

THE FUTURE OF WORK IN THE MOUNTAINS: EXPLORING THE FREELANCING LANDSCAPE IN GILGIT-BALTISTAN

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ABSTRACT

This study investigates the potential of freelancing as a transformative economic opportunity for youth in Gilgit-Baltistan (GB), a region with limited traditional employment opportunities. Focusing on the National Freelance Training Program (NFTP) at Karakoram International University (KIU) as a benchmark, this research explores the challenges and opportunities in GB's freelancing ecosystem. Using a mixed-methods approach that combines quantitative survey data from NFTP participants with qualitative insights gathered through in-depth interviews and focus group discussions (FGDs) to assess this program's effectiveness in promoting freelancing in GB. The findings suggest that freelancing is considered to be a promising economic avenue for youth, given the limited conventional employment opportunities in the offered by the traditional economic sectors. The findings also highlight existing freelancing landscape by exploring training programs, government initiatives, and the implications of micro-credentials for higher education in GB. The findings show that while NFTP has significantly produced a critical mass of successful freelancers in GB, other programs have not been able to show a visible impact. Besides, weak digital infrastructure and lack of government initiatives hinder the full realization of freelancing's potential. Based on these findings, the study proposes actionable policy recommendations, including the establishment of a dedicated GB Freelancing Board to coordinate efforts, the creation of strategically located Smart Freelancing Hubs to provide resources and support, and the integration of freelancing-focused curricula into higher education programs to replace traditional IT courses. By addressing these critical gaps, GB can leverage the gig economy to generate sustainable employment opportunities, and effectively integrate its youth into the global digital workforce.

PREFACE

Having been deeply involved in the freelancing ecosystem in GB for the past several years, and leading the NFTP with interactions spanning over 20 centers across Pakistan, I have had the privilege of witnessing firsthand the transformative power of freelance work on individuals' financial well-being. In GB, a region characterized by economic underdevelopment yet with high education rates, freelancing presents a particularly promising avenue for youth residing in these mountainous communities as it has the potential to connect them to global markets and opportunities. However, despite the efforts of numerous stakeholders, GB has not yet achieved satisfactory progress in this domain.

This situation highlighted the urgent need for a thorough understanding of the freelancing landscape in GB to develop concrete and effective policy recommendations. Driven by this motivation, our team applied for the RASTA Grants and, after a competitive selection process, was fortunate enough to secure funding. This research is primarily focused on exploring how to make freelancing initiatives more successful within the unique socio-economic context of GB, a region physically isolated from mainstream cities and job markets. A key aspect of our work has been to showcase freelancing as a vital and viable job market, standing alongside more traditionally recognized sectors like tourism and mining – sectors that, while prominent, have not yet translated into substantial job creation for local youth.

This research project has now been successfully completed, and we are deeply indebted to the RASTA CGP for providing this invaluable opportunity. We extend our sincere gratitude to the leadership and professional team of CGP RASTA; without their unwavering support and continuous guidance, this research would not have been possible. We are hopeful that this research will contribute to the strengthening of a robust policy framework and related freelancing interventions, with a primary focus on GB and other geographically similar areas.

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INTRODUCTION

Pakistan faces significant economic challenges, including high unemployment and limited job creation, particularly in remote and underdeveloped regions like GB. This mountainous region, bordering China, is characterized by limited arable land, a lack of industrial infrastructure, and economic isolation from major urban centers, hindering traditional job creation despite its potential in sectors like tourism and mining. While GB claims a high literacy rate, employment opportunities beyond the public sector, private banking, and a few NGOs remain scarce, leading to rising unemployment among educated youth. This situation calls for adopting alternative economic opportunities and career paths that ensure sustainable income generation.

Over the last few years, the online freelancing have emerged as promising employment options across Pakistan, offering educated youth the chance to engage with the global markets by leveraging their digital skills (Raza, 2023). In the context of GB, freelancing is increasingly viewed as a vital opportunity for young people who wish to remain in the region rather than migrating for work. However, despite many interventions in this sector, GB lacks a structured, evidence-based approach to promoting freelancing as a sustainable livelihood option for educated youth. While some organizations and programs are working to impart freelancing skills, their effectiveness is uncertain, often misaligned with market demands, and focused on few typical skills at the expense of other globally in-demand opportunities. Furthermore, government interventions, financial support mechanisms, and donor-funded programs often lack strategic direction and evidence-based interventions, leading to unsatisfactory outcomes.

No formal and concerted research has surfaced to date that assesses the viability of existing programs on freelancing, their impact on promoting freelancing in GB, analyzes the existing ecosystem or determines the most effective framework for promoting freelancing as a viable economic opportunity in this isolated and economically underdeveloped region. In this context, this study aims to address this critical research gap by systematically evaluating the impact of NFTP, the first, most significant, and successful formal initiative to promote freelancing in GB. Through this evaluation, the study seeks to understand the regional context, real-time challenges, and existing freelancing ecosystem to identify effective strategies and policy measures for supporting and scaling freelancing in GB. Ultimately, this research aims to ensure that future interventions are evidence-based, contextually relevant, and aligned with global freelancing trends.

To achieve this overarching goal, this research focuses on the following specific objectives:

- To assess the impact of the National Freelance Training Program in promoting online freelancing in GB.
- To explore the current freelancing landscape in GB.
- To propose policy recommendations for promoting freelancing in GB.

LITERATURE REVIEW

2.1 Gig Economy

Advances in the technological landscape have nurtured a dynamic workforce market environment where an array of job opportunities are readily accessible online (Wood et al., 2019). This allows

employers to get directly connected with the workers who are equipped with the right skills. This phenomenon is widely known as 'gig economy', which is considered to be an umbrella term encompassing different models, for instance, crowdsourcing, providing individual services online and a variety of other types of micro-tasks, each of which has unique impacts on the corresponding traditional employment markets (Vallas & Schor, 2020). Online platforms are key channels, linking employers and workers in the gig economy and the freelancers use these platforms to find tasks aligned with their skills and interests. While this employment model offers flexibility and autonomy, it poses formidable challenges to the traditional modes of employment and job markets (Rani et al., 2021). Nevertheless, the gig economy is signaling a shift in the conventional labor market, which the COVID-19 pandemic accelerated, leading to exponential growth in gig-based employment (Shaw et al., 2023).

2.2 The Gig Economy: A Global Perspective

The gig economy has emerged as a transformative force in labor markets worldwide. Yoganandham and Varalakshmi (2024) provide a comprehensive examination of the gig economy in India, discussing its rapid growth, fueled by technological advancements and shifts in societal attitudes toward work. The authors emphasize the role of start-ups in driving the gig economy, as new platforms emerge to connect freelancers with clients across various industries. According to their research, these platforms have not only enabled individuals to access a wider range of opportunities but have also led to the growth of informal work arrangements that are characteristic of the gig economy. Yoganandham and Varalakshmi's (2024) study highlights the importance of infrastructure in supporting the gig economy. In India, for instance, the growth of digital infrastructure, including internet connectivity and mobile technologies, has facilitated the proliferation of freelancing and gig work.

Vardanyan (2023) further explores the global dimensions of the gig economy, focusing on how it is reshaping the international labor market. Vardanyan (2023) identifies several key drivers of the gig economy that include globalization, digital platforms, and the increasing demand for flexible work arrangements. Vardanyan (2023) points out that freelancing has become a viable career option for individuals in both developed as well as developing countries, offering greater flexibility, autonomy, and the ability to work remotely. In the meantime, Vardanyan (2023) also addresses the challenges faced by gig workers that include income instability, lack of benefits, and the absence of job security.

Vadavi and Sharmiladevi (2024) have conducted a bibliometric analysis to examine the evolution and trends of the gig economy, providing a broader understanding of its development. Their analysis highlights the rapid expansion of gig work across various sectors, including technology, transportation, and creative industries. The authors emphasize the growing importance of digital platforms in connecting freelancers with clients as well as the increasing reliance on artificial intelligence and automation to streamline the gig economy. Vadavi and Sharmiladevi (2024) also explore the patterns of gig economy growth, noting that it is more pronounced in regions with strong digital infrastructure and entrepreneurial ecosystems.

2.3 The Gig Economy: Global Trends and Regional Implications

The gig economy, which involves short-term work arrangements facilitated through digital platforms, has become a significant part of the contemporary labour markets. Academics are studying

this trend to understand its implications for the future of work. An important theme in the literature is the economic impact of the gig economy and many studies till date have examined how it contributes to job creation and economic growth while presenting multiple benefits as well as challenges (Hou et al., 2019). For instance, researchers have focused on the labor rights of the gig workers, highlighting the problems they face on the online platforms. The study of Wood et al. (2019) argues that freelancers are vulnerable to unexpected financial crises. Therefore, customized policy interventions are needed that offer social protection to them. Griep (2022) discussed the gig economy worker's work-life balance and mental well-being. While the literature discusses the gig economy as an emerging trend, there are uncertainties surrounding the future of work in the gig economy. Scholars argue that the gig economy has heralded an entirely new era in job markets (Plepys & Singh, 2019), while others assert that this is an extension of established trends in precarious employment (Wilkinson & Barry, 2020).

The rise of the gig economy is closely tied to advancements in digital technologies and the proliferation of online platforms that connect workers with clients worldwide. According to Vardanyan (2023), the gig economy has fundamentally disrupted traditional labor markets, offering flexibility to workers and cost efficiency to businesses. The increasing demand for digital services such as content creation, graphic design, and software development has further accelerated this growth. The global freelancing market, valued at billions of dollars, is expected to expand as more individuals and organizations recognize its potential.

Vadavi and Sharmiladevi (2024) provide a bibliometric analysis of the gig economy's evolution, highlighting its rapid growth and diversification over the past decade. Their study underscores the importance of skill acquisition and continuous learning in adapting to the dynamic demands of this sector. Regions with proactive governmental policies and robust training programs have demonstrated greater success in leveraging the gig economy's potential. As highlighted by Yoganandham and Varalakshmi (2024), India's gig economy has flourished due to investments in digital infrastructure and policy support, serving as a model for other countries in the region.

As Vardanyan (2023) notes that the remote nature of freelancing aligns well with the needs of regions where traditional employment opportunities are scarce but internet access is emerging as a valuable resource.

Digital platforms play a central role in the gig economy, serving as intermediaries that connect freelancers with clients. For example, Yoganandham and Varalakshmi (2024) discuss the rise of such platforms in India, emphasizing their role in organizing the informal workforce and facilitating the emergence of new types of work. These platforms, such as Upwork, Fiverr, and Freelancer, have revolutionized the freelancing landscape, offering individuals the opportunity to access global job markets and clients.

Furthermore, Vardanyan (2023) explores the broader implications of digital platforms for the gig economy, particularly about the international labor market. The study highlights how platforms have democratized access to freelance work, enabling individuals in developing countries to offer services to clients across the globe. However, Vardanyan (2023) also raises concerns about the potential for exploitation within the gig economy, especially for workers in developing countries who may be subject to low wages, poor working conditions, and lack of legal protections.

Vadavi and Sharmiladevi (2024) provide additional insights into the evolution of digital platforms, noting that the increasing sophistication of these platforms has facilitated greater specialization within the gig economy. As platforms evolve, they can offer more tailored services to both freelancers and clients, creating new opportunities for niche skills and expertise.

2.4 Training and Skill Development for Gig Work

While the traditional labour economics and sociology literature points to an established correlation between higher education and income level (Day & Newburger, 2002), the gig economy seems to challenge this relationship. In the gig economy, employers hire workers without examining their educational certificates, which is unprecedented in the traditional labour market. Furthermore, the rise of micro-credentials, called 'gig credentials,' exacerbates the situation. Micro-credentials are competency-based and industry-specific learning packages primarily focused on freelance workers' skill development (Hunt et al., 2020). Thus, the synergy between gig credentials and the gig economy redefines the traditional concept of 'education for employment'. This will also deeply influence the existing curriculum and teaching pedagogies in higher education. This situation calls for a critical review of the traditionally known 'education-income relationship' with a specific focus on rapidly changing job markets amid the boom of gig economy (Kato et al., 2020).

Nevertheless, scholars argue that micro-credentials have the potential to restructure higher education, where the universities and other institutes of higher learning will be compelled to adapt to the workplace demands rather than focusing on the broader learning needs. Universities will tend to be more 'responsive' to employer requirements, positioning them in a competitive market alongside various educational providers. However, critics argue that micro-credentials are giving rise to several other problems as they seek to alter the established demand-supply matrix of academic qualifications or credentials to solve the labour market problems. The micro-credentials tend to overemphasize employment purposes of education and seek to divert students from substantial credentials with substantial value to micro-credentials with micro value (Wheelahen & Moodie, 2022).

By comparing and contrasting the aforementioned perspectives, it becomes apparent that the gig economy is posing challenges to the existing model of higher education, and it is profoundly affecting the widely accepted education-income relationships. While global forces will continue to make the gig economy relevant, developing countries like Pakistan (with 64% youth population) cannot afford to ignore its contribution to the gig economy by supplying skilled freelance workforce to the global gig markets. Therefore, the higher education sector in Pakistan needs to adopt proactive strategies to be a part of the global competition while maintaining the value of higher degrees.

