

SCIENTIFIC REVIEW

The Resilience of Female Freelancing in Serbia: Socio-Economic Determinants and Adaptive Strategies

ĐURĐEVIĆ Miloš

Belgrade Banking Academy, Belgrade, (Serbia)

Email: m.d.djurdjevic@bba.edu.rs

ABSTRACT

This study analyzes the resilience of female freelancing in Serbia within the broader context of the digital economy and the evolving labour market. As freelancing becomes increasingly embedded in digitalized work structures, it offers new forms of economic participation for women, particularly in environments marked by persistent gender inequality. The study examines the socio-economic determinants that shape women's entry into and sustainability within the freelance sector, including education, care responsibilities, digital skills, and access to online platforms. It further explores the adaptive strategies female freelancers employ to navigate systemic barriers and market volatility. The findings underscore both the empowering potential of freelancing for enhancing gender equality and the structural challenges that limit its transformative impact. In doing so, the paper contributes to a deeper understanding of how gender dynamics intersect with digital labour trends in transitional economies such as Serbia.

Keywords: freelancing, digital economy, Serbia, female freelancing, gender equality, labour market.

JEL classification: M21, M51

INTRODUCTION

Freelancing, as a form of flexible employment, has experienced significant expansion over the past decades, particularly in the context of labor market globalization and digitalization. In Serbia, freelancing has become an essential segment of the workforce, offering individuals—especially women—opportunities for economic independence and professional advancement.

This study employed the method of secondary data analysis to identify the key factors influencing the sustainability of female freelancing in Serbia, including the institutional framework, access to digital platforms, and the barriers and opportunities for women's economic empowerment. Such an approach provides a theoretical foundation for the research and establishes a basis for future empirical investigations.

The conceptual framework of the sustainability of female freelancing in Serbia encompasses the interdependence of individual, institutional, and market factors that influence the long-term stability and development of women's work in the digital economy. At the individual level, key elements include digital skills, education, access to resources, and the balance between professional and family life. At the institutional level, sustainability depends on adequate public policies, tax treatment, and social protection that recognize the specific needs of freelancers. Market factors involve the availability of work opportunities, platform transparency, and fair competition.

Women who work at home in Serbia are, on average, somewhat younger and therefore have a shorter work experience

than men. They are no different from men in education. They believe that the basic motive for working at home is higher earnings than working in the office, in which they do not differ from men. [1] They see the biggest advantage in working at home in flexible working hours because it enables them to use and distribute time for work and family and greater personal autonomy in work. [2]

Nevertheless, two-thirds of both women and men—when expressing their views with complete candor—reported perceiving no substantial advantages of home-based work over conventional employment arrangements, contradicting their earlier declarations. [3]

Despite the numerous benefits associated with freelancing, women engaged in this form of employment face a wide array of challenges, many of which extend beyond market constraints to encompass broader social, economic, and cultural dimensions. Traditional gender roles and societal expectations often hinder women from fully capitalizing on the opportunities provided by freelancing, as they continue to shoulder a disproportionate share of domestic and caregiving responsibilities. In addition, existing labor market inequalities—including lower earnings in female-dominated sectors and reduced access to career development opportunities—further exacerbate their disadvantaged position.

Promoting workers' rights involves various aspects, including: Labor standards and regulations; Social protection; Gender equality and diversity (eliminating discrimination and ensuring equal opportunities for all workers, irrespective of their gender, ethnicity, or background; Fair trade and responsible business practices; Skill development and education. [4]

Another critical factor affecting female freelancers in Serbia is the underdeveloped legislative and institutional framework, which fails to provide sufficiently secure and stable working conditions. The absence of comprehensive social protection mechanisms,

ambiguous employment status, and regulatory uncertainty regarding taxation present significant barriers to women freelancers. These limitations constrain their ability to establish long-term careers in the sector and attain sustainable economic security.

Despite these structural and systemic obstacles, women in the freelancing sector have devised various adaptive strategies, including professional networking, continuous skills development, and income diversification. Digital platforms and professional communities play an important role in offering support and facilitating the overcoming of barriers, thus enabling women to achieve success.

