapting to the online job market. These trends demonstrate that even those in secure, onsite roles are increasingly drawn to the flexibility and opportunities of online work, though onsite workers remain slightly more hesitant to make the shift.

Figure 16: Consideration for Transitioning to Online Job While Having a Permanent Job



Source: Study Survey.

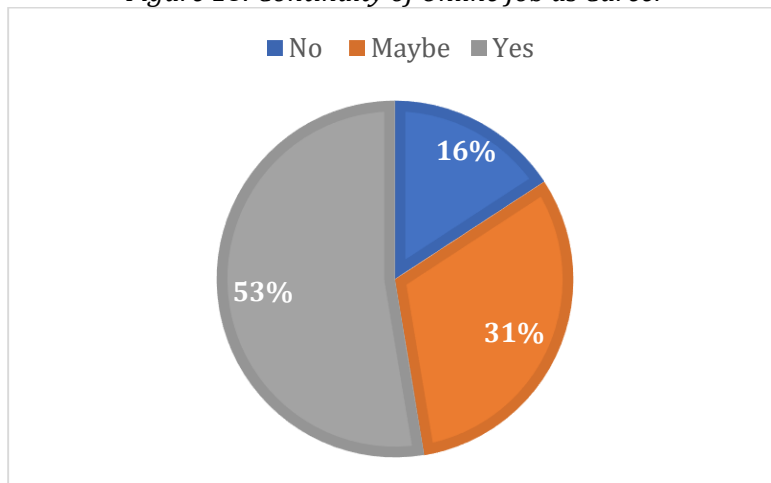
Figure 17: Consideration of Transition to Online Job



Source: Study Survey.

The data reveals contrasting trends in career preferences between Onsite and online job workers, highlighting shifting priorities. Among onsite job workers, 37.8% express interest in transitioning to online roles, while 35.6% intend to continue in their current employment, valuing its stability and structure. In contrast, 52.63% of online job workers wish to continue in the online market, reflecting high satisfaction with its flexibility and autonomy, while only 15.79% consider returning to Onsite jobs. Both groups exhibit similar levels of uncertainty, with 26.7% of Onsite workers and 31.58% of online workers responding "Maybe," indicating a cautious approach to future decisions. Overall, the data underscores the growing appeal of online jobs for their adaptability and independence, while Onsite jobs retain value for those prioritizing security and predictability.

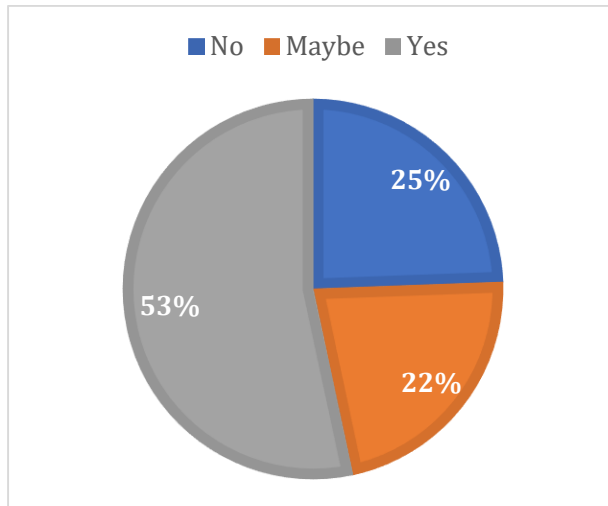
Figure 18: Continuity of Online Job as Career



Source: Study Survey.

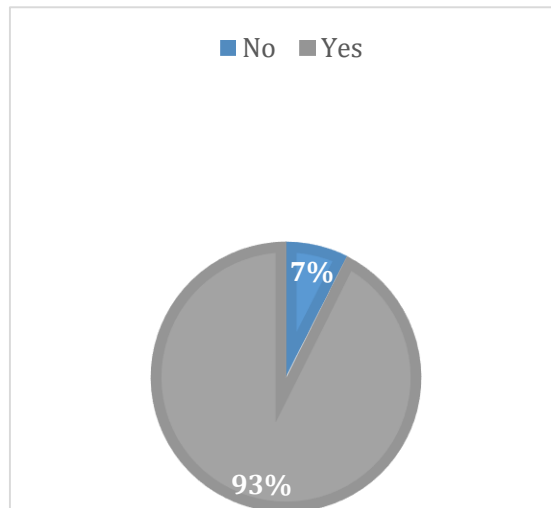
4.2.10. Recommendation to Others

Figure 19: Recommendation of Online Job to Others



Source: Study Survey.

Figure 20: Recommendation of Onsite Job to Others



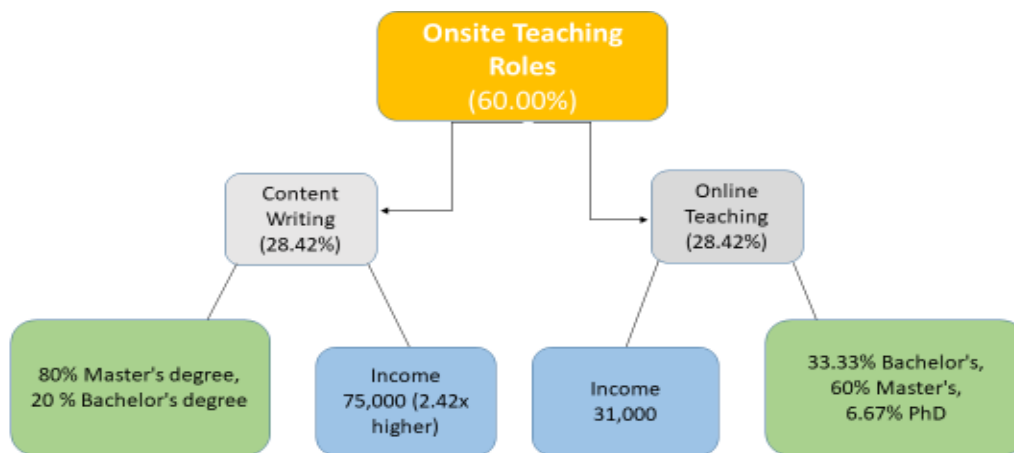
Source: Study Survey.

The data reveals a strong preference for online jobs, with 92.63% recommending them, particularly for women, due to their flexibility, inclusivity, and ability to support better work-life balance. In contrast, only 53.3% recommend Onsite jobs, valuing their stability but noting growing dissatisfaction with their rigid structures and limited adaptability. While only 7.4% would not recommend online jobs, 24.4% would not endorse Onsite jobs, reflecting a shift in preferences toward modern, flexible work environments. The 22.2% who expressed uncertainty about Onsite jobs ("Maybe") further emphasize the mixed feelings regarding their suitability in today's evolving workforce. Overall, the data indicates that online jobs are increasingly favored, especially for empowering women and offering a more adaptable alternative to the Onsite employment model.

4.3. Correlation Analysis

4.3.1. Premium in Content Writing over Online Teaching

Income differences between content writing and online teaching can be explained using the "price tag" concept in economic theory, which reflects the value, scarcity, and specialization of services. Content writing, especially in specialized niches like SEO and technical writing, commands higher income premiums and greater variability due to the demand for unique, high-skilled services. This aligns with Autor et al. (2015) findings on wage inequality driven by skill-biased technological change. In contrast, online teaching exhibits a standardized income structure, reflecting a commodified labor market with limited differentiation. Even highly educated professionals face income ceilings due to the replicable nature of teaching services. Overall, content writing reflects the premium for specialization, while online teaching illustrates the constraints of commodification.



4.3.2. Educational Level vs. Income

When comparing online and onsite jobs for Bachelor's degree holders we find that there is 31.2% income premium for online work with average monthly earnings of PKR 70,000 as compared to PKR 53,333 for onsite Jobs. This is in line with the price tag concept implying that online roles in IT, Technology, and Content Writing are paid better remunerations particularly due to market preferences, ease of market size and the opportunity to work with international clients. Face-to-face careers including teaching and governmental positions are immobile, have fixed pay scales, and can barely proliferate thus having fewer and less remunerative incomes. These gaps are explained by Human Capital Theory because in the global markets digital and technical skills are valued more leading to better payments for online work.

Studies by Brynjolfsson & McAfee (2014) and Katz & Krueger (2016) emphasize how digital transformation enables workers to access international markets, increasing earning potential. The

findings suggest that fostering digital skills and improving remote work infrastructure could bridge income gaps and boost economic productivity by aligning workers with global market demands.

Table 6: 16 Years Education vs. Income

Educational Level: Bachelor's			
Category	Online Jobs (Bachelors)	Onsite Jobs (Bachelors)	Premium
Mean Monthly Income	PKR 70,000	PKR 53,333	31.2% higher for online
Top Sector	Teaching/Online Education (26.92%), IT & Technology (26.92%)	Teaching/Education (33.33%)	-
Second Top Sector	Content Writing (15.39%)	Government/Public Sector (25%)	-

Source: Study Survey.

4.3.3. Fixed Working Hours vs. Financial Stability

Fixed working hours and financial stability are established as significant factors influencing onsite job seekers and each of them consists of different preferences and economical characteristics. Predictability helps Fixed working hour to gain aspirants, especially in the Teaching and healthcare sectors, which seek stability in their work-life balance. Of the respondents working with fixed hours, 87.5% are unmarried, and thus are likely to emphasize on time-bound periodicity with liberality. 75% of this group possesses Master’s Degrees and this group appreciates structure as they strike a balance between career and life goals. Despite the relatively low wages, which range from PKR 45,000 to PKR 70,000 on average, there is job stability, which matches the labor-leisure trade-off theories, as well as Herzberg’s Two Factor Theory, where job stability ranks as a hygiene factor but is vital.