2.5 Gig Economy and Freelancing Trends in Pakistan

The landscape of freelance work in Pakistan is transforming rapidly, positioning the country as an emerging hub in the global freelance industry. Pakistan is the 4th fastest-growing freelance market worldwide, with an annual growth rate of 78%. The IT ministry reports that freelancers contributed over \$500 million to the economy last year. The country has an estimated 3 million freelancers, many under 30 years of age, reflecting a youth-driven movement in this sector (Hanif, 2022). While the IT services remained on top, the export remittances from non-IT services surged to \$131 million in 2022 from \$33 million reported in 2021. Content writing, translation, virtual assistantship, sales,

marketing, account, finance, and customer service are the major areas of non-IT freelance services. The government of Pakistan has recognized this potential and has initiated various programs to support and further the freelance industry, indicating a positive trend towards embracing and fostering this sector (Raza, 2023). As we know, Pakistan has high youth bulges as 64% of the population is under 30 years of age. The unemployment rate among young people was about 8.5% due to a lack of opportunity. These unemployed young people can be engaged in freelancing and help build the nation as this sector can create employment and uplift the country's and individuals' socio-economic conditions. On the other hand, it has barriers such as poor digital infrastructure, money transfer impediments (unavailability of PayPal), regulatory barriers, and high taxes, which reduce the chances of getting full benefits from this industry (Irfan et al., 2023).

The reports show that freelancers in Pakistan have maintained their good reputations on renowned freelancing platforms. Additionally, they have immense potential to enhance their contribution to export remittances further. The experts emphasize upgrading and revisiting the existing education system in Pakistan to train a better freelance workforce (Ahsan et al., 2022). In this context, the government needs to initiate more skill development programs focus and also align them with the emerging labor markets. While freelancing offers lucrative opportunities for the youth, it also increases the challenges of whether universities in Pakistan should integrate freelancing skills into their curricula (Raza, 2023). Such integration could make higher education more relevant and responsive to market demands, particularly in a growing gig economy.

2.6 National Freelance Training Program

The Ministry of Information Technology and Telecommunication established the National Freelance Training Program at Karakoram International University. This program aimed to promote freelancing in the GB region by imparting in-demand freelancing skills primarily to university students and graduates who want to pursue careers as freelancers. Through its structured approach, the program specifically targeted youth, with a primary focus on students, providing them with opportunities to tap into the growing freelance job market.

The NFTP systematically trained more than 1400 youth from GB through six cohorts, each following standardized processes and curriculum. The PITB and KIU teams jointly supervised the training, ensuring a high-quality learning experience. The curriculum was continually updated to remain relevant to the evolving demands of the online platforms, and the selection process was designed to identify committed and capable candidates. An 80% attendance rate was mandatory for graduation, and the program offered practical exposure to freelancing platforms, ensuring that participants were well-prepared to enter the global freelance market.

Over the three years of its operation (from June 2021 to June 2024), the program delivered excellent results, enabling hundreds of youth to generate a reasonable income (200 million +) through freelancing platforms such as Upwork and Fiverr. Graduates of the program established their own companies. They became role models, training and mentoring hundreds of individuals, many of whom now work as freelancers, both part-time and full-time.

PITB recognized the NFTP at KIU as one of the best-performing centers in Pakistan, further emphasizing the success and impact of the program. The positive outcomes of this initiative imply that this model could be benchmarked for systematically promoting freelancing across regions.

Against this backdrop, this study aims to explore the impact of NFTP-KIU on the promotion of freelancing in GB, using the success of this program as a foundation to investigate the key role of the freelancing ecosystem in the region and propose policy recommendations for further fostering freelancing as a viable career option.

RESEARCH METHODOLOGY

This study employed a mixed-methods approach to comprehensively investigate the freelancing landscape in GB and evaluate the impact of the NFTP. The research was conducted in two distinct phases.

Phase one consisted of a quantitative survey designed to assess the impact of the NFTP. The target population comprised the 813 individuals who had officially graduated from the NFTP, fulfilling all program requirements. While the NFTP had trained over 1400 individuals, only these 813 graduates were included in the survey, as their data was readily accessible. Survey questions were developed in close collaboration with the NFTP team. Given previous experience with data collection in the region and anticipating higher response rates, two enumerators contacted all 813 graduates via mobile phone to administer the survey. The survey was conducted during the second and third weeks of January 2025. The collected data were analyzed using descriptive statistics and are presented in the form of tables and graphs.

Phase two involved qualitative data collection through focused group discussions (FGDs) and in-depth interviews. This phase spanned three weeks, starting from the last week of January 2025 and being completed in the second week of February. The qualitative part aimed to triangulate the quantitative findings from the survey and provide thorough insights into the freelancing landscape in GB. Participants were selected based on their expertise and involvement in the NFTP and the broader GB freelancing ecosystem. These stakeholders included NFTP trainers, high-performing freelancers, founders of freelance companies, heads of skill development programs/centers, and relevant government officials. A total of two FGDs, each with 6 to 8 participants, and eight in-depth interviews were conducted. The qualitative data collected were explicitly designed to explore key insights emerging from the survey data, allowing for a deeper understanding of GB's contextual challenges and broader freelance ecosystem. The insights gained from this qualitative data have been integrated into the study's findings and discussion section, providing a more context-focused and comprehensive analysis of the research findings.

QUANTITATIVE DATA ANALYSIS

This section presents the findings of the quantitative survey conducted among NFTP graduates. Descriptive statistics were employed to provide an overview of key variables explaining the impact of NFTP program. The results have been presented in tables and figures to illustrate trends and patterns within the data. While this section offers a comprehensive summary of the survey data, a more in-depth discussion and interpretation of the most significant findings, incorporating insights from the qualitative data through a triangulation approach, are provided in the subsequent findings and discussion section.

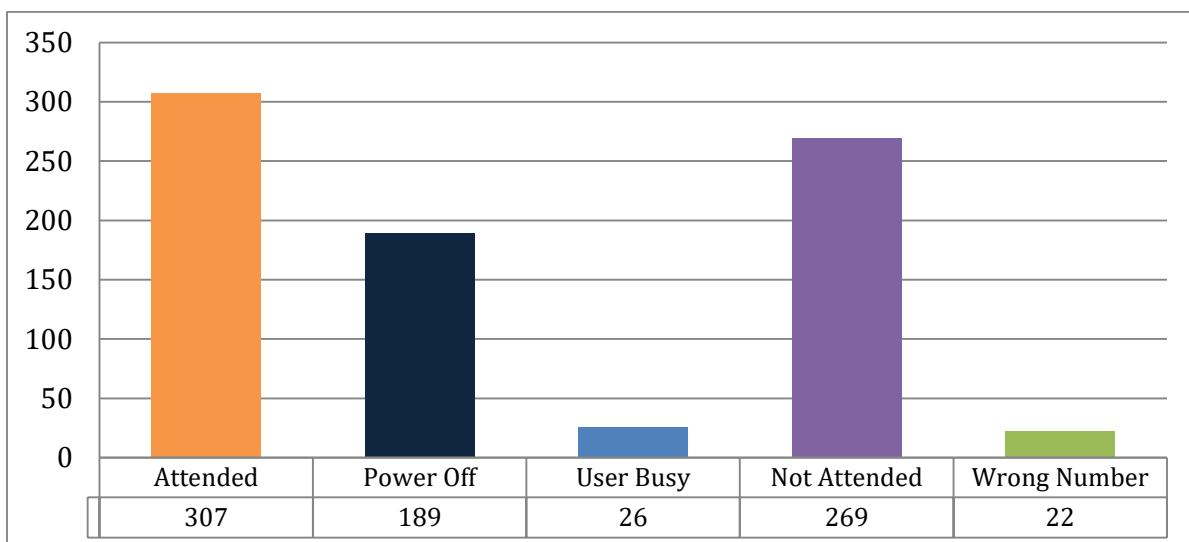
4.1 Response Rates

The bar chart and table below show student participation in the calls. Out of 813, 307 students responded making a response rate of 37.8%. 189 could not be reached because their phones were turned off. Additionally, 26 calls were rejected, and the lines went busy. 269 NFTP graduates did not attend the calls, and 22 candidates provided incorrect contact numbers or had numbers that were already in use by someone else.

Table 1: Summary of Call Responses

S#	Summary of Call Responses	Frequency
1	Attended	307
2	Power Off	189
3	User Busy	26
3	Not Attended	269
4	Wrong Number	22

Figure 1: Summary of Call Responses



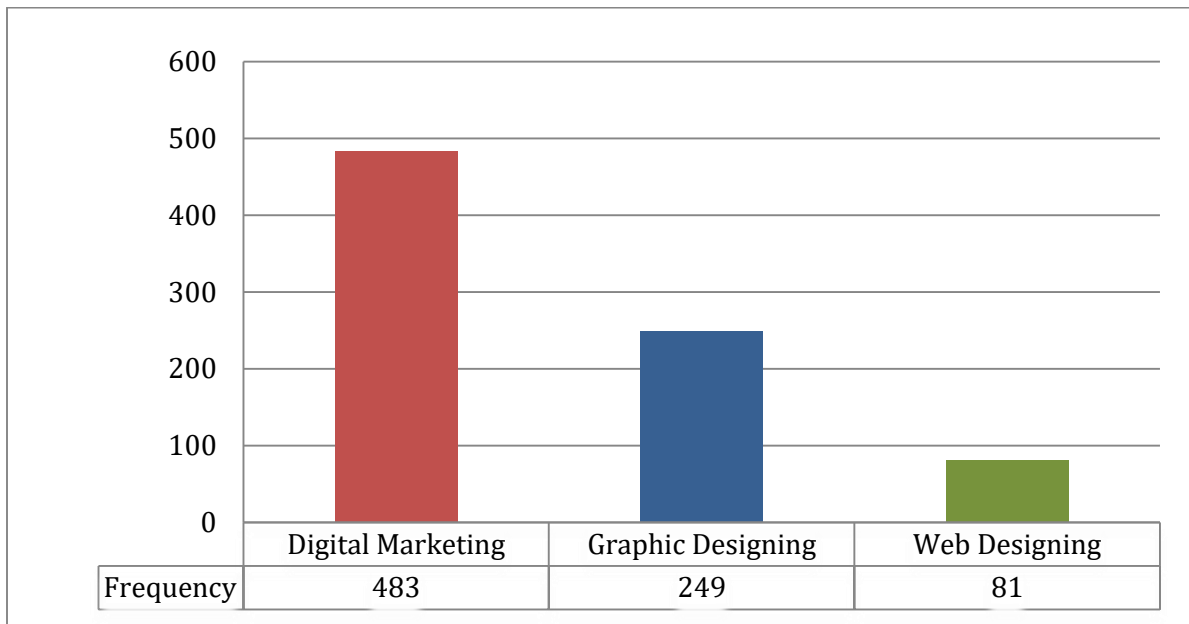
4.2 Course Track -All Graduates

Data indicates that among 813 graduates, 483 chose to study digital marketing, 249 opted for graphic design, and 81 students completed their training in Web Development.

Table 2: Course Track of NFTP Graduates

S#	Course Track	Frequency
1	Digital Marketing	483
2	Graphic Designing	249
3	Web Designing	81

Figure 2: Course Track



4.3 Course Track of Respondents (who took part in the Survey)

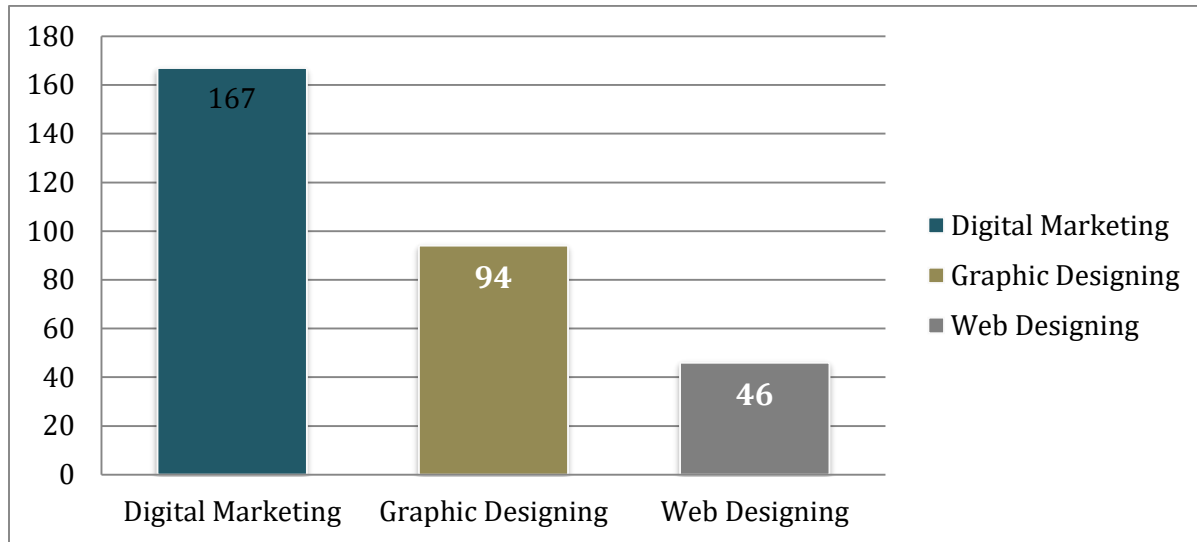
This chart illustrates the course track of respondents to the survey, which included a total of 307 participants. Among them, digital marketing appears to be the most popular domain, with 167 graduates. 94 students participated in graphic design courses, while 46 students completed the course in web development.