The sustainability of female freelancing also requires a gender-sensitive approach in the formulation of digital policies, in order to overcome access barriers and empower women for active and long-term participation in the global economy.

This paper analyzes the resilience of female freelancers in Serbia by examining the socio-economic factors that shape their experiences and the adaptive strategies they employ to navigate challenges and pursue professional growth.

Socio-Economic Determinants of Femal Freelancing

Freelancing offers a high degree of temporal and spatial flexibility but simultaneously entails multiple uncertainties, particularly within economically unstable and regulatorily ambiguous environments such as that of Serbia. While the global freelancing workforce continues to grow, women in this sector encounter distinct challenges. The rapid development of new technologies, especially the advent of the Internet, have greatly provided many opportunities for doing business at home and contributed to its expansion in recent years. [5]

A central structural issue affecting female freelancers is unequal access to the labor market. In Serbia, as elsewhere, women are frequently confronted with lower earnings, labor market discrimination, and barriers to achieving financial independence. The persistent gender pay gap, both in traditional and digital industries, directly influences women's decisions to transition into the freelancing sector. Although freelancing affords greater control over one's working time and income, it does not inherently ensure stability or long-term financial security—an especially pressing concern for women with primary financial responsibilities for their households. Most often, in addition to women, home businesses are also founded by those who want to turn their hobby into a lucrative business, then retirees, and very young people (students and pupils), in order to supplement their income or increase their pocket money.[6]

Social and cultural factors further shape the professional trajectories of women in freelancing. Enduring gender stereotypes and the continued expectation that women assume primary responsibility for domestic labor place additional burdens on female freelancers. Women, on average, devote more hours to unpaid household labor than men, which reduces their availability and capacity to compete in segments of the freelancing market that demand constant accessibility and rapid client response.

Moreover, the lack of access to social insurance and pension schemes constitutes a major concern for women in freelancing. In Serbia, the regulatory framework governing freelance work remains in development. The absence of clear provisions regarding taxation, social contributions, and health insurance discourages formal participation in the sector and often forces women into the informal economy.

Although women are increasingly represented in digital industries, they continue to face systemic undervaluation relative to their male peers, reflected in lower remuneration and fewer

opportunities for career advancement. On average, male freelancers secure higher-paying projects and maintain broader client networks, while women are often confined to lower-paid segments of the market, such as administrative support or content creation.

One potential strategy for overcoming these constraints is the strengthening of support networks and educational programs specifically tailored to female freelancers. Organizations that offer mentorship, negotiation training, and financial literacy workshops can enhance women's labor market positioning. Furthermore, greater engagement by state institutions in regulating freelancers' rights and providing access to social protections could significantly improve the long-term sustainability of this employment model.

Ultimately, freelancing constitutes both an opportunity and a challenge for women in Serbia. While it offers flexibility and professional growth, persistent socio-economic barriers hinder its potential as a sustainable and empowering form of employment. Systemic reforms—including improved legal frameworks, enhanced social protection mechanisms, and the reinforcement of professional support networks—are necessary to foster a more inclusive and equitable environment for female freelancers in Serbia and beyond.

Economic Factors and Market Challenges

Economic factors such as limited access to capital, market volatility, and income uncertainty constitute key challenges for women engaged in freelancing in Serbia. While freelancing offers greater flexibility compared to traditional forms of employment, many women face difficulties in accessing adequate financial resources and business opportunities. Female freelancers often experience restricted access to credit lines and investment funds, which significantly affects their long-term business success and

economic stability. The limited availability of financing reduces their competitiveness in a sector that demands continuous investment in professional development and technological equipment.

As an unregulated sector, freelancing does not offer the same benefits as formal employment, such as health and pension insurance, which further exacerbates the socio-economic vulnerability of women in this field. In Serbia, women are frequently unable to make regular social security contributions, which can limit their access to pension and healthcare benefits in the long run. In addition, irregular payments and delays in receiving compensation for services further complicate their financial stability and hinder long-term investment planning.