Whereas financial security targets people in search of a steady income and there is parity between the married and unmarried persons (50% each). This group mostly works in Banking Finance and teaching sectors as they seek job security and upward mobility; 66.67% of them hold a Master’s degree. The calculated average salary in the financially motivated group is PKR 54,166.67 and coefficient of variation is less than the other group because of less dispersion between the employees of these sectors because of fixed pay structure. The inclination toward a more secure jobs has been explained by risk theories and income satisfaction studies that depict certain and frequent income as a way to free anxiety and boost job satisfaction (Clark et al., 2008).

This is because fixed working hours provide for those who enjoy work schedule and time flexibility and financial security to those who value financial security. Employers can enhance supply-side predispositions to accept their offers through the customization of job characteristics such as the flexibility of the job design and extrinsic rewards, for instance, insurance coverage, or performance incentives. It is important as these strategies can improve job satisfaction and match the needs of the workforce with those of the organization.

Table 7: Fixed Working Hours vs. Financial Stability

Variable	Fixed Working Hours	Financial Stability
Marital Status	Married: 12.50% Never Married: 87.50%	Married: 50.00% Never Married: 50.00%

Income (Approximate Salary)	Mean: 55,000 Range: 20,000 - 150,000	Mean: 54,166.67 Range: 30,000 - 70,000
Educational Level	Bachelor's Degree: 25% Master's Degree: 75%	Bachelor's Degree: 33.33% Master's Degree: 66.67%
Job Type	Teaching or Education-related Job: 62.50% Corporate Office Job: 12.50% Healthcare Profession: 12.50%	Banking or Finance Sector: 33.33% Teaching or Education-related Job: 33.33% Corporate Office Job: 16.67% Healthcare Profession: 16.67%

Source: Study Survey.

4.3.4. Fixed Working Hours vs. Flexible Working Hours

Different concerns that women in the labor force have, influenced by financial opportunities and life experiences. While other end-users may seek flexible working, fixed-hour onsite jobs, common in teaching and health care, guarantee stability, regularity, and job security for women in search of stable income and work-life balance. This supports the Becker's Household Production Theory, which explain how people use time to gain the greatest household utility. Scheduled work hours enhance the culture of child care and other related family responsibilities because it provides women with a planned timetable and thereby improving on time utility. On the other hand, flexible hour online jobs are jobs that are well suitable for women who want jobs in the sense where they can work at any time they want because they have other competing factors they want to address such as child caring, or further education. These roles afford greater earnings on average, PKR 67,375, but less consistent and are less secure than personal assistant roles typically are. This dynamic ties with the survey by Katz & Krueger (2016) on gig economy, whereby flexibility within employment generates greater earnings variability and employment flexibility but at the same time comprises on financial stability and stability in employment.

In summary, the choice of having fixed or flexible hours of work can be said to embody the basic labor-leisure trade-off proposed by Becker, (1965) whereby women consider the gains of working against time which they consider precious. Employers and policymakers need to tap into the lessons of labor economics and create stable flexible arrangements required in a volatile labor market while meeting the demands of women within the same labor market.

Table 8: Fixed Working Hours vs. Flexible Working Hours

Variable	Onsite Jobs (Fixed Working Hours)	Online Jobs (Flexible Working Hours)
Marital Status	Married: 12.50% Never Married: 87.50%	Married: 35.94% Never Married: 64.06%
Income (Approximate Salary)	Mean: 55,000 Range: 20,000 - 150,000	Mean: 67,375 Range: 2,000 - 300,000
Educational Level	Bachelor's Degree: 25% Master's Degree: 75%	Bachelor's Degree: 20.31% Master's Degree: 71.88% PhD: 7.81%

Job Type	Teaching or Education-related Job: 62.50%	Content Writing: 14.06%
	Corporate Office Job: 12.50%	Freelance Design or Creative Services: 9.38%
	Healthcare Profession: 12.50%	Online Teaching: 7.81%

Source: Study Survey.

4.3.5. Marital Status vs. Job Satisfaction

The described economic behaviors of never-married and married women correspond with several principles of neo-classical economics. High value never-married women give preference to flexibility in job, autonomy, and being financially independent reflects the labor-leisure tradeoff theory of labour time allocation decisions based on preference and constraint. For these women, the ability to choose when they want to work is ideal since it enables them to maximise their usefulness by earning money while at the same time ensuring that they remain as independent as possible and since they are not likely to have children after a given age. This finding is in line with Becker's Household Production Theory to the extent that women, especially those who have never been married before, will make decisions that maximize household utility, such as time for self and career.

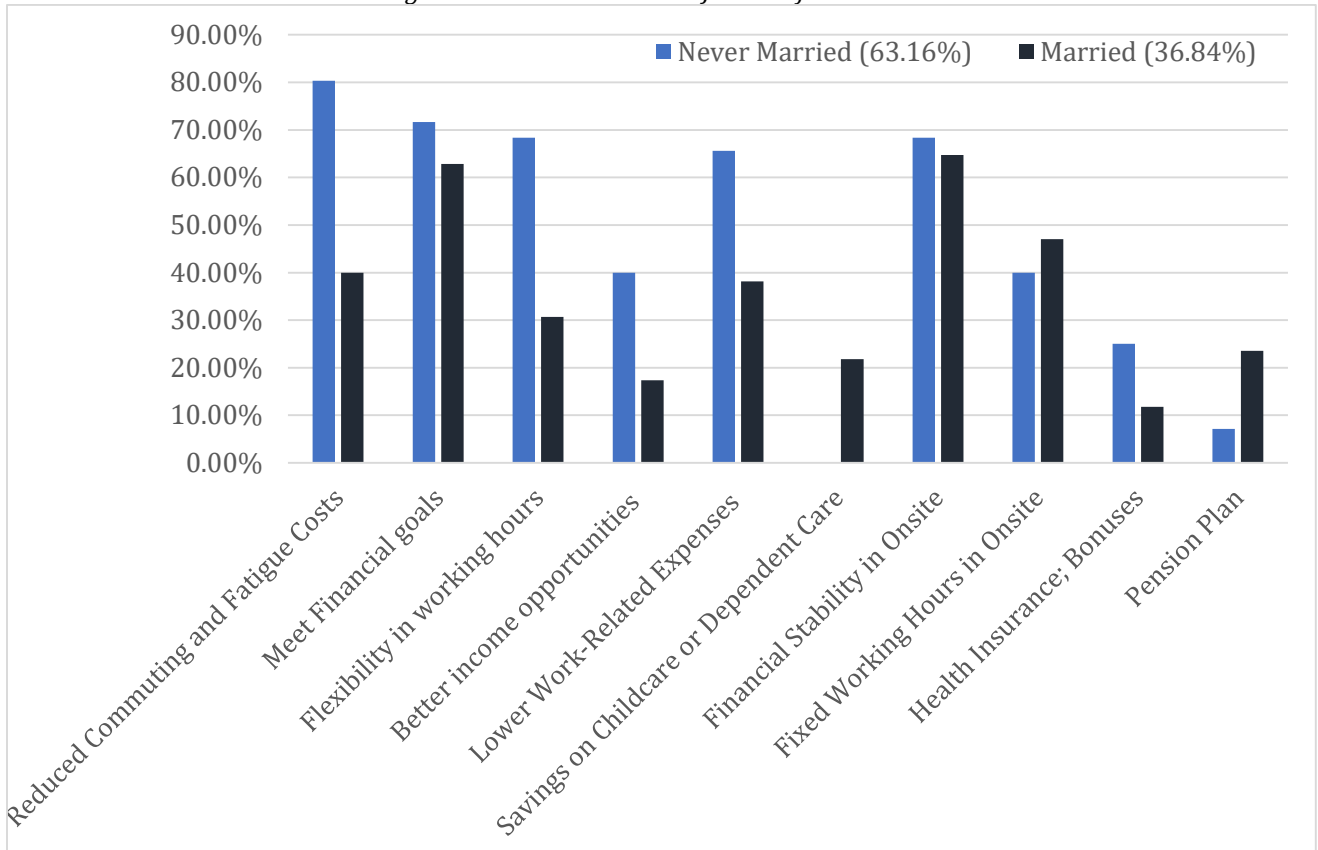
On the other hand, married women's emphasis on financial stability, job security, and predictable income aligns with the life-cycle consumption model and household utility maximization theory. According to these models, married women tend to focus on long-term financial stability, which ensures not only current income security but also future welfare, including retirement planning and family needs. The preference for fixed working hours and onsite jobs, with their associated benefits such as healthcare and pension plans, reflects a risk-averse strategy in managing household finances and long-term economic stability. This aligns with risk-aversion theories (Musumeci, 2008), where individuals (in this case, married women) are more likely to choose job security over potentially higher but less predictable earnings, particularly when they are responsible for supporting family needs.

Table 9: Marital Status vs. Job Satisfaction

Motivation and Benefits in Online Job						
Categories	Reduced Commuting and Fatigue Costs	Meet Financial goals	Flexibility in working hours	Better income opportunities	Lower Work-Related Expenses	Savings on Childcare or Dependent Care
Never Married (63.16%)	80.33%	71.67%	68.33%	40.00%	65.57%	
Married (36.84%)	40.00%	62.86%	30.67%	17.33%	38.18%	21.82%
Motivation and Benefits in Onsite Job						
Categories	Financial Stability in Onsite	Fixed Working Hours in Onsite	Health Insurance; Bonuses	Pension Plan		
Never Married (63.16%)	68.33%	40.00%	25.00%	7.14%		
Married (36.84%)	64.71%	47.06%	11.76 %	23.53%		

Source: Study Survey.

Figure 21: Marital Status vs. Job Satisfaction



Sources: Study Survey.