Table 3: Course Track of Respondents

S#	Course Track of Respondents	Frequency
1	Digital Marketing	167
2	Graphic Designing	94

3	Web Designing	46
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Figure 3: Course Track of Respondents

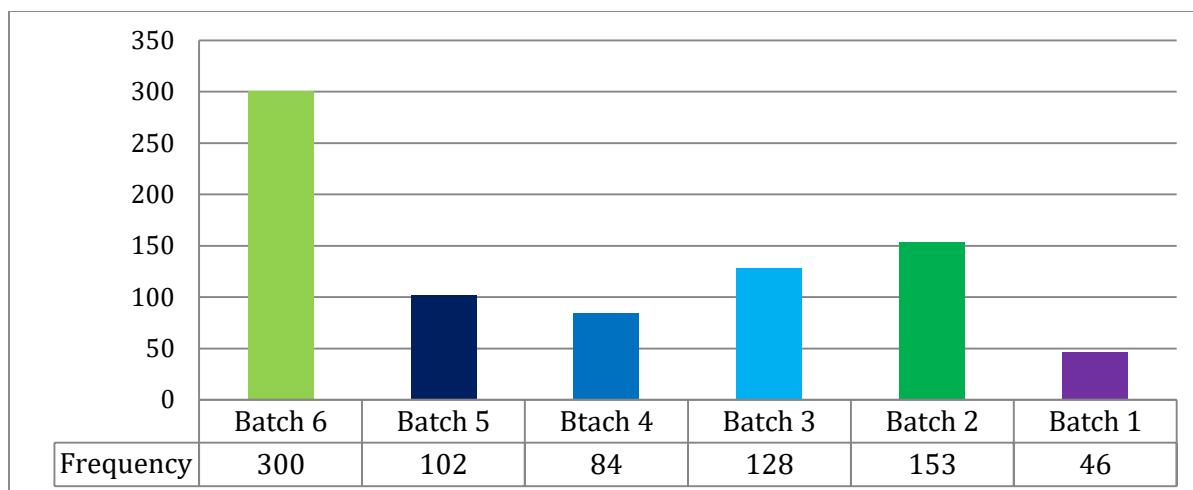


4.4 Enrollment in Training Batches

Table 4: Enrollment in Training Batches

S#	Enrollment in Training Batches	Frequency
1	BATCH - 06	300
2	BATCH - 05	102
3	BATCH - 04	84
4	BATCH - 03	128
5	BATCH - 02	153
6	BATCH - 01	46

Figure 4: Enrollment in Training Batches



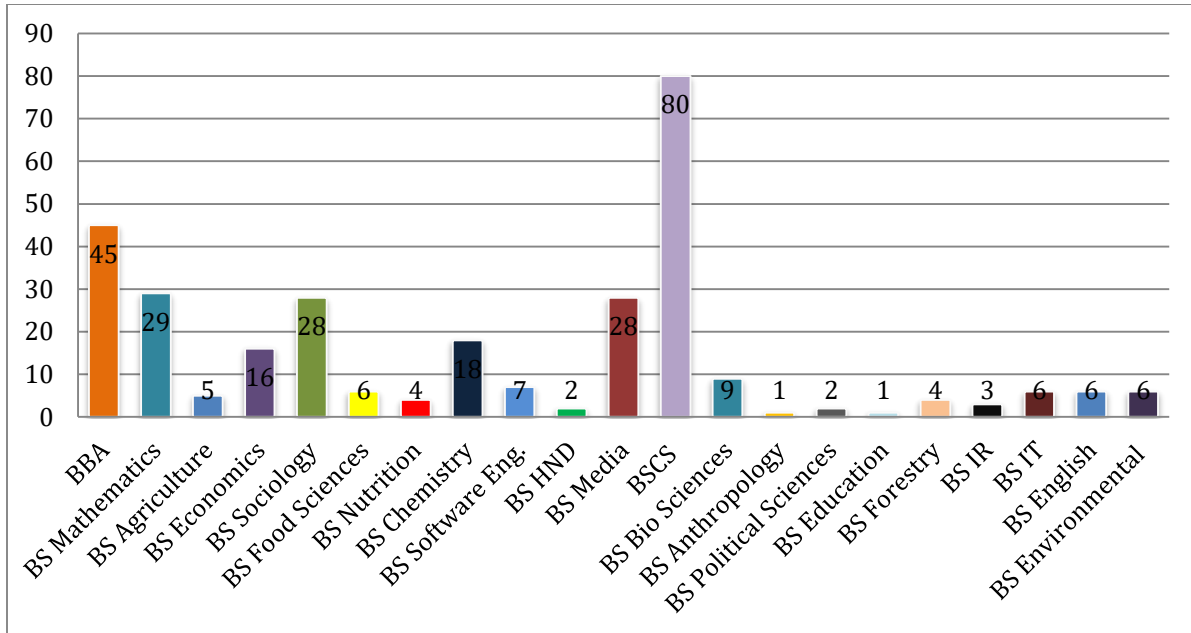
This chart indicates that the initial turnout of students participating in NFTP courses was low. However, in subsequent batches, there has been a noticeable increase in enrollment, with the highest turnout recorded in the most recent batch. This gradual rise in participation suggests that NFTP's reputation was growing over time.

4.5 Educational Background of the NFTP Graduates

Table 5: Educational Background of the NFTP Graduates

Degree	Frequency	Degree	Frequency
BBA	45	BSCS	80
BS Mathematics	29	BS Bio. Sciences	9
BS Agriculture	5	BS Anthropology	1
BS Economics	16	BS Political Sciences	2
BS Sociology	28	BS Education	1
BS Food Sciences	6	BS Forestry	4
BS Nutrition	4	BS IR	3
BS Chemistry	18	BS IT	6
BS Software Eng.	7	BS English	6
BS HND	2	BS Environmental	6
BS Media	28		

Figure 5: Degree Program Wise Enrollment Ratio in Training



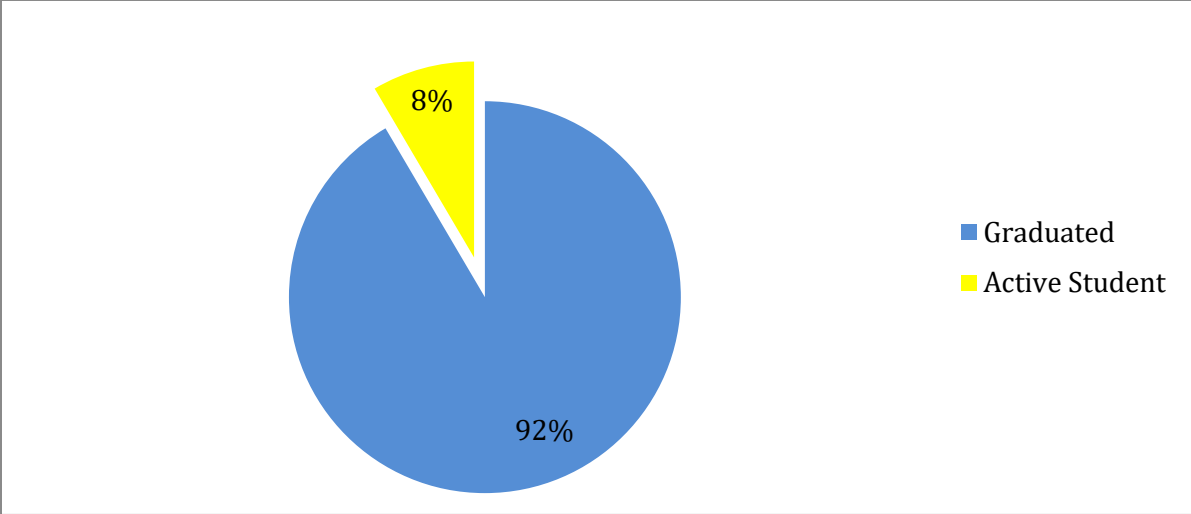
This chart describes the diversity of students who were part of NFTP, these students were from different disciplines having different capabilities. The highest number of students comes from BSCS and BBA. This chart also suggests low admissions from Social sciences which indicate an imbalance of freelancing among different disciplines.

4.6 Degree Status of the Participants

Table 6: Respondents Degree Status

S#	Respondents Degree Status	Frequency
1	Graduated	281
2	Active Student	26

Figure 6: Respondents Degree Status



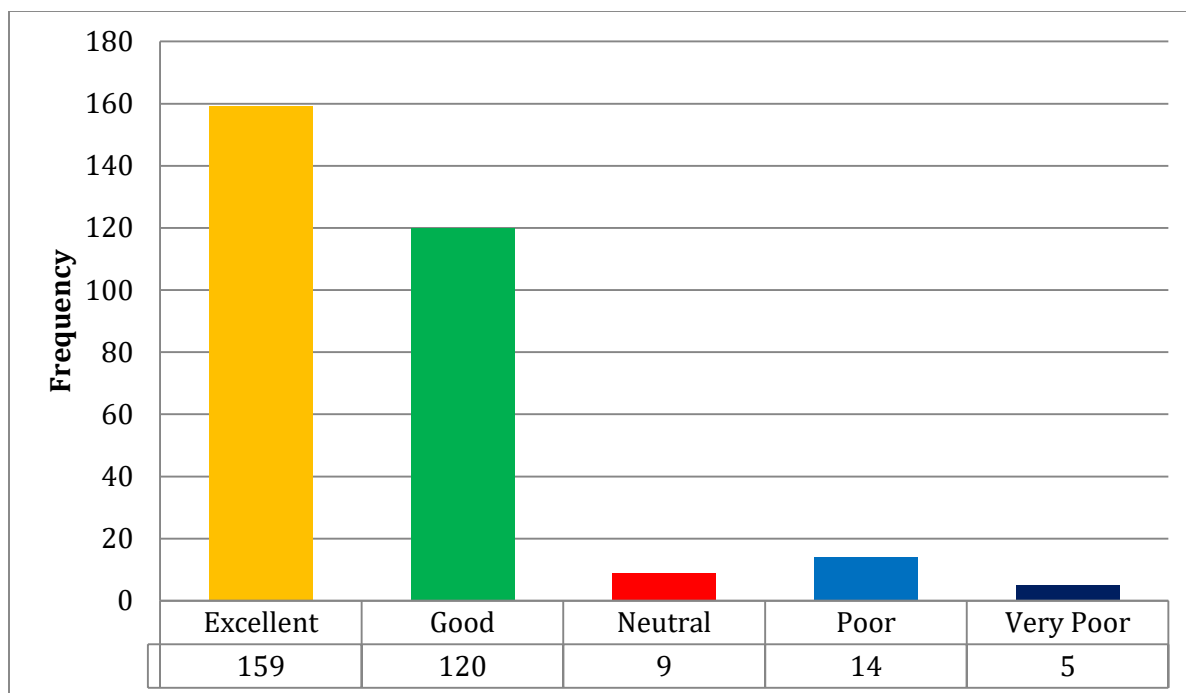
The graph illustrates the total number of students registered in the NFTP batches. Among the participants, 281 were graduates from different universities, while 26 were currently enrolled students. This indicates that freelancing is more popular among university graduates compared to enrolled students.