Serbia's labor market is still characterized by high unemployment and low institutional support for freelancers, making it particularly difficult for women in this sector to integrate into formal economic structures. Moreover, there is a persistent skepticism among employers toward freelance work, resulting in fewer long-term contracts and stable business relationships. Women are disproportionately affected by this, as they are often concentrated in lower-paid and undervalued areas such as administrative support, design, and content creation.

One of the most pressing challenges in the freelancing sector is the issue of taxation and its misalignment with the legislative framework. Although Serbia has introduced tax reforms concerning freelancers in recent years, many women remain insufficiently informed about their rights and obligations, which may lead to legal uncertainty and unexpected financial burdens. Furthermore, the taxes and contributions that freelancers are required to pay are not always proportional to their earnings, which may discourage women from remaining in the sector or push them into the informal economy.

Another significant problem is the persistent gender pay gap. This income disparity further undermines women's financial independence and limits their capacity to invest in professional growth. To improve the economic position of women in the freelance sector, it is essential to implement measures that enhance their financial security and create better working conditions. Potential solutions include the development of tailored financial instruments and support programs for female freelancers, the introduction of a more flexible tax system that accounts for income volatility, and the organization of training in negotiation, financial planning, and risk management. Furthermore, promoting digital literacy and encouraging women's participation in high-value-added sectors—such as IT, data analytics, and digital marketing—could help reduce income disparities and boost the competitiveness of women in the freelance economy.

Economic factors have a substantial impact on the challenges faced by female freelancers in Serbia. Access to capital, income stability, market regulation, and gender-based income inequality are critical barriers to the long-term sustainability of freelancing. Systemic reforms and improved institutional support could enhance the economic status of women in this sector and enable them to fully realize the potential of freelancing as a form of employment in the contemporary economy.

Adaptation Strategies and Resilience of Femal Freelancers

Despite numerous challenges, women engaged in freelancing in Serbia are developing various adaptation strategies that enable them to overcome adverse conditions and achieve success. One of the key strategies is networking and targeting specialized markets. Women often form communities and professional networks that facilitate the exchange of experiences, resources, and job opportunities. This type of collaboration and collective action

helps them navigate competitive pressures and market instability. In addition, several initiatives and organizations support female freelancers through training programs, mentorship, and legal counseling.

Employment strategies characterizing the freelancing sector in Serbia can be categorized based on the approach to work, target markets, types of engagement, and the use of digital tools. The most important strategies include: *independent job-seeking through digital platforms* (such as Upwork, Freelancer, Fiverr, Toptal, 99 designs, PeoplePerHour); *networking and direct contracts with clients* (involving the use of LinkedIn, GitHub, Behance, as well as personal contacts and referrals); *specialization and positioning in niche markets* (allowing for higher rates and reduced competition); *diversification of income sources* (a combination of different types of engagements aimed at reducing reliance on a single income stream); *investment in digital marketing and personal branding* (enhancing visibility and credibility, particularly with international clients); *participation in communities and educational programs* (freelancers in Serbia increasingly take advantage of educational initiatives such as Startit, IT Bootcamp, and Netokracija, as well as networking within communities like Freelancers of Serbia and startup hubs); *transitioning from traditional employment to the freelance sector* (offering greater flexibility, autonomy, and a better return on invested labor); and *combining freelancing with formal employment (a hybrid model)*, commonly observed among IT professionals, designers, and translators.

Another important strategy involves continuous upskilling and education. Women in the freelance sector invest in the development of both technical and business competencies to remain competitive in the labor market. This includes not only acquiring new digital skills but also mastering time management, marketing, and client communication. In doing so, they increase their chances of securing more stable and profitable engagements.

Online courses, certifications, and specialized workshops have become essential tools for enhancing expertise and competitiveness in the global freelance economy.

Diversification of income sources also plays a significant role. In order to mitigate the risks associated with an unregulated labor market, many women engage in different types of work, operate across multiple platforms, or initiate their own projects. This approach enhances financial security and reduces dependency on individual clients or market fluctuations. In the context of Serbia—where adequate legal frameworks for freelancers are lacking—income diversification emerges as a vital strategy for long-term sustainability and economic resilience.