The findings align with established economic theories and literature on labor market decisions, highlighting the importance of income, flexibility, and stability in shaping job preferences for married and never-married women. For married women, their preference for stability and balancing family responsibilities supports **household utility maximization theory**, which posits that individuals make decisions that maximize family welfare, especially when managing household obligations (Becker, 1965). Married women’s higher income in online jobs (Rs. 69,285.71) compared to onsite jobs (Rs. 56,294.12) reflects the flexibility offered by remote work, allowing them to balance income generation with family duties. Their choice for onsite jobs despite lower income aligns with **risk-aversion theory** (Musumeci, 2008), where they opt for predictable, stable income and routine to ensure long-term financial security for their families.

For never-married women, the preference for online jobs, which provide higher income (Rs. 70,200) compared to onsite jobs (Rs. 47,107.14), reflects the **labor-leisure tradeoff theory** (Mincer, 1974). This theory suggests that individuals allocate their time between labor (work) and leisure based on preferences and constraints, and in the case of never-married women, the ability to work flexible hours and earn higher wages aligns with their desire for income maximization and personal autonomy. Their ability to optimize their schedules, as shown by the high percentage of women working at night or on weekends (80%), demonstrates how online jobs allow for more control over time, enabling them to align their work hours with personal goals. Additionally, the lower earnings in PSLM roles compared to both onsite and online jobs underscores the importance of flexibility and

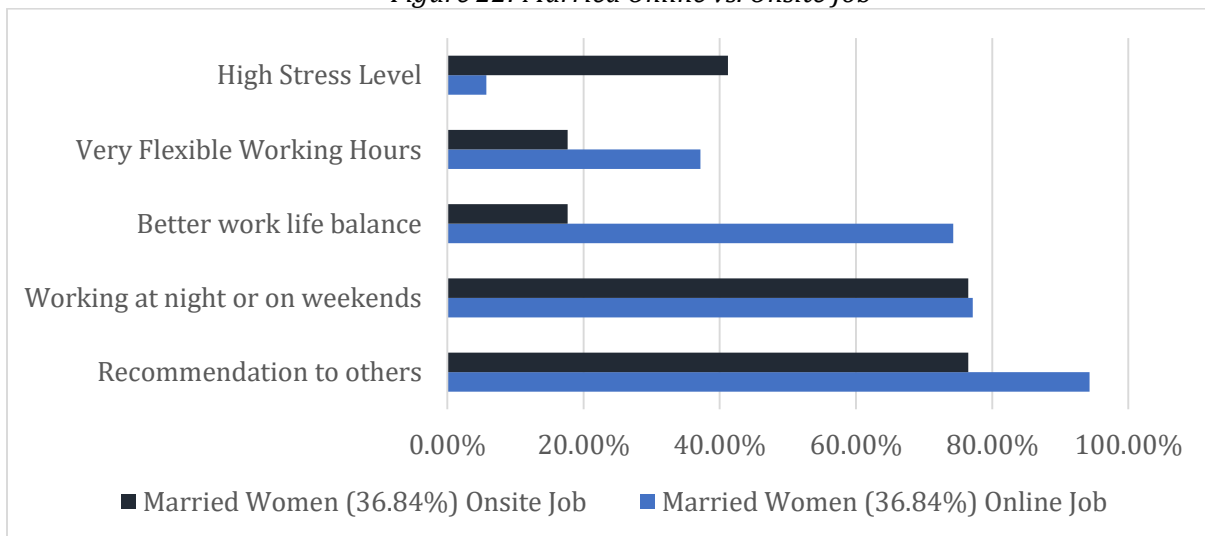
higher earning potential in the labor market. This aligns with **income maximization theories**, where women, particularly those without family responsibilities, seek higher income opportunities in jobs offering greater flexibility and control over their work schedules. Overall, online jobs offer both higher income and greater flexibility, making them the most economically advantageous choice for both married and never-married women, albeit with different motivations tied to their family roles and autonomy.

Table 10: Marital Status vs. Job Satisfaction

Variable	Categories	Average Income (Rs.)	Very Flexible Working Hours	High Stress Level	Working at night or on weekends	Recommendation to others	Better work life balance
Married Women (36.84%)	Online Job	69285.71	37.14%	5.71%	77.14%	94.29%	74.28%
	Onsite Job	56294.12	17.65%	41.18%	76.47%	76.47%	17.65%
Never Married Women (63.16%)	Online Job	70200.00	46.67%	40.00%	80.00%	93.33%	80.00%
	Onsite Job	47107.14	17.86%	17.86%	42.85%	50.00%	39.29%

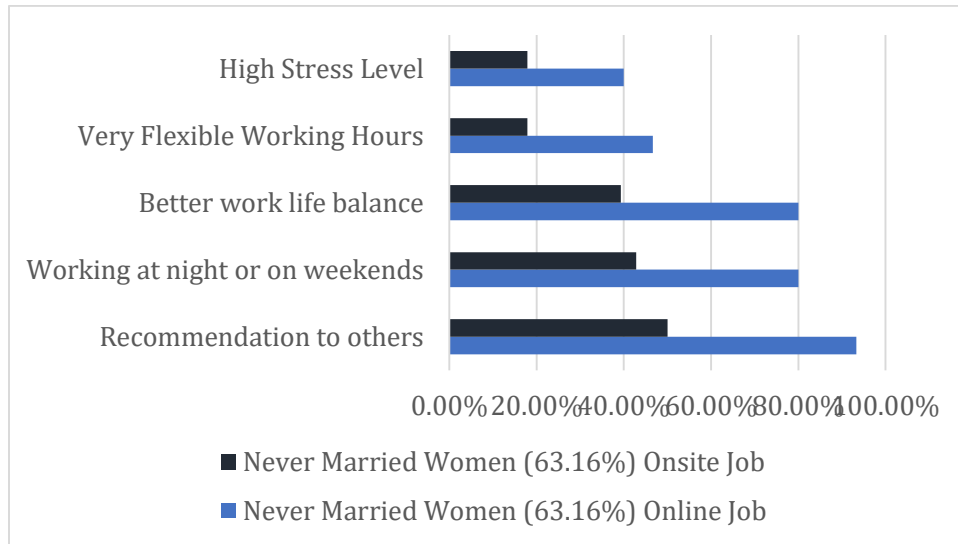
Source: Study Survey.

Figure 22: Married Online vs. Onsite Job



Source: Study Survey.

Figure 23: Never Married Online vs. Onsite Job



Source: Study Survey.

Table 11: Marital Status vs. Job Satisfaction

Categories	Married - Average Income (Rs)	Never Married - Average Income (Rs)
Onsite Job	56294.12	47107.14
Online Job	69285.71	70200.00
PSLM	36011.34	25375.67

Source: Study Survey.

Figure 24: Marital Status vs. Income



Source: Study Survey.

4.3.6. Online vs. Onsite Jobs by Age Group

The analysis of online and onsite jobs across different age groups aligns with several key findings from the existing literature on labor market segmentation, work flexibility, and job satisfaction. The predominance of master's degree holders in both online and onsite jobs is consistent with human capital theory, which suggests that individuals invest in education to improve their skills and increase their earning potential. Younger workers, with a higher proportion of bachelor's degree holders in online jobs, align with the growing demand for digital skills in the modern labor market (Katz &

Krueger, 2016). The presence of PhDs in online jobs among older workers reflects the flexible nature of online work, which often allows for the utilization of specialized knowledge and experience (Brynjolfsson & McAfee, 2014).

The tendency for married individuals to dominate onsite jobs, while online jobs attract a more diverse range of marital statuses, is consistent with findings in the literature regarding the trade-off between work flexibility and family responsibilities (Greenhaus et al., 2011). Online jobs, offering greater flexibility, are particularly appealing to workers with varied personal and family obligations. The shift towards creative and specialized fields, such as online teaching and content writing among younger workers, and freelance design among older workers, reflects the growing diversification of online work. This aligns with the literature on the gig economy and the rise of flexible, non-traditional work arrangements (De Stefano, 2015). The income patterns also align with expectations from labor market segmentation theory, where younger workers in online jobs benefit from higher wages in creative industries, while older workers may gravitate toward more traditional onsite roles offering greater financial stability (Dickens & Lang, 1993).

The emphasis on flexibility and work-life balance among younger workers in online jobs is consistent with literature highlighting the growing demand for non-traditional work arrangements, particularly among younger generations who prioritize autonomy and personal time (Weideman & Hofmeyr, 2020). The greater flexibility of online jobs is balanced by the tradeoff of night/weekend work, which is also noted in studies on the gig economy, where workers often face irregular working hours in exchange for more control over their schedules (Lehdonvirta, 2018). The higher satisfaction with work-life balance and family impact for younger workers in online jobs supports findings from research on telework and remote work, which show that flexible work arrangements improve work-life balance and reduce stress (Morganson et al., 2010). While onsite jobs may offer stability, they tend to come with more rigid schedules and higher stress, which aligns with literature that associates onsite jobs with greater work-related stress and less flexibility (Agata et al., 2023).

The analysis suggests that online jobs provide significant advantages in terms of flexibility, work-life balance, and income for younger workers, supporting findings from studies on the positive aspects of digital and remote work (Chatterjee et al., 2021). However, the challenges posed by night/weekend work and income instability are well-documented in the literature on remote work (Bloom et al., 2015). For older workers, onsite jobs offer stability and financial security, which aligns with the work of Samorodov, (1999) on human capital and labor market choices, where older workers prioritize income stability and job security.