4.7 Instructional Method

Table 7: Instructional Method

S#	Instructional Method	Frequency
1	Excellent	159
2	Good	120
3	Neutral	9
4	Poor	14
5	Very Poor	5

Figure 7: Instructional Method



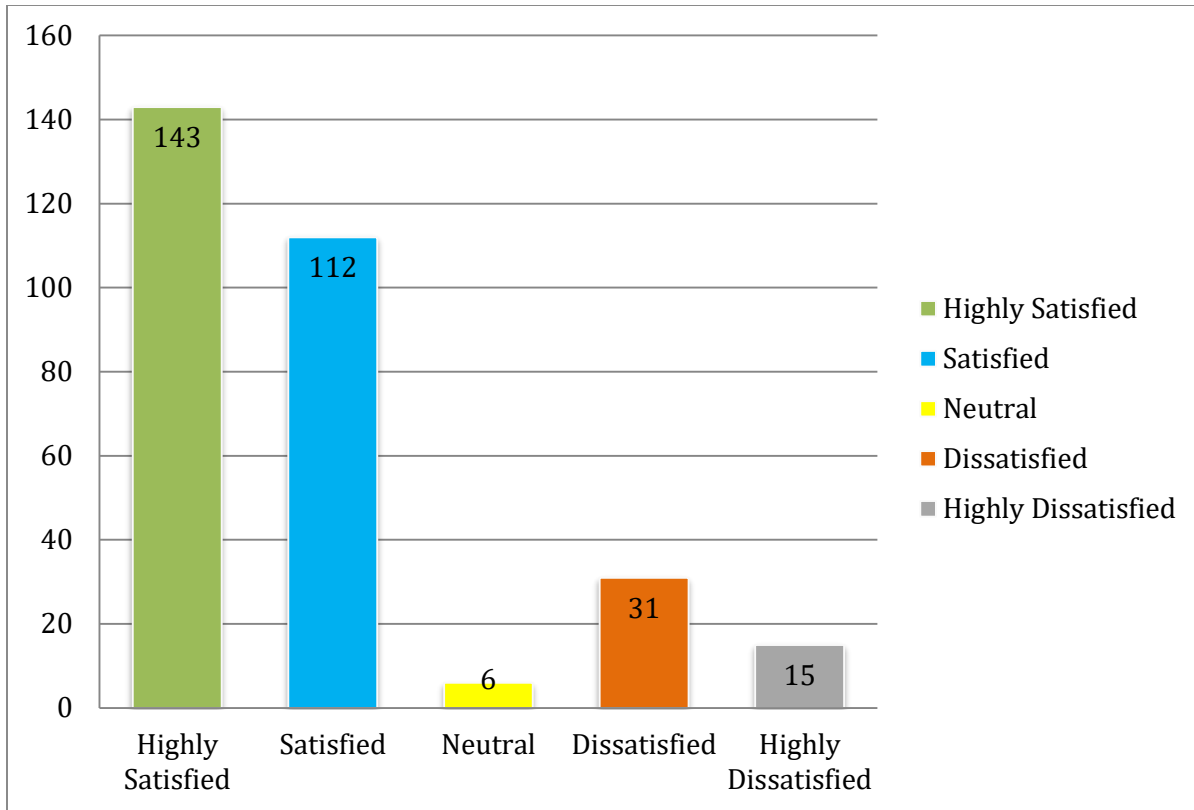
This bar chart represents the data of students who responded to a question about the trainer's instructional style, 158 participants were satisfied with the pedagogy adopted by the trainers as they marked the excellent category for the trainer, while 120 participants marked the category of Good. On the other hand, 09 students did not respond to this question properly. 14 participants were with the view that training pedagogy was poor and 05 participants call it a very poor method of teaching. This implies that the majority number of participants who took part in this survey were satisfied with the pedagogy adopted by the trainers.

4.8 Overall Satisfaction with Training Course

Table 8: Satisfaction with the Training Course

S#	Satisfaction with the Training Course	Frequency
1	Highly Satisfied	143
2	Satisfied	112
3	Neutral	6
4	Dissatisfied	31
5	Highly Dissatisfied	15

Figure 8: Satisfaction with Training Course



143 students in response to this question showed their satisfaction with the quality of the training program, while 112 participants of NFTP said yes, and only 12 said NO. 31 students voted in favor of the quality of training, while 8 students called it a very poor training program. When the data is analyzed on a broader spectrum, the majority of participants are satisfied with the training quality, management, and syllabus of the program.

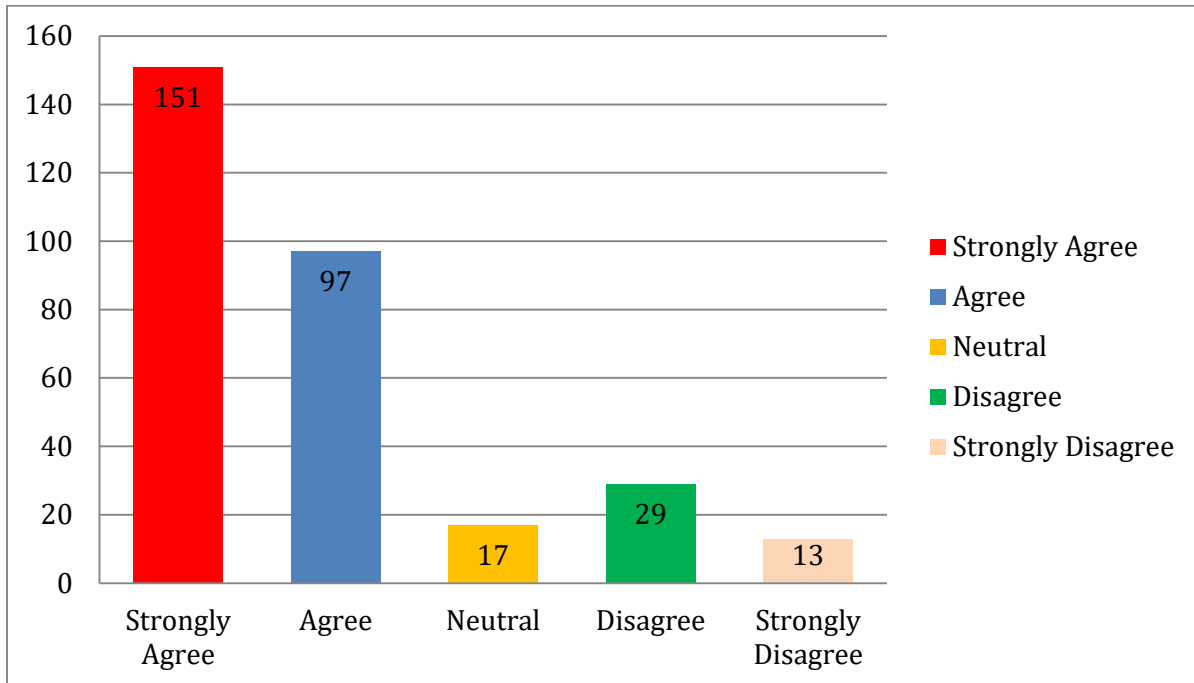
4.9 Course Duration

In response to this question, 248 participants were satisfied with the designed course duration (strongly agree and agree), 17 did not reply properly while 42 were not satisfied with the duration of the program.

Table 9: Duration Convenient

S#	Duration Convenient	Frequency
1	Strongly Agree	151
2	Agree	97
3	Neutral	17
3	Disagree	29
3	Strongly Disagree	13

Figure 9: Course Duration Convenient

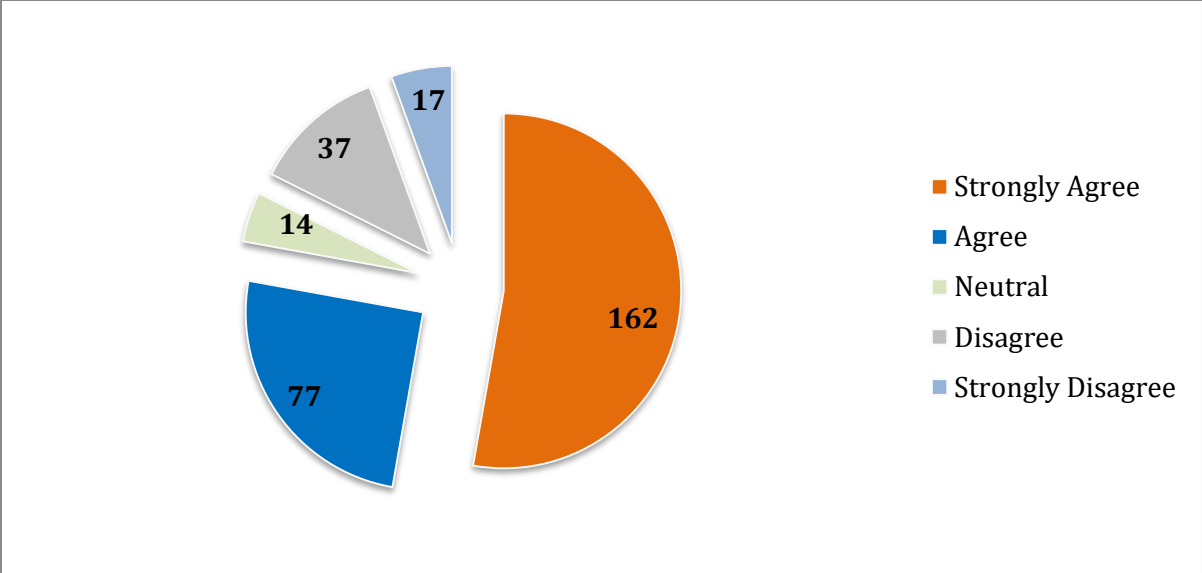


4.10 Relevancy of Course Content

Table 10: Relevant Course Content

S#	Relevant Course Content	Frequency
1	Strongly Agree	162
2	Agree	77
3	Neutral	14
3	Disagree	37
3	Strongly Disagree	17

Figure 10: Relevant Course Content



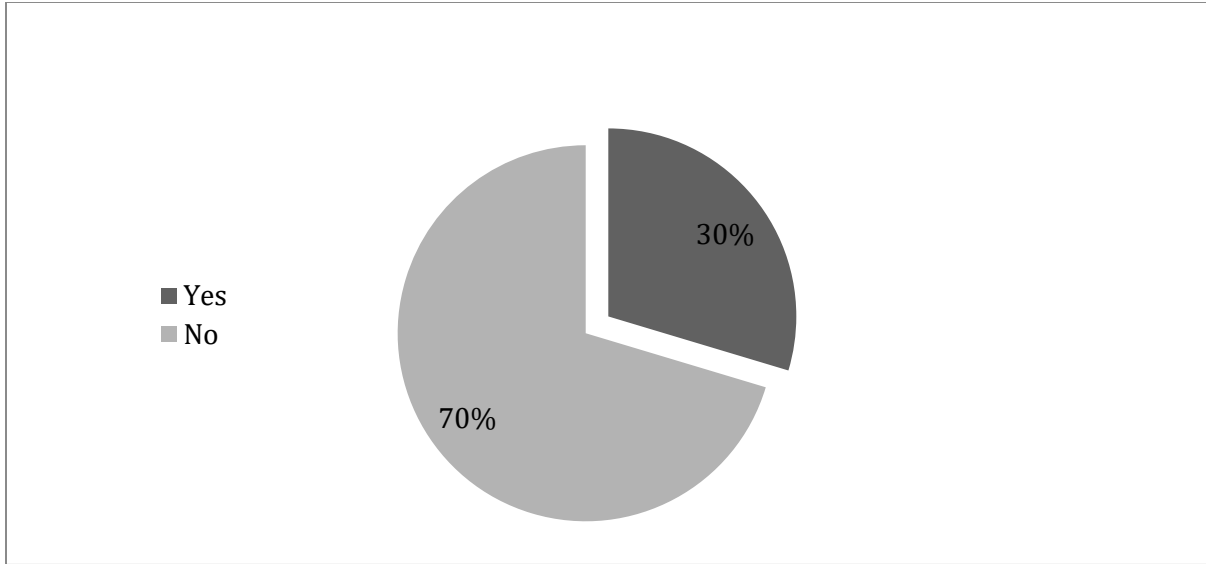
In a recent survey regarding the market relevance of the course content, 239 students expressed that they found the content relevant, while 54 participants called it irrelevant. This indicates that NFTP included relevant content in the training program, and further research could enhance its effectiveness.

4.11 Previous Experience with Freelancing

Table 11: Previous Experience with Freelancing

S#	Previous Experience with Freelancing	Frequency
1	Yes	91
2	No	216

Figure 11: Previous Experience with Freelancing



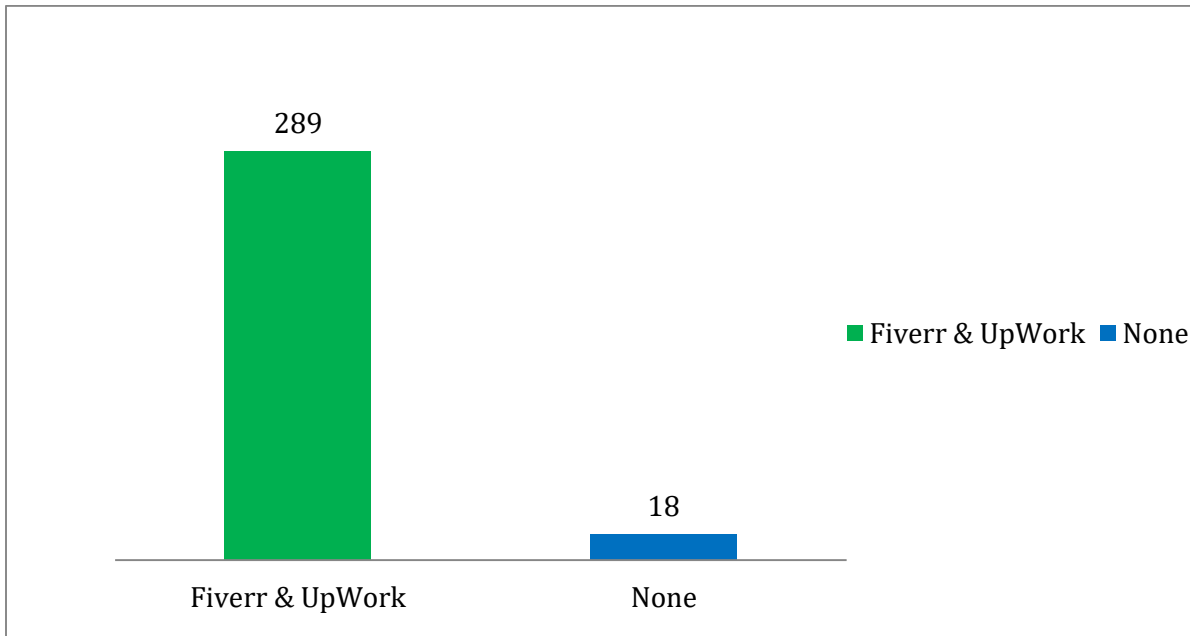
Out of 307 respondents, 91 students didn't have any experience in freelancing when they were enrolled in NFTP, whereas 216 had some experience.