Moreover, cultivating an entrepreneurial mindset and establishing personal brands represent long-term strategies that foster greater independence. Many female freelancers utilize social media and digital platforms to build their brand identity and attract a loyal client base. This model not only increases their visibility and credibility but also provides greater control over their business operations and earnings. Creating passive income streams—such as online courses, e-books, and consulting services—is also gaining popularity among women in the freelance sector.

Research shows that female freelancers in Serbia are increasingly leveraging digital resources to advance their businesses, including online courses, mentoring programs, and webinars. These resources allow them to adapt to rapid changes in the labor market and improve their competitive position. Additionally, institutional support—through financial assistance programs or legislative reform—can significantly contribute to strengthening the resilience of women in freelancing. The issues of freelancer taxation and legal recognition of employment status remain crucial for ensuring the long-term stability of the sector.

One of the most pressing challenges continues to be the lack of access to social protection. Freelance women often do not have

access to benefits such as paid maternity leave, health care, or pension insurance. Therefore, it is essential that public policies and civil society initiatives promote models that enable women to secure social protection without compromising work flexibility. International experience demonstrates that collective insurance schemes and access to support funds can significantly improve the position of women in the freelance sector.

In conclusion, although freelancing presents numerous challenges, women in Serbia are finding innovative ways to build stable and successful careers in this sector. Through networking, continuous professional development, income diversification, and personal brand building, they demonstrate a high level of adaptability and resilience in the face of changing economic conditions. Further efforts to regulate the sector, strengthen institutional support, and improve access to financial resources could significantly enhance the position of women in Serbia's freelance economy.

Legislative Framework and Institutional Support

Although Serbia's legislative framework has yet to fully adapt to the needs of freelancers, there is considerable scope for institutional support that could enhance the position of women in this sector. Freelance workers, including women, would benefit from improved legal regulations addressing issues such as access to social protection, tax obligations, and working conditions. Currently, freelancers in Serbia lack a clearly defined legal employment status, which hinders their integration into the formal economy and limits access to fundamental rights, including health and pension insurance. In the absence of clear legal guidelines, women in the freelancing sector often remain unprotected, placing them at a disadvantage compared to those employed in standard labor arrangements.

One of the major challenges for women in freelancing is the uncertainty surrounding tax obligations and the lack of precise rules governing the long-term sustainability of this employment model. The current legal framework is subject to frequent changes, further complicating the situation of freelancers and impeding their ability to plan for their financial future. Moreover, many women are insufficiently informed about existing tax regulations, which increases the risk of income reporting errors and potential sanctions. Introducing tax relief for freelancers, alongside clearer guidelines and educational materials on tax obligations, could significantly improve the economic security of women in this sector.

The Constitution of the Republic of Serbia [7], the Labor Law [8], and the Law on the Prohibition of Discrimination [9] guarantee gender equality and the protection of women's labor rights. However, there is no specific policy or legal framework addressing women's work in the digital economy. Female freelancers and entrepreneurs in digital professions, including digital marketing, often remain outside the scope of formal protection, lacking access to paid sick leave, maternity leave, and pension and health insurance.

Digital marketing represents one of the most accessible and fastest-growing professions for women in Serbia; however, the sustainability of their engagement depends on several factors, including their employment status (whether they are contracted through agencies, work as freelancers, or establish their own businesses); access to education and digital skills; the availability of support for balancing work and family life; and societal perceptions and gender stereotypes, which may still limit women's access to higher positions within the digital industry.

In addition to legal measures, institutions could provide support through education, mentoring, and networking opportunities, thereby reducing the socio-economic risks faced by

women. Specialized training programs focusing on entrepreneurship, financial planning, and legal obligations for freelancers could contribute to greater security and long-term sustainability. Furthermore, initiatives such as grants and subsidies specifically aimed at women freelancers could empower them economically and encourage the development of sustainable business strategies. The introduction of subsidized health insurance programs for freelancers would also represent a key step toward reducing financial vulnerability and improving their working conditions.