Table 12: Online vs. Onsite Jobs by Age Group

Online Job Age group	Education Level		Marital Status (%)		Type of Online Work (%)		Mean Income (Rs)
Under 30 Years Old	Bachelors	31.25%	Married	20.31%	Online Teaching	29.68%	69843.75
	Masters	67.19%	Never Married	79.69%	Content Writing	26.55%	
	Bachelors	19.35%	Married	70.97%	Content Writing	21.74%	58806.45

Above 30 Years Old	Masters	61.29%	Never Married	29.03%	Freelance design/ Creative Services	17.39%	
	PhD	19.35%			Online Teaching	15.21%	
Online Job Age group	Most Frequent Motivation of Transition (%)			Savings by working online (%)			
Under 30 Years Old	Flexibility in Working Hours			22.86%	Reduced Commuting and Fatigue Costs		57.82%
	Better Work-life Balance			22.86%	Lower Work-Related Expenses		20.31%
Above 30 Years Old	Flexibility in Working Hours			30.15%	Lower Work-Related Expenses		41.30%
	Better Work-life Balance			25.40%	Reduced Commuting and Fatigue Costs		39.12%
					Savings on Childcare		19.56%

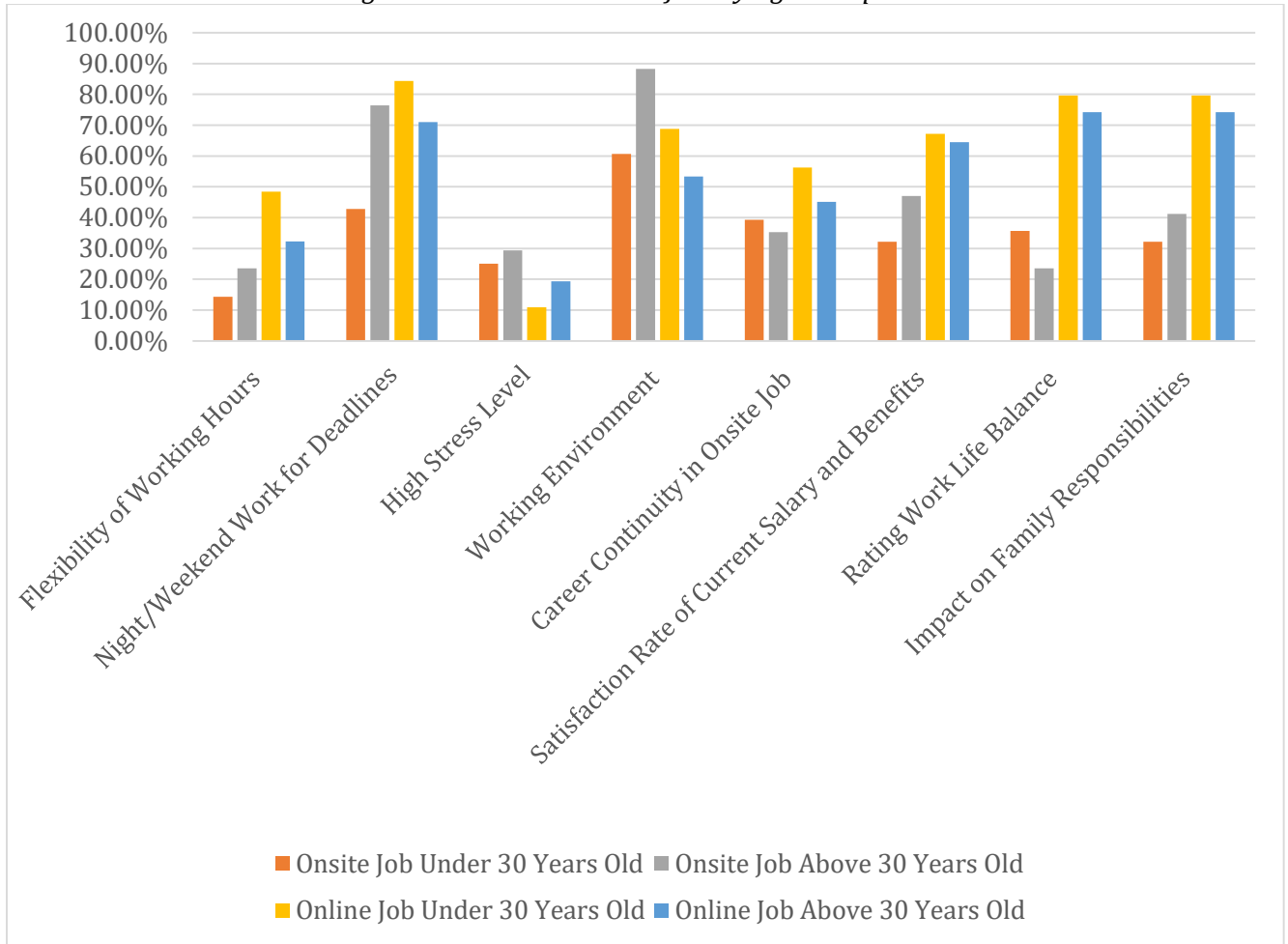
Source: Study Survey.

Table 13: Online vs. Onsite Jobs by Age Group

Onsite Job Age group	Education Level		Marital Status (%)		Type of Traditional Job (%)		Mean Income (Rs)
Under 30 Years Old	Bachelors	32.14%	Married	10.71%	Teaching	57.14%	46285.71
	Masters	64.29%	Never Married	89.29%	Banking/Corporate Job	21.42%	
Above 30 Years Old	Bachelors	17.65%	Married	82.35%	Government Employee	10.71%	57647.06
	Masters	58.82%	Never Married	17.65%	Teaching	64.7%	
	PhD	17.65%			Banking/Corporate Job	17.64%	
					Government Employee	11.76%	
Onsite Job Age group	Most Frequent Motivation (%)			Non-Salaried Benefits (%)			
Under 30 Years Old	Fixed Working Hours			50.00%	None		71.43%
	Prefer Working in a Team Environment			42.86%	Health Insurance; Bonuses		21.43%
Above 30 Years Old	Financial Stability			52.94%	Pension Plan		7.14%
	Prefer Working in a Team Environment			29.41%	None		58.82%
					Pension Plan		23.53%
					Health Insurance; Bonuses		17.64%

Source: Study Survey.

Figure 25: Online vs. Onsite Jobs by Age Group

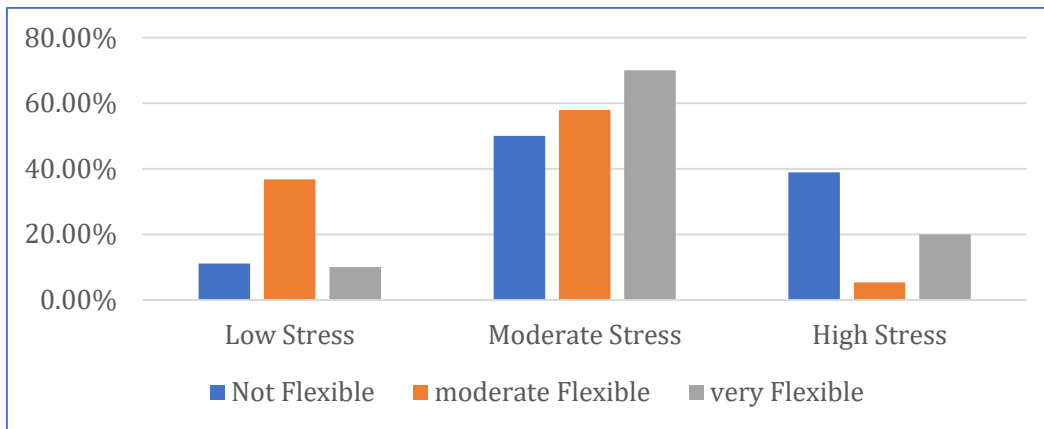


Source: Study Survey.

4.3.7. Work Flexibility and Stress Level:

The analysis of the relationship between working hour flexibility and stress levels reveals a clear correlation: greater flexibility is associated with reduced stress. Those with inflexible work hours report the highest levels of stress, with 50% experiencing moderate stress and 38.9% reporting high stress, while 33.3% face very high stress. In contrast, respondents with moderately flexible hours show improved stress outcomes, with only 5.3% reporting very high stress and 57.9% experiencing moderate stress. The balance of stress levels is more favorable, though some stress remains. Individuals with very flexible hours experience the lowest stress overall, with 70% reporting moderate stress and only 20% reporting high stress. Additionally, 10% report very low stress, and 10% face very high stress, indicating a more balanced stress distribution. This trend underscores that increased flexibility in work hours effectively reduces stress, leading to better job satisfaction and a healthier work-life balance.

Figure 26: Work Flexibility and Stress Level



Source: Study Survey.

4.4. Content Analysis

4.4.1. Onsite Jobs Advantages:

- **Financial Benefits:** Financial stability, consistent income.
- **Work-Life Balance:** Balance between professional and personal life.
- **Personal Development:** Opportunities for skill-building, teamwork, and professionalism.
- **Structure and Discipline:** Structured routines and disciplined work environments promoting productivity.
- **Social Interaction:** Opportunities for social interaction, though less frequently mentioned.
- **Work Environment:** Positive, relaxing work environment.
- **Career Growth:** Opportunities for networking and career advancement.
- **Stability and Security:** Strong sense of job stability and security.

4.4.2. Onsite Jobs Challenges:

- **Time Management:** Long working hours and inflexible timings.
- **Inadequate Pay:** Salary dissatisfaction and insufficient compensation.
- **Workload:** High workload affecting personal time.
- **Work-Life Balance:** Difficulty balancing professional and personal responsibilities.
- **Job Insecurity:** Concerns regarding job stability and growth opportunities.
- **Health Concerns:** Prolonged screen time, emotional burnout, and stress.
- **Commuting:** Difficulties in commuting.
- **Biased Workplace Behavior:** Presence of biased practices in the workplace.
- **Micromanagement:** Challenges with micromanagement.

- **Misaligned Government Policies:** Issues related to government policies affecting work conditions.

4.4.3 Online Jobs Advantages:

- **Flexibility in Working Hours:** Ability to manage work at one's convenience.
- **Work-Life Balance:** Easier balancing of personal responsibilities, especially for mothers and caregivers.
- **No Commuting:** Elimination of commuting.
- **Positive Work Environment:** Stress-free and comfortable environment working from home.
- **Team Collaboration:** Effective team collaboration and interactions with international clients.
- **Professional Growth:** Opportunities for personal and professional development.
- **Reduced Workload:** Lower workload in some cases.
- **Timely Payments:** Reliable payments, contributing to financial stability.