4.12 Practical Experience gained the training

Table 12: Practical Experience

S#	Practical Experience	Frequency
1	Fiverr & Up Work	289
2	None	10

Figure 12: Practical Experience



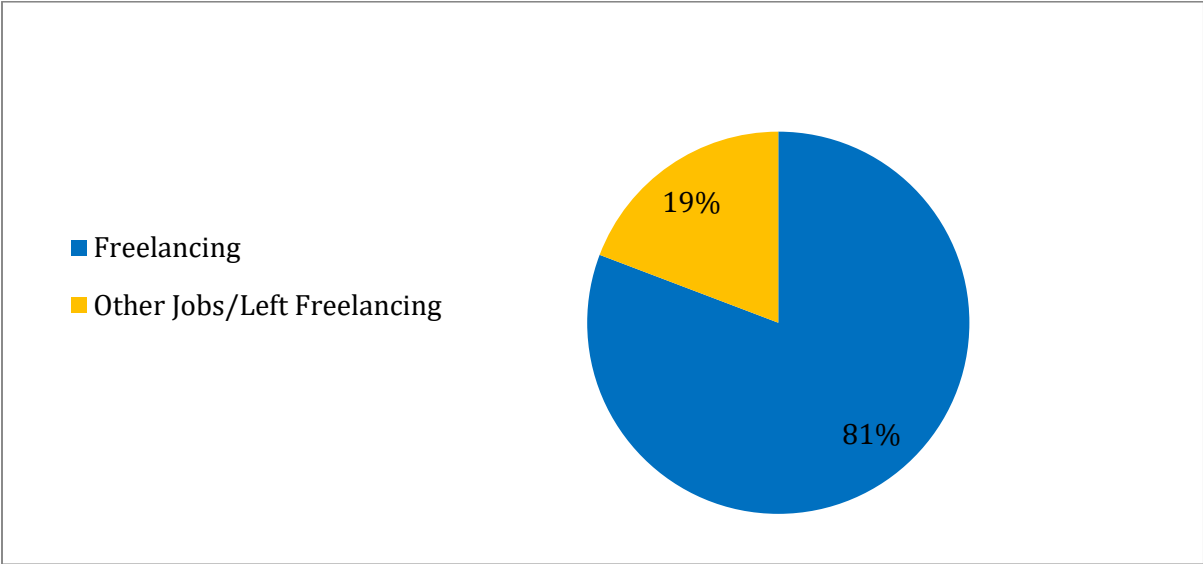
This chart explains the hands-on experiences of participants. 289 out of 307 mentioned that the trainer helped them gain practical exposure to online platforms during the training on Fiver and Upworks, while 18 participants of the survey said that they could get a practical understanding of these online platforms.

4.13 Working as Freelancer

Table 13: Respondents Work Status

S#	Respondents Work Status	Frequency
1	Working as Freelancers	248
2	Other Jobs/Left Freelancing	59

Figure 13: Respondents Work Status



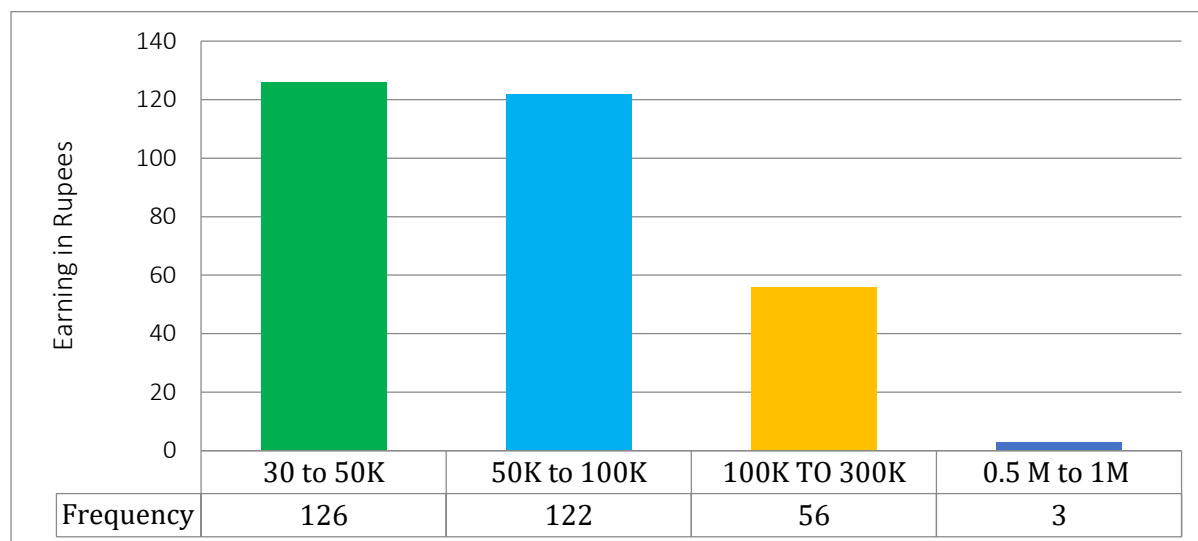
248 out of 307 respondents mentioned that they are currently working as freelancers, while 59 students reported that they did not pursue freelance work after graduating from NFTP.

4.14 Earning From Freelancing

Table 14: Total Earnings

S#	Total Earnings	Frequency
1	30K to 50K	126
2	50K to 100K	122
3	100K TO 300K	56
4	0.5 M to 1 M	3

Figure 14: Total Earnings



The earnings distribution among NFTP graduates reflects varying levels of freelancing success. The largest group (126 freelancers) earned PKR 30,000–50,000, while 122 individuals progressed to PKR 50,000–100,000. A smaller segment (56 freelancers) reached PKR 100,000–300,000, and only three high achievers earned PKR 500,000–1,000,000. This trend highlights freelancing as a viable career path, with income growth depending on experience, skills, and market positioning.

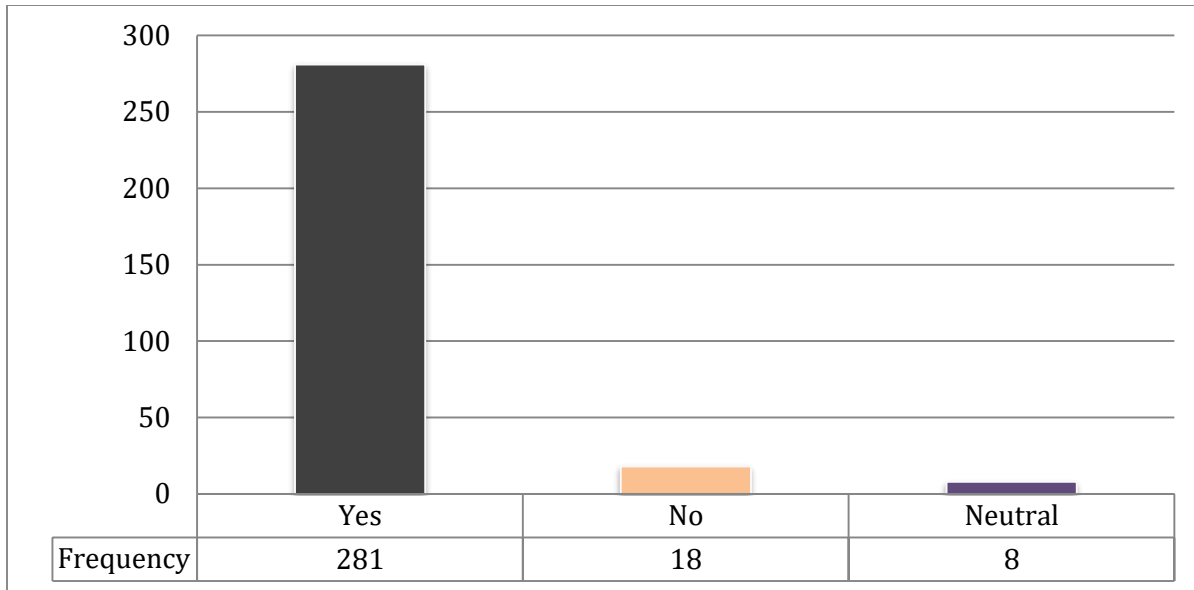
4.15 Freelancing – A viable source of income generation for Youth of GB

The survey results highlight the perception of freelancing as a viable income-generation opportunity for the youth of Gilgit-Baltistan. The majority (281 respondents) viewed freelancing as a promising career path, indicating strong confidence in its potential for economic empowerment. A small group (18 respondents) disagreed, suggesting concerns about challenges such as market competition, access to clients, or skill gaps. Meanwhile, 8 respondents remained neutral, reflecting uncertainty or a lack of sufficient experience in freelancing.

Table 15: Freelancing Income-generation for Youth of GB

S#	The potential of freelancing as a viable income-generation opportunity for the youth of GB	Frequency
1	Yes	281
2	No	18
3	Neutral	8

Figure 15: Freelancing Income-generation for Youth of GB



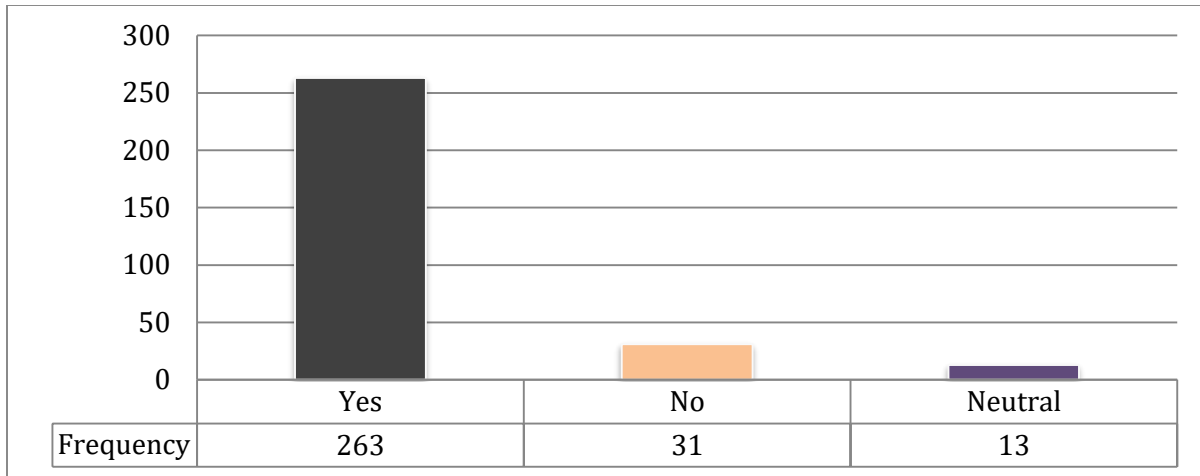
4.16 Government Role in Promoting Freelancing

The survey results reflect strong support for government-led initiatives to promote freelancing among youth through programs like NFTP. The majority (263 respondents) agreed that such programs are essential for skill development and economic empowerment. A smaller group (31 respondents) opposed the idea, possibly due to concerns about program effectiveness, funding, or sustainability. Meanwhile, 13 respondents remained neutral, indicating uncertainty or a need for more information. These findings highlight the widespread recognition of freelancing as a viable career path and the importance of continued government support in fostering a thriving freelancing ecosystem.