Establishing a structured dialogue between freelancers and government institutions may be a crucial step toward better regulation of this sector. In some countries, models exist that allow freelancers to register as self-employed individuals under special provisions, offering a potential best-practice example for Serbia. Additionally, the development of digital platforms enabling simplified monitoring of tax liabilities, registration for social protection, and access to legal advice could significantly ease the burden for women in the freelancing sector. The implementation of such solutions would not only reduce administrative complexity but also contribute to a more transparent and equitable business environment for women freelancers.

CONCLUSION

The resilience of women in the freelancing sector in contemporary Serbia is obviously apparent, despite numerous challenges. While women face socio-economic obstacles such as unequal market competition, limited access to resources, and persistent cultural stereotypes, they continue to develop effective adaptation strategies—including networking, upskilling, and continuous education. These strategies not only help them overcome barriers but also contribute to building professional

stability and long-term sustainability within the freelancing ecosystem.

However, individual efforts alone are insufficient to drive systemic change. To further improve the status of women in this sector, it is essential to invest in more robust legislative and institutional frameworks that provide security and stability. Establishing clear tax policies, ensuring access to social protection, and expanding support through educational and mentoring programs could significantly enhance working conditions for women freelancers. In addition, greater inclusion of women in the digital economy and entrepreneurship could foster the development of innovative business models that promote gender equality and economic independence.

Moreover, aligning legislative solutions with global trends and best practices may help Serbia create a sustainable and competitive environment for freelance work. The support of state institutions, the private sector, and civil society organizations can play a crucial role in creating more favorable conditions for women in freelancing, enabling them to participate equally in the labor market and secure their long-term economic stability.

Ultimately, the future of women's freelancing in Serbia depends on the collective willingness of all stakeholders—lawmakers, employers, the community, and freelancers themselves—to pursue reforms that will ensure a more inclusive and equitable labor market. Systematic support and reform efforts can empower women to build long-term and sustainable careers in the freelancing sector, thereby contributing to greater equality and inclusiveness in Serbia's labor market.

REFERENCES

- [1] Vučeković, M., Radović Marković, M., Đukanović, B., Duković, S., Dragojević, A. (2021), Gender Aspects of Working from Home in Serbia, *Journal of Women's Entrepreneurship and Education*, No. 1-2, pp 31.
- [2] Radović Marković, M., Đukanović, B., Marković, D., Dragojević A. (2021), *Entrepreneurship and Work in the Gig Economy - The Case of the Western Balkans*. Routledge, London, United Kingdom.
- [3] Đurđević, M. (2024). Freelancing and the Digital Economy: The Case of Serbia's Emerging Role in the Global Market. *Journal of Entrepreneurship and Business Resilience*, 7(2), 65–79.
- [4] Radović Marković, M. (2024), The Resilience and Leadership Sustainability, *Journal of Entrepreneurship and Business Resilience*, University of Novi Sad, Year VII, Vol 7, No 1, pp. 107-108.
- [5] Radović Marković, M., Vujičić, S., Nikitović, Z., & Milojević, A. (2021). Resilience for Freelancers and Self-Employed, *Journal of Entrepreneurship and Business Resilience*, 4(2), 30–36.
- [6] Duković, S. (2022), Freelance Resilience in Montenegro, *Journal of Entrepreneurship and Business Resilience*, 5(1), 65–73.
- [7] Republic of Serbia, (2006), *Constitution of the Republic of Serbia*. [Na mreži] Available at: https://www.paragraf.rs/propisi/ustav_republike_srbije.html [Poslednji pristup 29 05 2025]
- [8] Labor Law of the Republic of Serbia, (2017), *Labor Law*. [Na mreži] Available at: https://www.paragraf.rs/propisi/zakon_o_radu.html [Poslednji

- pristup 29 05 2025].
- [9] Republic of Serbia, (2006), *Law on the Prohibition of Discrimination*. [Na mreži] Available at: https://www.paragraf.rs/propisi/ustav_republike_srbije.html [Poslednji pristup 29 05 2025].