4.4.4 Online Jobs Challenges:

- **Unstable Income:** Income uncertainty and irregular pay.
- **Internet Disruptions:** Technical issues, especially with internet connectivity.
- **Tight Deadlines:** Pressure from tight deadlines leading to stress.
- **Non-Onsite Working Hours:** Challenges of working outside regular hours due to time zone differences.
- **Multiple Revisions:** Client requests for multiple revisions creating workload stress.
- **Limited Growth Opportunities:** Lack of professional growth and support in some cases.
- **Isolation:** Feelings of isolation compared to office-based environments.
- **Unreasonable Clients:** Issues with fake or unreasonable clients.
- **Micromanagement:** Instances of micromanagement in online settings.
- **Health Concerns:** Health issues arising from prolonged work hours.

Onsite jobs offer stability, structured environments, and career growth, while online jobs provide flexibility, convenience, and autonomy. Both face challenges: Onsite roles struggle with time management and pay, while online jobs deal with income uncertainty and internet issues. Addressing these challenges—by adding flexibility to Onsite roles and stability to online work—can improve job satisfaction in both types.

CONCLUSION AND POLICY RECOMMENDATIONS

5.1. Conclusion

Employment today has shifted online and this has given women more freedom and independence when going to work. Huge job options like working from home, working from a distance, and freelancing jobs have been created from this change. Remote work is gradually gaining acceptance due to the COVID-19 crisis as other freelancers also reported positive experiences with work from home policies. Namely, women, who were limited both in their ability to gain initial employment and then in their promotion due to cultural expectations, lack of education, and discrimination, will be affected by this change significantly. In this paper, the Pakistani women's transition from onsite to online labor is discussed in relation to Schlossberg's Transition Theory. The findings from the survey data are; the comparative analysis of women's online and onsite job preferences highlights a nuanced interplay of economic, social, and motivational factors shaping their employment decisions. Younger, unmarried women exhibit a strong inclination toward online work due to its flexibility and alignment with lifestyle aspirations, whereas older and married women prioritize onsite roles for stability and financial security. The income disparity between online roles such as content writing and online teaching underscores the premium associated with specialized, high-demand skills, aligning with economic theories like Human Capital Theory and labor-leisure tradeoff models. Additionally, the educational attainment of workers emerges as a significant determinant of income, with Bachelor's degree holders earning a notable premium in online roles, reflecting the global demand for digital and technical expertise.

The preference for fixed working hours among onsite workers resonates with the need for routine and stability, particularly among women managing familial responsibilities, whereas flexible hours in online jobs empower women to balance caregiving and professional growth, catering to those pursuing autonomy and higher earning potential. Marital status further influences job satisfaction, with married women favoring the financial stability of onsite roles and unmarried women gravitating toward the autonomy and earning potential of online jobs. These findings align with theoretical frameworks such as Schlossberg's Transition Theory, Herzberg's Motivation-Hygiene Theory, risk-aversion principles, and Becker's Household Production Theory. Policy implications from this study emphasize the need to bridge gaps in worker satisfaction by introducing structured yet adaptable schedules and enhancing non-salaried benefits like health insurance in onsite roles. Similarly, online jobs require measures to ensure income stability through performance-based incentives and expanded skill development programs. Overall, the insights underscore the importance of fostering digital literacy and infrastructure to align local labor markets with global employment trends, offering equitable opportunities and empowering women to make informed career choices in an increasingly digitalized economy.

5.2. Policy Recommendations

Based on the study findings, several targeted policy recommendations are proposed to address the challenges and needs of women in online and onsite work environments. To enhance compensation structures, it is essential to mandate non-salaried benefits such as health insurance, maternity leave, retirement pensions, and subsidized childcare for onsite roles, while also introducing structured

bonuses or profit-sharing incentives to improve financial satisfaction. For online roles, platforms and employers should offer performance-based bonuses and minimum guaranteed payments to reduce income variability, particularly in the gig economy. Standardized pay scales for services like online teaching should also be implemented to ensure equitable compensation. Flexible work policies can be promoted by developing hybrid work models that combine onsite and online roles, enabling a balance between stability and flexibility. Tax incentives for companies offering flexible working schedules or part-time roles would encourage greater participation from women balancing caregiving responsibilities and professional growth. Additionally, launching digital literacy and technical training programs, particularly in rural and semi-urban areas, is critical to overcoming barriers to entry in online jobs. Collaboration with educational institutions to integrate market-relevant skill-building programs, such as SEO, coding, and data analytics, into higher education curricula will further equip women for global digital work opportunities.

Strengthening online work platforms through a national regulatory framework is vital to ensure fair contracts, transparency in payment mechanisms, and grievance redressal for freelancers and gig workers. Verified and reliable online marketplaces should also prioritize safety and security for women to mitigate risks such as fraud and exploitation. Employers should introduce mental health support programs, wellness initiatives, and paid leave policies to improve work-life balance and job satisfaction. Policies mandating minimum thresholds for work hours and income stability in flexible roles would also align with family and lifestyle needs, particularly for married women seeking job security. To incentivize women's participation in the workforce, tax reliefs or subsidies for employers hiring women in flexible or technical roles are recommended. Financial incentives, such as low-interest loans and microfinance schemes, can support women entrepreneurs and gig workers in the digital economy. Inclusive infrastructure development, including reliable internet access and affordable technology devices, is critical to reducing the digital divide, particularly in rural areas. Networking opportunities through women-focused online communities, mentoring programs, and professional forums should also be fostered to support career development.

Bridging educational gaps is crucial, and lifelong learning initiatives should be supported by offering free or subsidized online courses in foundational and vocational skills for women lacking formal education. Partnerships among government, private sector, and non-profits should strengthen scholarships and fellowships for women pursuing advanced degrees or technical certifications. Regular labor market surveys and studies should be conducted to monitor women's experiences in onsite and online jobs, allowing data-driven adjustments to employment policies and tailoring region-specific strategies based on variations in job preferences, education levels, and socioeconomic factors. Furthermore, conducting a comprehensive Time Use Survey (TUS) is highly recommended to understand how women allocate their time between paid and unpaid work, caregiving responsibilities, and personal activities. Such data would provide valuable insights for designing policies that address time poverty and create opportunities for women to better balance their professional and personal lives. These recommendations aim to create a balanced, equitable, and supportive employment ecosystem, empowering women to make informed decisions that align with their aspirations while contributing to a sustainable and inclusive workforce in the digital era.

REFERENCES

- Agata, C. C., Marta, Ž. S., Mateusz, P., Damian, G., & Noemi, K. (2023). Remote and on-site work stress severity during the COVID-19 pandemic: Comparison and selected conditions. *International Journal of Occupational Medicine and Environmental Health*, 36(1), 96.
- Alassaf, P., El-assaf, B. M., & Szalay, Z. G. (2023). Worker's satisfaction and intention toward working from home—foreign non-EU citizens vs. national workers' approach: Case study of Central European countries (Visegrád Group (V4)). *Administrative Sciences*, 13(3), 88.
- Amber, H., & Chichaibelu, B. B. (2023). Patterns and causes of female labor force participation: An age–period–cohort analysis for Pakistan. *Population Research and Policy Review*, 42(2), 20.
- Andrisani, P. J. (1978). Job satisfaction among working women. *Signs: Journal of Women in Culture and Society*, 3(3), 588-607.
- Arditti, J. A., & Marks, S. R. (1979). women's work and women's well-being: Do women benefit from their work in the paid labor force? *Journal of Women in Culture and Society*, 4(3), 543–556.
- Arif, S., Ejaz, A., & Yousaf, N. (2017). Career Aspirations and Opportunity for FWAs: Perceptions of Pakistani Women. *Journal of Management and Research*, 4(1), 86–113.
<https://doi.org/10.29145/jmr/41/040105>
- Asrar, H., & Rizwan, M. (2016). Factors affecting the job satisfaction of female employees in Karachi. *Market Forces*, 11(2).
- Autor, D. H., Katz, L. F., & Kearney, M. S. (2008). Trends in US wage inequality: Revising the revisionists. *The Review of Economics and Statistics*, 90(2), 300-323.
- Aziri, B. (2011). Job satisfaction: A literature review. *Management Research & Practice*, 3(4).
- Bashar, S. D. (2023, July 10). the future of work: Why freelancing is a growing trend. *Medium*.
<https://medium.com/@saikat.ipe92/the-future-of-work-why-freelancing-is-a-growing-trend-cf73dc132f36>
- Becker, G. S. (1965). A theory of the allocation of time. *The Economic Journal*, 75(299), 493-517.
- Bhandari, P. (2020, July 9). *Descriptive statistics | definitions, types, examples*. Scribbr.
<https://www.scribbr.com/statistics/descriptive-statistics/>
- Bhatnagar, K., Srivastava, K., Singh, A., & Jadav, S. L. (2011). A preliminary study to measure and develop job satisfaction scale for medical teachers. *Industrial Psychiatry Journal*, 20(2), 91–96.
- Bloom, T., Liang, J., Roberts, B. L., & Yeung, A. C. B. (2020). Working arrangements, work-life balance, and employee well-being: A review and meta-analysis. *Journal of Applied Psychology*, 105(4), 545–576.
- Bolli, T., & Pusterla, F. (2022). Decomposing the effects of digitalization on workers' job satisfaction. *International Review of Economics*, 69(2), 263–300.
- Brynjolfsson, E., & McAfee, A. (2014). *The second machine age: Work, progress, and prosperity in a*

time of brilliant technologies. WW Norton & company.