Table 16: Government Should Promote Freelancing Among Youth

S#	Should the government promote freelancing among youth through programs like NFTP?	Frequency
1	Yes	263
2	No	31
3	Neutral	13

Figure 16: Government Should Promote Freelancing Among Youth



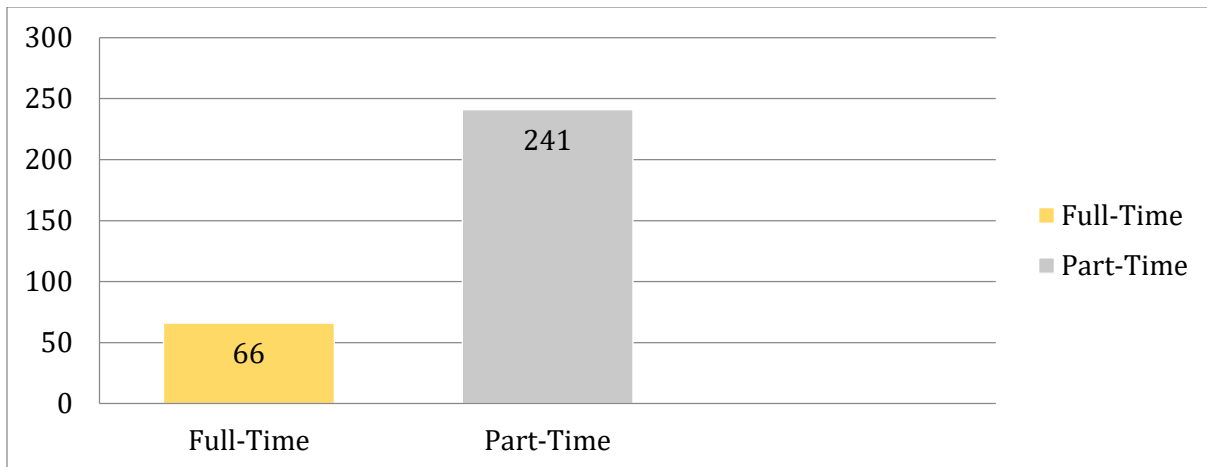
4.17 Freelancing Full-Time Profession for Youth of GB

The survey results indicate a divided perception of freelancing as a career path for educated youth. A significant number (139 respondents) considered freelancing a **full-time career**, reflecting confidence in its potential for sustainable income and professional growth. However, a slightly larger group (168 respondents) viewed it as a **part-time job**, suggesting that many individuals see freelancing as a supplementary source of income rather than a primary career. This split highlights the need for further exploration of freelancing’s long-term stability, skill development, and market opportunities to encourage its adoption as a mainstream career choice.

Table 17: Freelancing as a Profession

S#	Can we count freelancing as a career for educated youth, or should it be treated as a part-time job?	Frequency
1	Full Time	66
2	Part-Time	241

Figure 17: Freelancing as a Profession



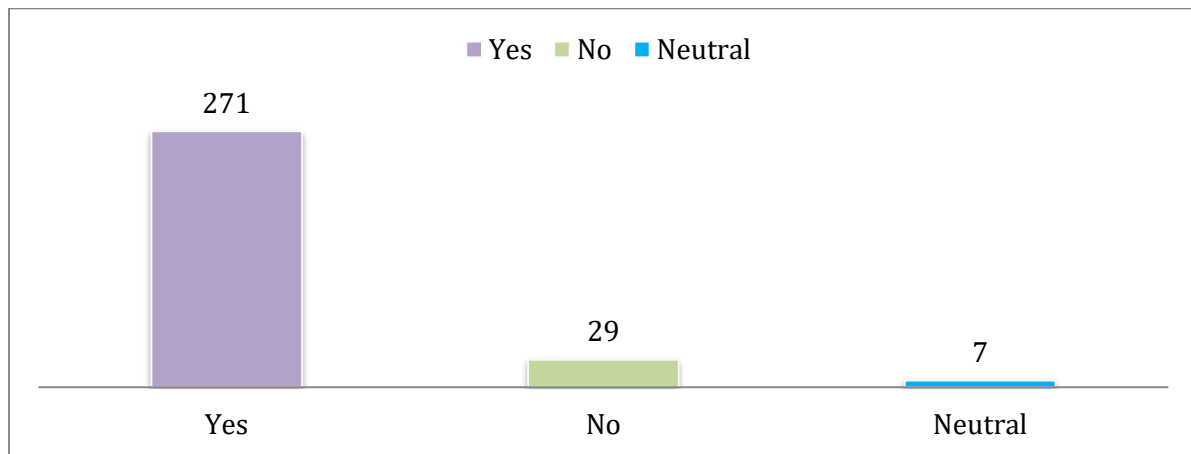
4.18 Freelancing as part of Regular Academic Program

Table 18: Freelancing be a part of Regular Academic Program

S#	Should freelancing be a part of the regular academic programs in GB?	Frequency
1	Yes	271
2	No	29
3	Neutral	7

The survey results indicate strong support for integrating freelancing into regular academic programs in GB. The majority (271 respondents) favored this inclusion, recognizing freelancing as a valuable skill that can enhance student career opportunities. A smaller group (29 respondents) opposed the idea, possibly due to concerns about curriculum overload or the viability of freelancing as a formal academic subject. Meanwhile, 7 respondents remained neutral, suggesting uncertainty about its implementation. These findings highlight the growing recognition of freelancing as a crucial skill and the need for structured educational programs to prepare students for the evolving digital economy.

Figure 18: Freelancing be a part of Regular Academic Program

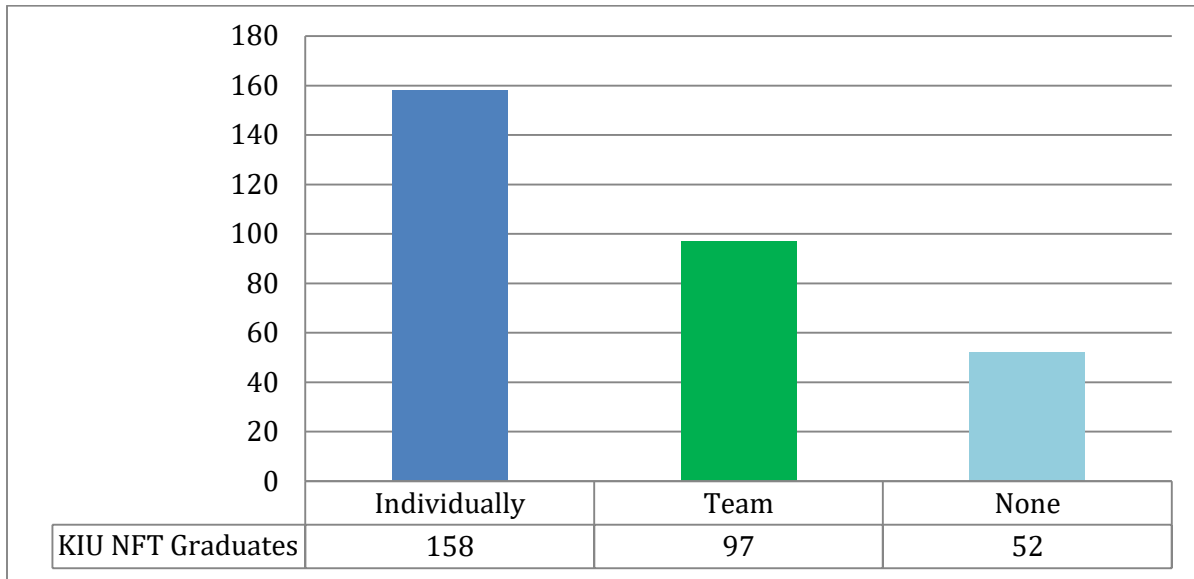


4.19 Working as a Team or Individual

Table 19: Working Style

S#	Working in a team or individually?	Frequency
1	Individually	158
2	Team	97
3	None	52

Figure 19: Working Style



Responding to this question, 158 survey participants said that they are working individually after graduation from NFTP, 97 graduates said they are working as a team with individuals and companies, and 52 individuals said they are not working with anybody. This indicates that the number of individual freelancers is larger than that of those who are working as a team.

FINDINGS & DISCUSSIONS

The Findings and Discussion section of this report has been structured using a research triangulation approach, ensuring a comprehensive and multi-faceted understanding of the impact of NFTP. As outlined in the Methodology section, the quantitative survey findings were triangulated through qualitative in-depth interviews and FGDs with key stakeholders. These stakeholders included NFTP trainers, top-rated freelancers and founders of freelancing companies who graduated from NFTP, and representatives from the IT Department of GB. The findings were categorized into four major themes to validate and expand upon the survey results and presented to the interviewees and FGD participants for further discussion.

To enhance the depth and clarity of the discussion, supportive questions were incorporated, allowing participants to elaborate on the findings' context, challenges, and implications. This iterative process helped cross-verify the survey outcomes, refine interpretations, and ensure that the discussion captured the real-world dynamics of freelancing in GB. Additionally, relevant literature was referenced throughout the discussion, further contextualizing the findings within broader academic and industry perspectives. By employing this rigorous triangulation approach, the study provides a nuanced and well-substantiated analysis of NFTP's success, identifies key enablers and barriers in GB's freelancing ecosystem, and formulates evidence-based policy recommendations to strengthen and expand freelancing opportunities in the region.

5.1 Freelancing as a Ray of Hope

One of the key findings of this study is the unexpectedly high graduation rate among NFTP trainees, significantly surpassing initial projections. While previous skills-based training programs at KIU, such as those conducted in collaboration with NAVTTC and other national initiatives, had varying levels of student engagement, the NFTP program witnessed unprecedented commitment and successful completion rates. Out of approximately 1,400 enrolled students across six batches, 813 met the stringent graduation criteria, which included maintaining at least 80% attendance and successfully activating Fiverr and Upwork accounts. This 58% graduation rate was substantially higher than the anticipated 30%, signaling a shift in the attitudes and motivations of GB's youth toward freelancing.

When this finding was presented with FGD participants and interviewees, they attributed this success to freelancing's rising appeal as a viable career option, particularly in the context of GB's economic challenges. Unlike past skill-development programs, which often focused on traditional employment sectors with limited job opportunities, NFTP directly connected participants to a global market that offers income-generating opportunities through global freelancing platforms. As previously discussed, GB faces an acute unemployment crisis exacerbated by structural economic constraints, limited industrialization, and underdeveloped service sectors. Moreover, the otherwise famous potential economic drivers, tourism and mining, failed to generate mass-level employment despite being celebrated for their potential for many decades. Against this backdrop, freelancing is perceived as an alternative income source and a socio-economic equalizer, allowing individuals from remote and resource-constrained areas to integrate into the global digital economy.

One interviewee reflected on this paradigm shift. *"After graduating from university, I found myself hopeless and unemployed. I applied for countless government jobs, even for low-paid positions, but*

without success. Then, I learned about the NFTP and enrolled in a digital marketing training course. After a year of consistent effort, I finally gained momentum in this market. I must say, freelancing saved me from falling into despair. Now, while I plan to start another business, freelancing remains my primary source of income."

These and many other individual success stories align with broader employment trends in Pakistan, where the gig economy is rapidly expanding as the educated youth looks into alternative employment models due to the rise in joblessness, financial uncertainty, and the shortcomings of traditional employment systems. Such serious issues seemed to have a solution in freelancing, which is characterized by numerous employment possibilities at a global scale (Irfan & Rasool, 2023).

Against this backdrop, NFTP became an exceptionally popular program among the youth, leading to a higher-than-expected graduation rate. The research triangulation method helped further unpack the motivations behind this enthusiastic participation, revealing that NFTP was not just the first structured freelancing program on freelancing but also an essential socio-economic intervention offering hope and financial empowerment in a region with limited formal employment opportunities.

To further illustrate the transformative impact of freelancing, this report presents two detailed case studies of NFTP graduates from KIU in Annex II. These case studies offer further insights into the factors behind choosing freelancing as a full-time career and provide empirical evidence reinforcing that freelancing should not just be treated as an alternative employment model.

From a policy perspective, the President of the GB Freelancers Association (GBFLA) argued that freelancing should be formally recognized as a strategic employment sector in GB. He pointed out that, unlike industrially and agriculturally advanced provinces, GB does not have a manufacturing base, large-scale agriculture, or major infrastructure projects to absorb its growing labor force. In his words:

"It was heartbreaking to see so many educated young people in small towns and villages struggling to find work. If the government does not take freelancing seriously as a major employment sector, we risk losing an entire generation to economic despair."

This observation underscores the need for institutional support mechanisms to strengthen GB's freelancing ecosystem. While freelancing offers immediate and scalable employment opportunities, sustaining this momentum requires systemic interventions.

However, the survey data shows that most NFTP graduates consider freelancing as a part-time or sideline income-generating opportunity (241 vs 66). Upon inquiring about this, a few interviewees disagreed and suggested that freelancing is no longer a marginal or supplementary employment model in GB but is becoming a mainstream career choice for many. Others agreed that it's a high-risk market and making it a full-time career might not be a good option. Freelancers frequently experience career declines, and there is not only a steady linear career advancement. The digital platform working conditions and mechanism push freelancers again and again in different directions and keep them to a certain extent in a kind of quicksand, which is always in motion and which freelancers have to follow with appropriate strategies (Gussek & Wiesche, 2024). Likewise, the study of Fazio, Freund, and Novella (2025) presents the case of El Salvador and asserts that online freelancing may not be the first-choice employment path for some individuals. Explaining the context

of a specific program in El Salvador, the study shows that 95% of participants of the program, expecting to work as an online freelancer within a year, changed their minds after gaining exposure to the online market. Within One year, 35% of participants decided to quit freelancing as a career, and the most common reason for not doing so (reported by 37%) is that online freelancing income was very unstable.

A more logical argument was presented by two top-rated freelancers who are now running their own companies. They suggested that an individual freelancer who relies solely on their personal skills may struggle to sustain a full-time freelancing career in the face of fierce competition, the risk of skills becoming obsolete due to AI, and other personal challenges. They recommended starting a freelancing business after the initial phase and gradually building a team to grow the company rather than remaining solely as an individual freelancer. This approach can facilitate a smoother transition from part-time work to establishing freelancing as a full-time career. The study by Baptista, Freund, and Novella (2023) supports this argument by asserting that enhancing workers' entrepreneurial skills leads to improved outcomes in the online labor market. Discussing an intervention piloted in Haiti in 2022, the study highlights the need for an Entrepreneurial approach to improving online freelancing.

5.2 The ingredients of a successful program

A couple of questions were asked in the NFTP impact assessment survey about the trainer's competency, the practical exposure gained about online digital platforms, the duration of the course, whether or not the graduates are continuing to work as freelancers, and their earnings. Most of the responses were positive, supporting the program design of NFTP. The responses were triangulated with the experts to know more about the ingredients of a successful program on freelancing. The respondents were of the view that NFTP was a balanced program that did not merely focus on delivering random training sessions on any particular freelancing domain. The foremost feature of NFTP was that all the trainers were not only top-rated freelancers but had started their own companies and had been through proper training in the Trainers program. Being top rated freelancers, themselves might be a key element that helped the trainees gain practical exposure of digital platforms like Upworks and Fiverr.

The discussions were further expanded to know the current Freelance training landscape in GB. The respondents narrated that the growing demand for freelancing skills led to increasing training programs run by the government and the private sector. Respondents identified multiple actors, including government bodies, NGOs, and private institutions, who provide freelancing training. However, the effectiveness and quality of these remain questionable. On the government side, the National Vocational and Technical Training Commission (NAVTTTC) has incorporated freelancing courses into its programs, partnering with private organizations to implement them. Similarly, NGOs follow a model that funds private training institutions to conduct freelancing courses. Additionally, several private freelancing companies offer training programs independently, targeting aspiring freelancers.

Despite the expanding freelancing landscape, respondents voiced concerns regarding the quality of training programs. Many of these programs lack a structured pedagogical approach and do not adequately assess the expertise and experience of the trainers. The respondents highlighted that

most of the trainers had never participated in a formal ToT program before teaching freelancing courses, raising questions about the effectiveness of the training provided. Consequently, trainees often receive inconsistent and insufficient guidance, leaving them ill-prepared for the competitive global freelancing market.

Respondents also highlighted the issue of standardization and quality control remain in these programs. Except for NAVTTC and NFTP, none of these training initiatives follow a standardized curriculum, accreditation process, or certification system to ensure the quality of instruction, which is consuming substantial resources. This lack of oversight means many trainees complete their courses without gaining the practical skills required to secure online work. As put forward by Kulsoom Shifa, "Freelancing Training randomly offered these days by different institutes often Leads to Frustration Instead of Success." She further explained that freelancing is not just about taking a course; it is about acquiring in-demand skills and effectively applying them in the global market. However, a "training trap" in GB has emerged, where youth are repeatedly enrolled in freelancing programs that fail to impart practical and job-oriented skills. Other respondents also agreed that these training sessions often focus more on theoretical knowledge than hands-on experience, leaving many young freelancers disillusioned when they struggle to secure online work.

The CEO of U-Connect, a leading freelancing training provider in GB, pointed out that most regional training initiatives lack a structured mentorship program. "We train hundreds of students every six months, but very few succeed because they lack the most critical elements: practical skills, global market awareness, and communication proficiency. The market is not just about knowing a skill it's about applying it in a way that attracts global clients," he stated.

He further explained that many training providers in GB focus on mass enrollment rather than quality learning. These programs fail to teach practical platform navigation, client acquisition strategies, and real-time project execution. As a result, thousands of trained freelancers enter the market without clearly understanding how to secure work, negotiate contracts, or build long-term client relationships. The outcome? A large pool of "trained" individuals with no jobs deepens their frustration rather than improving their career prospects.

NFTP has taken a different approach, ensuring that only those with real potential are trained and appropriately mentored. "Freelancing should not be treated as a numbers game. Training without practical guidance and mentorship is meaningless.

While existing literature positively associates digital skills development training with securing online jobs (Fiers & Hargittai, 2023) other studies highlight that merely acquiring technical skills may not be sufficient for long-term success in freelancing (Fazio, Freund, and Novella, 2025). Studies highlight that effective training programs must go beyond skill development and focus on holistic preparation, including mentoring students on online platforms, nurturing entrepreneurial capabilities, and equipping them with strategies to navigate uncertainties. For instance, Chen and Soriano (2022) argue that freelancers should be trained to diversify their income streams by adopting multiple platforms and offering a variety of services instead of relying on a single skill or marketplace. Similarly, Blyth, Jarrahi, Lutz, and Newlands (2024) underscore the importance of communication skills and knowledge of payment tools, enabling freelancers to maintain client relationships even when they lose access to a specific platform. Furthermore, research by Anwar and Graham (2020)

underscores the role of individual-level tactics in helping gig workers assert their agency and manage precarious employment conditions.

These combined insights suggest that for freelancing training programs to be truly effective, they must incorporate mentorship, platform literacy, entrepreneurial mindset development, and strategic adaptation skills ensuring that participants are not just technically competent but also well-prepared to navigate the complexities of the digital labor market.

5.3 Government Interventions

The survey included a question asking respondents whether the government should prioritize promoting freelancing as a core employment market GB. The majority of respondents supported this idea, emphasizing freelancing as a viable solution to the region's limited job opportunities and economic isolation. However, a smaller group of respondents expressed skepticism, arguing that freelancing is a temporary and uncertain market. They suggested that the government should instead focus on developing other industries with long-term economic potential, such as tourism, mining, and manufacturing.

Findings further suggest that while freelancers recognize the potential of the online job market, they face several obstacles, including lack of access to finance, limited networking opportunities, and inadequate digital infrastructure. Many respondents noted that the government's role in supporting freelancing remains minimal, with little investment in creating an enabling ecosystem for digital workers. Participants highlighted the need for greater recognition of freelancing as a legitimate industry, stronger regulatory frameworks to protect freelancers, and targeted investment in skill development programs that align with market demands.

Additionally, freelancers highlighted the importance of improving digital infrastructure, such as reliable internet access, payment gateways, and co-working spaces, which could enhance their ability to compete in the global gig economy. They also emphasized the need for customized mentorship programs led by government-funded programs and better awareness initiatives to guide newcomers in navigating online platforms effectively. They argued that freelancing would remain an untapped opportunity rather than a sustainable career path without such support.

The findings suggest that the Pakistani government must be more proactive in promoting the freelance industry. By addressing existing barriers and implementing policies that facilitate skill development, digital access, and financial inclusion, freelancing could significantly contribute to GB's economic growth. A well-structured approach would create employment opportunities for the region's educated youth and integrate GB into the broader digital economy, ensuring long-term economic resilience. These findings align with other studies in Pakistan, where researchers highlight the essential role of the government in removing barriers to enhance participation in the gig economy (Ishaq & Akram, 2023).

In recent years, the GB government has started recognizing freelancing as a viable solution to the region's rising unemployment, especially after acknowledging its inability to generate sufficient job opportunities in traditionally prominent sectors like tourism and mining. This shift is reflected in the recently approved Youth Policy, which explicitly highlights freelancing as a key strategy for addressing youth unemployment and commits to systematically promoting it. In line with this vision,

the GB IT Department started few initiatives in collaboration with well-reputed national institutions. However, these efforts encounter many of the same challenges discussed earlier, raising concerns about their effectiveness and inclusivity.

One notable initiative is the soft loan scheme introduced by the IT Department to support freelancing companies. The secretary IT department mentioned that while this has positively encouraged the growth of freelancing-based startups, its scope remains restricted due to stringent funding conditions imposed by the partnering bank, limiting its accessibility to a broader group of aspiring freelancers.

Other respondents from the IT department highlighted the GB government's major initiative to promote AI-based skill courses in partnership with institutions like NUST. This 'High Impact Skills Development Program in AI, Data Science, and Blockchain' was the first significant intervention by the GB government to train, aiming to enroll a staggering 500 students in Gilgit and Skardu, preparing the GB youth and empowering them for success in the freelance markets. The program has been completed but so far no impact assessment has been conducted to see the impact and success of this program.

The co-founder of a digital marketing company raised the concern that the government is obsessed with AI courses and has not paid attention to accommodating individuals from non-technical backgrounds, leaving a large segment of the potential freelancing workforce excluded. This is a significant oversight, as reports indicate that hundreds of non-technical skills are available on online freelancing platforms offering lucrative earning opportunities. The current approach risks creating an exclusive ecosystem that benefits only those with prior IT expertise while ignoring the vast majority of youth who could excel in other freelancing domains. This insight was substantiated by the survey data as well, where the majority of the graduates were from the domain of digital marketing, followed by Graphic design and web development had the least number of graduates. However, this finding needs to be further explored as the usage of newly introduced AI applications do not require hardcore IT skills and can be learned by anyone having an interest in the field

Besides these government-led initiatives, semi-governmental organizations like the Special Communications Organization (SCO) and the Gilgit-Baltistan Rural Support Programme (GBRSP) have also entered the freelancing space with their own interventions. SCO has focused primarily on providing digital infrastructure and co-working spaces for freelancers on a paid basis, but it lacks a structured training or mentorship component, which is crucial for long-term success. On the other hand, GBRSP has partnered with national and international organizations to launch its first freelancing training and mentorship program. However, no impact assessment of these interventions has made it difficult to determine their effectiveness. Without proper evaluation mechanisms, it remains unclear whether these programs are genuinely contributing to sustainable employment or merely adding to the already prevalent "training trap" in the region.

Respondents highlight the commonly known problems of digital infrastructure, connectivity, and power issues, which are very critical challenges for freelancers across Pakistan and in GB. Our respondents emphasized that despite years of efforts, these fundamental infrastructure issues persist, creating significant obstacles for those trying to establish sustainable freelancing careers. While much has been said and written about these 'National Issues' unlike other regions of Pakistan,

where multiple service providers offer internet facilities, GB primarily depends on the Special Communications Organization (SCO), as PTCL does not operate in the region. While internet issues are common across Pakistan, GB faces additional hurdles due to its unique administrative structure and geographical constraints. Frequent power outages further compound the problem, disrupting workflow and making it difficult for freelancers to meet deadlines and maintain a consistent online presence.

To address these challenges, SCO has recently introduced its 'Fiber to Home' service, aimed at improving internet connectivity in GB. While respondents acknowledged that this initiative has shown promising results, its availability remains limited to selected areas, leaving many freelancers without access to high-speed internet. The owners of the freelancing companies emphasized that there is a need to make special arrangements to expand this service to all major towns in GB, ensuring that more individuals can benefit from stable internet connections. Additionally, the respondents highlighted the need for government and private sector intervention to establish alternative solutions, such as promoting freelancing hubs. These hubs could serve as co-working spaces equipped with high-speed internet and an uninterrupted power supply, providing freelancers with an affordable and efficient working environment.

5.4 Micro-Credentials-Implications for Higher Education

The growing traction of freelancing across Pakistan, particularly in economically marginalized regions like GB, suggests an urgent need for targeted policy interventions. This study, therefore, proposes that freelancing should be formally embedded within higher education programs ensuring that young students are equipped with market-relevant skills at an early stage of their careers and compete effectively in the gig economy. The survey findings indicate strong support for integrating freelancing courses into degree programs, with an overwhelming majority (271 out of 307 respondents) favoring this proposal. Triangulated with insights from interviewees and FGD participants, this consensus underscores the need to modernize higher education curricula by replacing outdated skill-based courses with freelancing-oriented training. The primary motivation behind this shift is to enhance students' employability and provide them with income-generating opportunities while they are still studying. This is particularly relevant in economically underdeveloped regions like GB, where limited employment opportunities make financial self-sufficiency essential for students. The success stories of Kulsoom Shifa and Muzaffer Faqir (Annex-I) exemplify the transformative impact of freelancing education, as both individuals leveraged freelancing skills early in their academic careers, reinforcing the argument that such courses are invaluable in preparing students for the evolving job market. Building on these success stories, KIU formally introduced a course titled Digital Skills and Freelancing into undergraduate degree programs after securing approval from relevant statutory bodies. This initiative includes three specialized courses—Digital Marketing, Graphic Design, and E-Commerce, offered across various departments.