- Ch, A. Q. (2013). Job satisfaction of university teachers across the demographics. *Bulletin of Education and Research*, 35(1), 1-15.
- Chatterjee, S., Chaudhuri, R., & Vrontis, D. (2021). Does Remote Work Flexibility Enhance Organization Performance? Moderating Role of Organization Policy and Top Management Support. *Journal of Business Research*, 139(1), 1501–1512.
- Chowdhury, S. R., Iqbal, M. A., Alzahrani, A. I., & Alashwal, H. (2022). The impact of digitalization on job satisfaction: A systematic review. *Sustainability*, 14(2), 652.
- Clark, A. E., Frijters, P., & Shields, M. A. (2008). Relative income, happiness, and utility: An explanation for the Easterlin paradox and other puzzles. *Journal of Economic Literature*, 46(1), 95-144.
- Cook, J. (2022). *Labor market: Definition, theory & analysis*. Study.com.
<https://study.com/learn/lesson/labor-market-types-analysis-segmentation.html>
- De Stefano, V. (2015). The rise of the just-in-time workforce: On-demand work, crowdwork, and labor protection in the gig-economy. *Comp. Lab. L. & Pol'y J.*, 37, 471.
- Dickens, W. T., & Lang, K. (1993). Labor market segmentation theory: Reconsidering the evidence. In W. Darity (Ed.), *Labor economics: Problems in analyzing labor markets* (pp. 141-180). Dordrecht: Springer Netherlands.
- Ethan. (2023, June 22). *Freelancer vs traditional employment: 4 points to keep in mind*. Sleek.
<https://sleek.com/sg/library/freelancer-vs-traditional-employment-4-points-to-keep-in-mind/>
- Falkenburg, K., & Schyns, B. (2007). Work satisfaction, organizational commitment and withdrawal behaviours. *Management Research News*, 30(10), 708-723.
- Freire, C., Ferradás, M. D. M., Regueiro, B., Rodríguez, S., Valle, A., & Núñez, J. C. (2020). Coping strategies and self-efficacy in university students: A person-centered approach. *Frontiers in Psychology*, 11, 841.
- GIZ (Deutsche Gesellschaft für Internationale Zusammenarbeit). (2023). *Pakistan: Gender disparities in local labour market*. <https://gender-works.giz.de/competitions2020/pakistan-gender-disparities-in-local-labour-market/>
- GOP (Government of Pakistan). (2022). *Pakistan labour force survey 2020-21*. Pakistan Bureau of Statistics.
- Gragnano, A., Simbula, S., & Miglioretti, M. (2020). Work–life balance: Weighing the importance of work–family and work–health balance. *International Journal of Environmental Research and Public Health*, 17(3), 907.
- Greenhaus, J. H., & Allen, T. D. (2011). Work–family balance: A review and extension of the literature. In L. Tetrick & J. C. Quick (Eds.), *Handbook of occupational health psychology* (pp. 165–183). Washington, DC: American Psychological Association.

- Gunlu, E., Aksarayli, M., & Percin, N. Ş. (2010). Job satisfaction and organizational commitment of hotel managers in Turkey. *International Journal of Contemporary Hospitality Management*, 22(5), 693-717.
- Hunjra, A. I., Chani, D. M. I., Aslam, S., Azam, M., & Rehman, K. U. (2010). Factors effecting job satisfaction of employees in Pakistani banking sector. *African Journal of Business Management*, 4(10), 2157-2163.
- ILO (International Labour Organization). (2024, January 28). *Labour Market segmentation*. [www.ilo.org. https://www.ilo.org/topics/employment-security/labour-market-segmentation](https://www.ilo.org/topics/employment-security/labour-market-segmentation)
- ILO (International Labour Organization). 2020. *Empowering women at work: Company policies and practices for gender equality*. ILO.
- Inayat, W., & Jahanzeb Khan, M. (2021). A Study of Job Satisfaction and Its Effect on the Performance of Employees Working in Private Sector Organizations, Peshawar. *Education Research International*, 2021(1751495), 1-9. <https://doi.org/10.1155/2021/1751495>
- IvyPanda. (2023). *advantages of online job markets over traditional job markets* [Essay]. <https://ivy panda.com/essays/advantages-of-online-job-markets-over-traditional-job-markets/>
- James, E. (2021). *What is correlation analysis? Definition and exploration*. Flexmr. <https://blog.flexmr.net/correlation-analysis-definition-exploration>
- Katz, L. F., & Krueger, A. B. (2019). The rise and nature of alternative work arrangements in the United States, 1995–2015. *ILR Review*, 72(2), 382-416.
- Khan, R. U., Salamzadeh, Y., Shah, S. Z. A., & Hussain, M. (2021). Factors affecting women entrepreneurs' success: A study of small-and medium-sized enterprises in emerging market of Pakistan. *Journal of Innovation and Entrepreneurship*, 10, 1-21.
- Lehdonvirta, V. (2018). Flexibility in the Gig economy: Managing Time on Three Online Piecework Platforms. *New Technology, Work and Employment*, 33(1), 13-29. <https://doi.org/10.1111/ntwe.12102>
- Lowe-MacAuley, K. (2017, March 18). *Defining virtual work: Here's what each term means*. FlexJobs Job Search Tips and Blog. <https://www.flexjobs.com/blog/post/defining-virtual-work/>
- Lyness, S. (2003). *Moving in, moving through, and moving out: Applying Schlossberg's transition theory and the influence of culture shock in study abroad experiences* [Masters dissertation, University of Northern Iowa].
- Mabaso, C. M., & Dlamini, B. I. (2017). Impact of compensation and benefits on job satisfaction. *Research Journal of Business Management*, 11(2), 80-90.
- Morganson, V. J., Major, D. A., Oborn, K. L., Verive, J. M., & Heelan, M. P. (2010). Comparing telework locations and traditional work arrangements: Differences in work-life balance support, job satisfaction, and inclusion. *Journal of Managerial Psychology*, 25(6), 578-595.

- Murtaza, A., & Khan, R. A. (2017). Impact of work life balance on job satisfaction of female faculty members of business school of Karachi. *Journal of Business Administration and Management Sciences*, 1(2), 65-83.
- Musumeci, R. (2008). Linking Occupational Status, Type of Income and Risk Aversion. *IAREP-SABE 2008 World Meeting*.
https://www.researchgate.net/publication/259886207_Linking_Occupational_Status_Type_of_Income_and_Risk_Aversion
- Preston, D. S. (1995). *The effects of planned career transitions on the job satisfaction of temporary workers* [Doctoral dissertation, Virginia Tech].
- Qayyum, A., & Ch. (2013). Job Satisfaction of University Teachers across the Demographics (A Case of Pakistani Universities). *Bulletin of Education and Research*, 35(1), 1–15.
<http://www.pu.edu.pk/images/journal/ier/PDFFILES/Abdulpercent>
- Rasool, A. (2020). *Comparative Analysis of public and private sector in term of job satisfaction and turnover intention*. [Master's dissertation, PIDE].
- Ravelo, C. (2023, April 21). *Theoretical spotlight: Schlossberg's transition theory* [Blog].
<https://www.statisticssolutions.com/schlossbergs-transition-theory/#:~:text=Schlossberg>
- Redaelli, S., & Rahman, N. (2021, June 14). *In Pakistan, women's representation in the workforce remains low* [Blog]. <https://blogs.worldbank.org/endpovertyinsouthasia/pakistan-womens-representation-workforce-remains-low>
- Robertson, R., Di, H., Brown, D., & Dehejia, R. (2016). Working conditions, work outcomes, and policy in Asian developing countries. *SSRN Electronic Journal*, 497.
- Saha, K., Yousuf, A., Hickman, L., Gupta, P., Tay, L., & De Choudhury, M. (2021). A social media study on demographic differences in perceived job satisfaction. *Proceedings of the ACM on Human-Computer Interaction*, 5(CSCW1), 1-29.
- Samorodov, A. (1999). *EMPLOYMENT AND TRAINING PAPERS 33 Ageing and labour markets for older workers*. <https://www.ilo.org/media/307711/download>
- Schill, A. (2021). A Cross-National Comparison: Job Satisfaction and Gender. *Journal of Business Diversity*, 21(3). <https://doi.org/10.33423/jbd.v21i3.4427>
- Schlossberg, N. K. (2005). *Counseling adults in transition*. Springer Publishing Company.
- Tabassum, N., & Nayak, B. S. (2021). Gender stereotypes and their impact on women's career progressions from a managerial perspective. *IIM Kozhikode Society & Management Review*, 10(2), 192-208.
- Taimoor, N. (2022, May 25). *Online earning websites in Pakistan*. Graana.com.
<https://www.graana.com/blog/online-earning-websites-in-pakistan/#:~:text=Accordingpercent20to,reportpercent20issued>
- Thifal, G. R., & Kusumaningrum, F. A. (2021, September). Work-life balance and job satisfaction among worker women. In *BIS-HSS 2020: Proceedings of the 2nd Borobudur International*

Symposium on Humanities and Social Sciences, BIS-HSS 2020, 18 November 2020, Magelang, Central Java, Indonesia (p. 113). European Alliance for Innovation.

UN (United Nations) Women. (2023). *National report on the status of women in Pakistan - A summary*. UN Women, Pakistan. <https://pakistan.unwomen.org/en/digital-library/publications/2023/07/national-report-on-the-status-of-women-in-pakistan-a-summary>

UNDP (United Nations Development Programme), Pakistan. (2022). *Development advocate Pakistan: Reimagining the future of work*, 9(3). UNDP, Pakistan.

Wallace, A. (2023, July 07). There are more women in the workforce than ever before. *CNN*. <https://edition.cnn.com/2023/07/07/economy/women-labor-force-participation/index.html>

Weideman, M., & Hofmeyr, K. B. (2020). The Influence of Flexible Work Arrangements on Employee engagement: an Exploratory Study. *SA Journal of Human Resource Management*, 18(1), 1-18. <https://doi.org/10.4102/sajhrm.v18i0.1209>

World Bank. (2022). *Labor force participation rate, female (% of female population ages 15+) (modeled ILO estimate) - Pakistan | Data*. Data.worldbank.org. <https://data.worldbank.org/indicator/SL.TLF.CACT.FE.ZS?locations=PK>

World Economic Forum. (2023, June 20). *Global Gender Gap Report 2023*. World Economic Forum. <https://www.weforum.org/publications/global-gender-gap-report-2023/full/benchmarking-gender-gaps-2023/>

APPENDICES

Appendix A:

Introduction:

My name is Sumaira Yasmin, and I am researching “Job Satisfaction among Women Transitioning from Traditional Labor Market Roles to Online Jobs in Pakistan.” Your participation is completely anonymous, and no personal information will be disclosed. Please answer the following questions honestly and to the best of your knowledge.

Thank you for your time and contribution.

Demographic Information:

1. Age:

2. City

3. Marital status:

Never Married

Married

Widow

Divorce Separated

4. Educational Level:

5. Field of Study:

Please specify the area or subject in which you completed your highest level of education. Choose from the following options:

Computer Science

Marketing

Psychology

Engineering

Business Administration

Education

Health Sciences

Arts and Humanities

Social Sciences

Natural Sciences

Other (please specify)

6. Years of Experience in Traditional Employment:

Transition to Online Jobs:

7. Please specify the type of traditional job you had before transitioning:

1. Corporate Office Job

2. Retail or Sales Position

3. Teaching or Education related Job

4. Healthcare Profession

5. Manufacturing or Industrial Job

6. Banking or Finance Sector
7. Hospitality or Service Industry
8. Government or Public Sector Employment
9. IT and Technology Job
10. Other (please specify)

8. Approximately, how much salary did you earn on average per month in your traditional job before transitioning to online work?

9. Before transitioning to an online job, did your traditional job offer the option for remote work or telecommuting?

- Yes,
- No,

10. In which area or category do you currently provide your services in your online job? (Select one or more that apply)

- IT and Technology
- Content Writing
- Online Teaching
- Freelance Design or Creative Services
- Healthcare or Wellness
- E commerce or Online Retail
- Marketing and Digital Advertising
- Virtual Assistance
- Consulting or Professional Services
- Other (please specify)

Salary and Benefits:

11. What is your approximate monthly income/earning from your current online job?

12. Compared to your salary in your previous traditional job, how does your current online job income fair?

- Significantly Lower
- Slightly Lower
- Comparable
- Slightly Higher
- Significantly Higher

13. What motivated or influenced your decision to transition to an online job market? (Select all that apply)

- Flexibility in working hours
- Increased job opportunities
- Desire for remote work
- Better work life balance
- Better income opportunities
- Other (Specify)

14. In what ways have you experienced savings by working online? (Select all that apply)

Reduced Commuting Costs
Lower Work-Related Expenses (e.g., work attire, lunches)
Savings on Childcare or Dependent Care
Other (Specify)

15. Have you been able to meet or progress towards your financial goals more effectively with your current online job?

Yes,
No
Maybe

Work life Balance:

16. How has the transition to an online job impacted your ability to manage family responsibilities and achieve a work life balance?

Negative Impact (Struggling to manage family responsibilities)
Slight Negative Impact
No Significant Impact
Positive Impact (Improved work life balance)
Very Positive Impact

17. Considering your responsibilities towards children, how has the shift to an online job influenced your work life balance?

Worsened (Difficulty in balancing childcare and work)
Slightly Worsened
No Change
Improved (More flexibility with childcare)
Significantly Improved
Not Applicable

18. How would you rate the work life balance in your current online job compared to your previous traditional job?

Much worse
Slightly worse
About the same
Slightly better
Much better

Distance and Commuting:

19. How has the transition to an online job impacted the distance you have to travel for work?

Greatly Reduced
Slightly Reduced
No Change
Slightly Increased
Significantly Increased

20. Compared to your previous traditional job, do you feel that your sense of personal security has improved since transitioning to an online job?

Yes

No

Maybe

21. In terms of time, how much do you estimate you save daily by not commuting to a physical workplace?

Less than 30 minutes

30 minutes to 1 hour

1 to 2 hours

More than 2 hours

22. Considering expenses related to commuting (e.g., transportation costs), how much money do you estimate you save monthly by working online?

Work Flexibility and Time Management:

23. How flexible were your working hours in your previous traditional job?

Not Flexible I had fixed and rigid working hours.

Somewhat Flexible I had limited flexibility in choosing my working hours.

Moderately Flexible I had a reasonable degree of flexibility in setting my working hours.

Very Flexible I could adjust my working hours according to my preferences.

Extremely Flexible I had complete control over my working hours.

Q24. How many hours did you work per week in your previous traditional job?

Q25. What was your typical stress level during a workday in your previous traditional job?

“Stress means feeling pressured or overwhelmed by work demands like workload, deadlines, or conflicts.”

1. Very Low

2. Low

3. Moderate

4. High

5. Very High

26. Did you find yourself working at night or on weekends in your previous traditional job to meet deadlines?

1. Yes, frequently

2. Yes, sometimes

3. No

27. How did you manage paid time off in your previous traditional job? Was it sufficient for your needs?

1 Yes

2 No

28. Did you ever have to cancel plans of a personal nature in your previous traditional job due to the workload?

1. Yes, frequently

2. Yes, sometimes

4. No

29. In your previous traditional job, to what extent did your work align with your area of interest and field of qualification?

- Not Aligned
- Slightly Aligned
- Aligned

30. How flexible are your working hours as a freelancer?

- Not Flexible I have fixed and rigid working hours.
- Somewhat Flexible I have limited flexibility in choosing my working hours.
- Moderately Flexible I have a reasonable degree of flexibility in setting my working hours.
- Very Flexible I can adjust my working hours according to my preferences.
- Extremely Flexible I have complete control over my working hours.

31. How many hours do you currently work per week in your current job?

32. My typical stress level during a workday as a freelancer:

“Stress means feeling pressured or overwhelmed by work demands like workload, deadlines, or conflicts.”

- 1. Very Low
- 2. Low
- 3. Moderate
- 4. High
- 5. Very High

33. I find myself working at night or on weekends to meet online job deadlines:

- 1. Yes, frequently
- 2. Yes, sometimes
- 5. No

34. How do you manage paid time off as a freelancer? Is it sufficient for your needs?

- 1 Yes
- 2 No

35. Have you ever had to cancel plans of a personal nature due to the workload in your online job projects?

- 1. Yes, frequently
- 2. Yes, sometimes
- 3. No

36. In your current online job, to what extent does your work align with your area of interest and field of qualification?

- Not Aligned
- Slightly Aligned
- Aligned

Working Conditions and Environment:

37. Compared to your traditional job, how satisfied are you with your ability to manage tasks and assignments in your current online job?

- Much Less Satisfied
- Less Satisfied
- Neutral
- More Satisfied
- Much More Satisfied

38. Describe your satisfaction with the online working environment, including interactions with colleagues, relationship with your boss, and your physical workspace.

- Very Dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied

39. How would you rate the overall working conditions and environment in your online job assignments?

- Excellent
- Good
- Neutral
- Poor
- Very Poor

40. How do you handle or manage complaints from clients regarding the working environment or conditions?

- I actively address and resolve client complaints to enhance the working environment.
- I consider client feedback and make improvements when necessary.
- I try to understand client concerns but may not always make changes.
- I rarely receive complaints from clients about the working environment.
- I have not encountered any complaints from clients in this regard.

41. To what extent do you think a positive working relationship with clients and collaborators contributes to your job satisfaction?

- Not at all
- To a small extent
- Moderately
- To a large extent
- Extremely

42. How do you perceive the impact of lack of internet speed on your online job work? (Select all that apply)

- Unable to meet deadlines.
- Frequent disruptions in communication with clients.
- Difficulty in uploading or downloading large files.
- Increased frustration and stress during work.
- Internet speed has occasional fluctuations but generally manageable.
- Rare or no issues with internet speed.

Job Security:

43. If you were a permanent government employee with job security in your traditional job, would you still have considered transitioning to an online job?

Yes

No

Maybe

44. What were your concerns or uncertainties related to job security in your traditional job before transitioning to an online job? (Select all that apply)

Lack of stable income sources.

Uncertain project durations.

Limited access to long term contracts.

Fierce competition in the traditional job market.

Difficulty in securing consistent clients.

Economic instability affecting job opportunities.

Concerns about the future demand for employees in your industry.

Other (please specify).

45. Did you ever consider leaving your online job?

Yes

No

Maybe

46. What factors, if any, contributed to your thoughts about leaving your online job? (Select all that apply)

Lack of stable income sources.

Uncertain project durations.

Limited access to long term contracts.

Fierce competition in the traditional job market.

Difficulty in securing consistent clients.

Economic instability affecting job opportunities.

Concerns about the future demand for employees in your industry.

Other (please specify).

Qualitative Insights:

47. Can you share a specific experience that significantly contributed to your job satisfaction in the online work environment? (Open ended response)

48. Are there any challenges or aspects of your online job that negatively impact your satisfaction? (Open ended response)

Conclusion and Future Considerations

49. Overall, how satisfied are you with your transition from traditional employment to online work?

1. Very Dissatisfied

2. Dissatisfied

3. Neutral

4. Satisfied

5. Very Satisfied

Future Considerations:

50. Do you foresee continuing your career in the online job market, or do you anticipate returning to a traditional job setting in the future?