Although a formal impact assessment of this initiative has yet to be conducted, an interview with the Director of Academics at KIU provided insights into its early outcomes. He noted that, based on informal feedback and departmental observations, the course has gained significant popularity within a short period. He further emphasized that if quality standards are maintained, the program

has the potential to create a tangible and lasting impact on students' employability and economic independence.

While proponents argue that integrating freelancing courses will enrich higher education by equipping students with market-relevant skills, scholars caution that micro-credentials, including freelancing certifications, may inadvertently reshape higher education in ways that prioritize immediate job-market alignment over broader learning objectives. As Wheelahan & Moodie (2022) argue, micro-credentials can push universities toward becoming overly responsive to employer demands, shifting their role from institutions of comprehensive knowledge creation to job-training centers. This shift risks undermining the holistic value of degree programs by excessively emphasizing short-term employment prospects rather than long-term intellectual and professional development. Critics also warn that micro-credentials might devalue traditional academic qualifications by promoting 'micro-value' certifications that lack the depth and rigor of full-degree programs (Kato et al., 2020).

Nevertheless, the rise of the gig economy has already challenged traditional models of higher education by altering the long-established education-income relationship. The increasing demand for freelance and digital work has made conventional degree pathways less relevant for a significant portion of the workforce. In developing countries like Pakistan, where 64% of the population consists of youth, ignoring the impact of the gig economy would be a missed opportunity. The country is already a major supplier of skilled freelancers to global gig markets, and equipping students with relevant digital skills could further strengthen its competitive edge in this sector. Thus, while concerns about the overemphasis on micro-credentials are valid, a balanced approach is necessary one that integrates freelancing courses into degree programs without entirely replacing broader academic learning.

To maintain the integrity of higher education while responding to changing employment dynamics, universities in Pakistan must adopt proactive strategies that combine foundational academic knowledge with industry-relevant skills. Freelancing courses should complement rather than replace traditional academic disciplines, ensuring that students graduate with both critical thinking abilities and practical expertise. By doing so, higher education institutions can align themselves with global workforce trends while preserving the long-term value of university degrees.

CONCLUSION

This study examined the freelancing landscape in GB, aiming to better understand it by benchmarking the successes of NFTP at KIU and establishing freelancing as a sustainable career path. Using a mixed-method approach, we combined survey data, interviews, and focus groups to generate policy recommendations. Findings confirm NFTP's positive impact on skill development and access to global opportunities. However, structural barriers, including limited digital infrastructure, financial constraints, and a lack of mentorship, impede freelancing's full potential. While freelancing is seen as viable, its long-term sustainability requires more than technical skills, including entrepreneurial training, financial literacy, and comprehensive policy support. This research offers deep insights into the current freelancing ecosystem in GB and provides a well-grounded analysis for promoting freelancing as a viable income-generating opportunity for educated youth. Therefore, a comprehensive strategy is needed to formalize and bolster the freelance economy in GB, addressing these critical gaps to unlock the gig economy's transformative potential, create sustainable employment, boost economic resilience, and empower GB's youth in the global digital marketplace.

RECOMMENDATIONS/POLICY IMPLICATIONS

- a) To promote a structured and sustainable freelancing ecosystem in GB, the government should establish a **Freelancing Board of GB** using a multi-stakeholder governance model ensuring representation from well-established organizations, academia, private sector representatives, NGOs, and industry/field experts, experienced freelancers, and policymakers. The board should be linked with national and international freelancing organizations, skills development institutes and digital platforms to align GB's freelancing initiatives with global trends. While board may be structurally embedded in the e IT Department, it should basically. The key functions include:
- Certify training providers, including NGOs, private institutions, and universities, to maintain training quality and relevance.
 - Streamline and build synergies among the, otherwise, fragmented freelance promotion initiatives by government, national, local and international NGOs or private sector institutions
 - Conduct regular assessments of freelancing programs and institutes to measure their effectiveness and recommend improvements.
 - Maintain a freelancer database to track progress, job placements, and income levels, ensuring evidence-based policy interventions.
 - Build connections with national and international freelancing platforms, digital companies, and funding agencies to expand market access for GB freelancers.
 - Act as a bridge between freelancers and policymakers, ensuring that freelancers' needs and challenges are addressed in digital economy policies.
- b) The government, through its well-established organizations/programs like NAVTTC, Pakistan Software Export Board, etc., and in collaboration with relevant NGOs, should establish 'Smart Freelancing Hubs (SFLHs)' across GB that focus on demand-driven skill development and hands-on mentorship rather than generic training. These SFLHs hubs should prioritize training in high-demand freelancing skills instead of mass training in limited domains. They should adopt an apprenticeship model, where trainees gain hands-on experience by working under top-rated freelancers. A blended learning approach should be implemented, using certified trainers or integrating courses from platforms like Coursera while ensuring equal emphasis on practical exposure to digital platforms. Job search strategies, profile optimization, and client engagement should be mandatory components to prepare freelancers for market realities. Additionally, these hubs must address key infrastructure challenges like internet connectivity and power supply to create an enabling environment for digital work. To minimize costs, the government should avoid major spending on physical infrastructure and instead utilize existing government schools and colleges in second shifts. Resources should be directed towards digital infrastructure, training programs, and other necessary expenses rather than brick-and-mortar facilities.
- c) To support the growth of freelancing, the government should introduce a special loan and grant scheme catering to the financial needs of individual freelancers and those aiming to establish freelancing companies. The scheme should have two categories. The first category should support individual freelancers who require basic equipment, such as a good smartphone, a laptop, a small solar unit for power backup, SCO's fiber-to-home connection'

and essential furniture like a table and chair. The second category should target aspiring freelance entrepreneurs who need substantial financial support to establish freelancing companies, covering office space, advanced equipment, and team-building costs. Financing should be provided through ease-of-banking methods, including low-interest loans and, where possible, grants supported by donor-funded programs from renowned NGOs operating in GB.

- d) Following KIU's model, traditional IT courses in colleges and university campuses should be replaced with a foundational course on digital skills and freelancing, particularly in the faculties of social sciences and humanities, where job prospects in GB are limited. This course should provide basic proficiency in digital platforms, remote work tools, online job hunting, and freelancing marketplaces, enabling students to explore alternative career paths beyond conventional employment. By equipping students with market-relevant digital skills, universities can significantly enhance their employability, fostering a self-reliant and globally connected workforce in GB.
- e) To ensure inclusive digital transformation in GB, the students of Islamic madaris, often overlooked in mainstream skill development programs, must also be integrated into the freelancing ecosystem. A specialized training program should be designed to equip madrasa students with freelancing skills, IT literacy, and English language proficiency, enabling them to access global digital job markets. This initiative would not only expand economic opportunities for madrasa graduates but also contribute to their social and financial empowerment, fostering a more inclusive and self-reliant workforce in GB.

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APPENDIX-I

Success Story of Kulsoom Shifa- The true women empowerment

Kulsoom Shifa's journey from a freelancer beginner to a top-rated professional is quite inspiring. Within sixteen months, she transformed from an intern at an incubation office to earning a monthly income of 1.5 million PKR while leading a team. Her story highlights the challenges and opportunities in freelancing, particularly in the context of Gilgit-Baltistan.

Kulsoom Shifa, a graduate of NFTP, never imagined pursuing a career in digital marketing as a freelancer. She had completed a Bachelor's degree in English but found that high unemployment rates and an irrelevant university curriculum made traditional career paths difficult. By chance, she stumbled into the freelancing market, and despite the initial uncertainty, she is now very happy with her career choice. She firmly believes that freelancing is a great ray of hope for the youth of GB providing them with opportunities to earn and grow in ways that traditional employment cannot offer.

After completing her time at KIU, Kulsoom partnered with her husband to begin their freelancing journey. Their first niche was Search Engine Optimization (SEO), but they struggled to gain traction and eventually decided to pivot. After thorough research via YouTube and freelance platforms, they identified LinkedIn marketing as an underexplored but lucrative area. Committed to mastering this niche, they spent a month and a half rigorously learning and practicing LinkedIn marketing techniques.

Freelancers in Gilgit-Baltistan face unique obstacles, including frequent power outages and limited infrastructure support. To overcome these barriers, Kulsoom and her husband relocated to Karachi, where they found better market access and networking opportunities. They connected with industry experts, refined their skills, and officially launched their LinkedIn marketing gig. Although the niche was relatively new in Pakistan, it offered immense business expansion possibilities.

Initially, Kulsoom and her husband secured small projects, completed them diligently, and gradually moved toward higher-value contracts. Her husband's expertise in SEO became a key advantage, allowing them to integrate SEO strategies into LinkedIn marketing and differentiate themselves from competitors. As their earnings grew, they reinvested in scaling their business by hiring a dedicated team. This expansion significantly improved their efficiency, enabling them to handle multiple projects simultaneously. Their monthly earnings soon reached 1.5 million PKR, validating their strategic shift.

After achieving financial stability, Kulsoom decided to address the challenge of power outages by installing solar panels and backup supplies in their home. This move allowed them to return to their hometown without compromising their work. Now, with a successful business model and a thriving team, Kulsoom is planning to open a training center to empower other youth in Gilgit-Baltistan by equipping them with high-paying freelancing skills.

Based on her own experience, Kulsoom strongly believes that freelancing courses should be integrated into university curricula. She acknowledges that while her Bachelor's degree in English has value, her short freelancing course (micro-credential) has provided her with far greater financial returns. She encourages universities to adopt skill-based training programs that align with market needs and provide students with real earning potential.

Kulsoom's journey underscores the importance of continuous learning, strategic adaptation, and persistence in freelancing. Her advice for newcomers includes being consistent, adapting to market trends, overcoming challenges creatively, and investing in skill development. Watching tutorial videos, networking with experts, and working tirelessly for fourteen hours a day played a critical role in her achievements.

Kulsoom Shifa's success story is an inspiring example of how dedication, mentorship, and strategic shifts can help overcome obstacles and achieve financial independence through freelancing. Her journey from struggling with an unsuccessful gig to becoming a leader in LinkedIn marketing illustrates that with the right mindset and effort, freelancing can be a sustainable and lucrative career choice, especially for the youth of Gilgit-Baltistan.

Success Story of Muzaffar Faqir - From Economics Graduate to Top Freelancer

Muzaffar Faqir's transformation from an economics graduate to a highly successful freelancer demonstrates how adaptability, persistence, and skill acquisition can lead to remarkable career shifts. Overcoming various challenges, he has completed over 200 projects and now earns approximately 1.2 million PKR per month, working independently and as an email marketing specialist for a Canadian construction company. His journey is an inspiring example of how freelancing can provide financial independence and career growth, particularly for the youth of Gilgit-Baltistan.

A graduate of KIU with a BS in Economics, Muzaffar never envisioned a career in digital marketing or freelancing. However, faced with high unemployment rates and a curriculum that did not align with market demands, he found himself exploring alternative career paths. His introduction to freelancing was accidental—when KIU announced the National Freelance Training Program (NFTP) during his fifth semester, he enrolled despite having no prior knowledge of freelancing. This decision turned out to be life-changing.

The NFTP course provided him with foundational knowledge, and his trainer played a crucial role in guiding him and his batchmates until they were capable of earning independently. After completing the program, Muzaffar struggled to secure his first projects on platforms like Upwork and Fiverr. He remained persistent, continuously refining his skills and applying for gigs. His perseverance paid off when he secured his first project—though it was worth only six dollars and required 18 days to complete, it fueled his motivation and strengthened his determination.

Freelancing demands continuous learning and adaptability. Understanding that communication is key to success, Muzaffar dedicated himself to improving his language skills, recognizing that effective client interactions could significantly enhance his earning potential. Additionally, he faced infrastructural challenges common in Gilgit-Baltistan, including slow internet and frequent power outages. At times, he considered relocating to a city with better facilities, but personal circumstances kept him rooted in his hometown. Instead of giving up, he found ways to work around these limitations, maintaining consistency and commitment to his freelancing career.

Over time, Muzaffar built a solid reputation for delivering high-quality work. His growing expertise in email marketing attracted high-paying clients, leading to larger and more complex projects. His dedication and skill mastery eventually secured him a lucrative position as an email marketing

specialist for a Canadian construction company, which now pays him 400,000 PKR per month. In addition to his job, he continues to work independently, bringing his total monthly earnings to approximately 1.2 million PKR.

Recognizing the transformative power of freelancing, Muzaffar has taken the initiative to train his family members, helping them establish their own careers in the digital marketplace. His story highlights the vast opportunities freelancing offers and reinforces his belief that young professionals should first acquire relevant skills before entering the market. He strongly advocates for integrating freelancing courses into university curricula, as his short course (micro-credential) in freelancing has proven far more financially rewarding than his four-year degree—though he still values the academic foundation his degree provided.

Muzaffar Faqir's success story underscores the importance of resilience, skill development, and market adaptability. His journey from an unaware student to a top freelancer inspires the youth of Gilgit-Baltistan and proves that freelancing is a viable and lucrative career path. He firmly believes that young people can leverage freelancing for financial independence and professional growth with proper guidance, dedication, and perseverance.