Yes

No

Maybe

51. Would you recommend transitioning to the online job market to other individuals, particularly women?

Yes

No

It depends (Specify conditions)

Onsite Job Questionnaire

Demographic Information:

1. Age:

[Open ended]

2. City:

[Open ended]

3. Marital Status:

Married

Never Married

Widow

4. Educational Level:

High School (12 Years)

Bachelor's Degree (16 Years)

Master's Degree (18 Years)

PhD

5. Field of Study:

Computer Science

Marketing

Psychology

Engineering

Business Administration

Education

Health Sciences

Arts and Humanities

Social Sciences

Natural Sciences

Other (please specify)

6. Years of Experience in Traditional Employment:
Open

Job Details:

7. Please specify the type of traditional job you currently have:
- Corporate Office Job
 - Retail or Sales Position
 - Teaching or Education related Job
 - Healthcare Profession
 - Manufacturing or Industrial Job
 - Banking or Finance Sector
 - Hospitality or Service Industry
 - Government or Public Sector Employment
 - IT and Technology Job
 - Other (please specify)
8. Does your current job offer the option for remote work or telecommuting?
- Yes, I have the option for remote work.
 - No, remote work is not available as an option.
 - Partially, I have limited flexibility for remote work on specific occasions.
9. What motivated you to stay in a traditional job? (Select all that apply)
- Job Security
 - Fixed Working Hours
 - Career Growth Opportunities
 - Financial Stability
 - Prefer Working in a Team Environment
 - Other (please specify)

Salary and Benefits:

10. Approximately, how much salary do you earn on average per month?
- Open question
11. Are you satisfied with your current salary and benefits?
- Very Dissatisfied
 - Dissatisfied
 - Neutral
 - Satisfied
 - Very Satisfied
12. Does your job provide benefits such as health insurance, pension, or bonuses? (Select all that apply)
- Health Insurance
 - Pension Plan
 - Bonuses
 - Other (please specify)

None

13. Do you foresee long term career growth in your current job?

Yes

No

Uncertain

Job Security:

14. How secure do you feel in your current job?

Very Insecure

Insecure

Neutral

Secure

Very Secure

15. Has your job ever been threatened by downsizing, dismissals, or other forms of job insecurity?

Yes

No

16. Do you believe your job will remain secure over the next 5 years?

Yes

No

Uncertain

Personal Security:

17. Do you feel safe traveling to and from your workplace?

Yes

Yes Frequently

Yes Sometimes

No

18. Have you ever faced any security challenges (e.g., harassment, unsafe working conditions) in your traditional job?

Yes

No

19. Does your workplace provide adequate measures for personal security (e.g., safe working conditions, secure transportation options, harassment policies)?

Yes

No

Partially

20. How much time do you spend daily commuting to your place of work (in hours or minutes)?

21. Considering expenses related to commuting (e.g., transportation costs), how much money do you estimate you spend monthly on travel for work?

Time Flexibility:

22. How flexible are your working hours?

- Not flexible
- Neutral
- Very Flexible

23. How many hours do you typically work per week in your current job?

Open question

24. Do you find yourself working at night or on weekends to meet work deadlines?

- Yes
- Yes Frequently
- Yes Sometimes
- No

25. What is your typical stress level during a workday in your traditional job?

- Very Low
- Low
- Moderate
- High
- Very High

26. Does your job provide sufficient paid time off for your needs?

- Yes
- No

27. Have you ever had to cancel personal plans due to work demands?

- Yes
- Yes Frequently
- Yes Sometimes
- No

Work Life Balance:

28. How would you describe your current work life balance in your traditional job?

- Poor (Struggling to manage personal responsibilities)
- Fair (Somewhat manageable)
- Neutral
- Good (Balanced between work and personal life)
- Excellent (Very well balanced)

29. How has your current traditional job impacted your ability to manage family responsibilities and achieve a work life balance?

- Negative Impact
- Slight Negative Impact
- No Significant Impact
- Positive Impact
- Very Positive Impact

30. Considering your responsibilities towards children, how has your current traditional job influenced your work life balance?

- Worsened
- Slightly Worsened
- No Change
- Improved
- Significantly Improved
- Not Applicable

Job Satisfaction and Conditions:

31. How satisfied are you with your overall job role and responsibilities?

- Very Dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied

32. How satisfied are you with your working environment, including colleagues and management?

- Very Dissatisfied
- Dissatisfied
- Neutral
- Satisfied
- Very Satisfied

33. To what extent does your job align with your area of interest and field of qualification?

- Not Aligned
- Slightly Aligned
- Aligned

Future Considerations:

34. Do you foresee continuing in traditional employment, or would you consider transitioning to an online job market in the future?

- Yes
- No
- Maybe

35. Would you recommend traditional employment over online jobs to others?

- Yes
- No
- Maybe

36. What is the most significant advantage of staying in a traditional job?
(Openended response)

37. What are the major challenges you face in your current job?
(Openended response)

Appendix B:

Working Hour per Week

Working Hour per Week	Onsite Job	Online Job
Average	29.67	25.69

Motivation in online job

Motivation/ Influence	Flexibility in working hours	Better work- life balance	Better income opportunities	Desire for remote work	Feeling secure in their homes	Increased job opportunities
Frequency	64	48	43	32	15	14
Percentage (%)	67.37	50.52	45.26	33.68	15.78	14.74

What motivated you to stay in a traditional job?

Response	Financial Stability	Prefer Working in a Team Environment	Fixed Working Hours	Career Growth Opportunities	Job Security
Frequency	21	19	19	14	11
Percentage (%)	46.7%	42.2%	42.2%	31.1%	24.4%

Benefits from online job

Savings Category	Reduced Commuting Costs	Lower Work- Related Expenses (e.g., work attire, lunches)	Savings on Childcare or Dependent Care
Percentage (%)	47.85%	42.85%	9.29%

Benefits from onsite job

Categories	None	Health Insurance; Bonuses	Pension Plan
Onsite Job	66.67%	19.99%	13.33%

How flexible are your working hours?

Response	Not Flexible	Neutral	Very Flexible
Frequency	16	21	8
Percentage (%)	35.6%	46.7%	17.8%

23. How flexible are your working hours as a freelancer?

Response	Not Flexible	Moderately Flexible	Very Flexible
Frequency	29	24	42
Percentage (%)	30.53	25.26	44.21

What is your typical stress level during a workday in your traditional job?

Response	Low	Moderate	High
Frequency	13	20	12
Percentage (%)	28.9%	44.4%	26.7%

25. My typical stress level during a workday as a freelancer:

Response	Low	Moderate	High
Frequency	37	44	14
Percentage (%)	38.94	46.31	15.16

I find myself working at night or on weekends to meet deadlines:

Categories	No	Yes
Onsite Job	44.44%	55.56%

Working at Night or on Weekends	No	Yes
online	20.00%	80.11%

To what extent does your current traditional job align with your area of interest and field of qualification?

Response	Not Aligned	Slightly Aligned	Aligned
Frequency	4	14	27
Percentage (%)	8.9%	31.1%	60%

34. In your current online job, to what extent does your work align with your area of interest and field of qualification?

Response	Not Aligned	Moderately Aligned	Aligned
Frequency	35	14	46
Percentage (%)	36.84	14.74	48.42

43. If you were a permanent government employee with job security, would you still have considered transitioning to an online job?

Response	No	Maybe	Yes
Frequency	23	24	48
Percentage (%)	24.21	25.26	50.53

How satisfied are you with your working environment, including colleagues and management?

Response	Dissatisfied	Neutral	Satisfied
Frequency	4	26	65
Percentage (%)	4.2%	27.4%	68.4%

Categories	Dissatisfied	Neutral	Satisfied
Onsite Job	6.66%	22.22 %	71.11%

Do you foresee continuing in traditional employment, or would you consider transitioning to an online job market in the future?

Response	No	Maybe	Yes
Frequency	16	12	17
Percentage (%)	35.6%	26.7%	37.8%

51. Do you foresee continuing your career in the online job market, or do you anticipate returning to a traditional job setting in the future?

Response	No	Maybe	yes
----------	----	-------	-----

Frequency	15	30	50
Percentage (%)	15.79	31.58	52.63

52. Would you recommend transitioning to the online job market to other individuals, particularly women?

Response	No	yes
Frequency	7	88
Percentage (%)	7.4	92.63

Would you recommend traditional employment over online jobs to others?

Response	No	Maybe	Yes
Frequency	11	10	24
Percentage (%)	24.4%	22.2%	53.3%

How would you describe your current work life balance in your traditional job?

Response	Poor	Neutral	Good
Frequency	25	6	14
Percentage (%)	55.5%	13.3%	31.1%

18. How would you rate the work-life balance in your current online job compared to your previous traditional job?

Response	Poor	Neutral	Good
Frequency	9	12	74
Percentage (%)	9.48	12.63	77.89

How has your current traditional job impacted your ability to manage family responsibilities and achieve a work life balance?

Response	Negative Impact	No Significant Impact	Positive Impact
Frequency	15	14	16
Percentage (%)	33.3%	31.1%	35.6%

16. How has the transition to an online job impacted your ability to manage family responsibilities and achieve a work-life balance?

Response	Negative Impact	No Significant Impact	Positive Impact
Frequency	11	10	74
Percentage (%)	11.58%	10.53%	77.89%

Age Patterns

Online Job Age group	Time Flexibility (%)	Night/Week end Work for Deadlines (%)	High Stress Level (%)	Working Environment (%)	Career Continuity (%)	Satisfaction Rate of Current Salary/Benefits (%)	Work Life Balance (%)	Impact on Family Responsibilities (%)
Under 30 Years Old	48.44%	84.38%	10.94 %	68.76%	56.25 %	67.19%	79.69 %	79.69%
Above 30 Years Old	32.26%	70.97%	19.36 %	53.34%	45.16%	64.52%	74.2%	74.2%

Onsite Job Age group	Flexibility of Working Hours (%)	Night/Week end Work for Deadlines (%)	High Stress Level (%)	Working Environment (%)	Career Continuity (%)	Satisfaction Rate of Current Salary/ Benefits (%)	Work Life Balance (%)	Impact on Family Responsibilities (%)
Under 30 Years Old	14.29%	42.85%	25.00%	60.72%	39.29%	32.14%	35.71%	32.14%
Above 30 Years Old	23.53%	76.47%	29.41%	88.23%	35.29%	47.05%	23.53%	41.17%