

Entrepreneurial Journey of Accounting Graduates in Freelancing

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Abstract - The rise of the digital economy has created new career opportunities for graduates, with freelancing emerging as an alternative pathway beyond traditional employment, particularly among Management Accounting and Accountancy graduates of the University of Saint Louis Tuguegarao. The research aimed to examine the motivations, opportunities, challenges, and Lived experiences of accounting graduates engaged in freelance work, as well as the ways in which their academic background contributed to their adaptability and professional growth in virtual work environments. Specifically, the study investigated the advantages of freelancing in terms of career flexibility, autonomy, income opportunities, global client access, and skills development, while also identifying the challenges encountered by freelancers, including income instability, work-life balance concerns, client communication difficulties, lack of institutional support, and professional isolation. Employing a descriptive qualitative research design, the study utilized semi-structured interviews as the primary data gathering method, with participants selected through snowball sampling. The gathered data were analyzed using thematic analysis to identify recurring patterns and significant insights related to the entrepreneurial experiences of freelancers. The findings of the study are expected to contribute to the growing body of knowledge on freelancing and digital entrepreneurship by demonstrating how accounting and management accounting competencies are applied beyond traditional employment settings.

Keywords - Freelancing, Entrepreneurship, Accounting Graduates, Digital Economy, Digital Entrepreneurship.

I. INTRODUCTION

In today's fast-changing digital economy, freelancing has become a powerful force that is changing the nature of work and entrepreneurship. According to Ganuthula (2025), it is no longer limited to traditional employment patterns; millions of people today are utilizing technology, platforms, and personal expertise to create autonomous careers as freelance entrepreneurs. This transition has created unprecedented possibilities, providing flexibility, worldwide access, and the means to earn a living from one's area of expertise on one's own terms (Layers Foundation, 2024; Forbes, 2025). At the same time, it presents challenges ranging from income instability and algorithm-based reputations to the stress of constant self-promotion and professional skill development (Fazio, Freund, & Novella, 2025). While freelancers navigate this dynamic landscape, their journey reflects larger economic, technological, and cultural shifts redefining how value is created and who has access to the entrepreneurial field. (Yiu, Seamans, Raj, & Liu, 2024; Fulker & Riedl, 2023).

Freelancing offers significant opportunities for people who want flexible work arrangements, enabling them to balance personal and professional lives more efficiently (Smith, 2023). Freelancers report high levels of career satisfaction, citing fulfillment and independence brought by this career path (Johnson, 2022). The gig economy is growing exponentially, with more people opting for freelancing opportunities to work on a wide range of creative and versatile projects based on their skills and interests (Lee, 2024). Freelancers also have the advantage of determining their own prices and selecting clients, and this can translate into more income than fixed salaried employment (Garcia, 2021). Caregivers particularly appreciate flexibility because it helps them

balance work and family responsibilities (Martinez, 2025). Working on diverse projects and clients promotes ongoing learning and career development, allowing freelancers to establish robust portfolios and networks that make them more marketable (Nguyen, 2023).

Advances in technology and collaborative work tools further allow freelancers to work effectively anywhere, making them more competitive in a global market (Patel, 2022). Moreover, freelancers also build entrepreneurial competencies like self-promotion, money management, and relations with clients that make them resilient and successful in their careers (Roberts, 2024). Niche specialization in freelancing also provides a chance for higher pay rates and special projects, as long as freelancers keep upskilling to adapt to changing needs (Kim, 2025). Generally, freelancing offers a dynamic and rewarding professional path defined by independence, varied opportunities, and the possibility of extensive personal and financial development (Thompson, 2023).

Freelancers serve a vital role in the current digital economy, yet they continually face considerable challenges that impact their growth and also their well-being. Remote work has made it possible for so many people to opt for freelance work today, which takes the form of projects that enable people to work on their own and are free from restrictions. However, this has a price-increasing instability concerning income, lack of health benefits, difficulty in maintaining a proper work-home life balance, and worse, feelings of isolation (Kost et al., 2022). Moreover, there is a bigger payment delay and inconsistent communication with clients, which leads to tough financial planning and higher stress in freelancers (Alonso & Molina, 2023). In a continually expanding gig economy, it becomes imperative to understand these evolving challenges to create better support systems and policies that would help freelancers build sustainable careers for themselves (De Stefano & Aloisi, 2021). The economic disruptions brought by the COVID-19 pandemic accelerated this shift. Businesses in Tuguegarao City, as shown in Catacutan et al. (2024), have adopted digital marketing strategies to survive and grow.

These strategies align closely with the skill sets offered by local freelancers, creating both demand and opportunity. At the same time, research by Ahmed et al. (2023) and Gador & Sudaria (2024) outlines that while freelancing offers autonomy and global income potential, it is fraught with challenges such as irregular income, limited job security, and a lack of institutional support. Moreover, insights from Cueto et al. (2022) emphasize that young entrepreneurs often leverage digital tools for survival and innovation, yet many still face issues related to digital readiness and infrastructural support issues that are particularly relevant in semi-urban settings. However, it is for these reasons that this study will be conducted.

II. MATERIALS AND METHODS

A. Research Design

This study utilized a descriptive qualitative research design.

B. Locale of the Study

The study was conducted in Tuguegarao City, Cagayan.

C. Informants of the Study

The informants of the study were the Management Accounting and Accountancy graduates of the University of Saint Louis Tuguegarao who were currently working as freelancers. A snowball sampling technique was employed to identify and recruit participants, with an expected minimum of fifteen (15) informants included in the study.

D. Data Gathering Instrument

This study made use of interviews to gather the needed data. The interview guide revolved around questions about the experiences of freelancers in Tuguegarao City, focusing on both the opportunities they seized and the challenges they faced. The study also aimed to uncover the strategies freelancers used to manage these difficulties, along with their perspectives on how local policies, institutions, or digital infrastructure could better support their work. By gathering their real-life stories, struggles, and successes, the study sought to provide valuable insights that could help create a more enabling environment for current and aspiring freelancers in

Tuguegarao City. The questions were improved using comments from the group, ensuring that they fairly reflected the opportunities and challenges of freelancing.

E. Data Gathering Procedure

The researchers first sought permission from the University Research and Innovation Office Director, followed by the acquisition of an Ethics Clearance from the USL–Research Ethics Board, and approval from the Vice President for Academics and the Academic Dean before conducting the study. Data collection was carried out either online or through face-to-face interviews, depending on the preference and availability of the informants. For online data collection, a Google Form was distributed via Messenger or email, with the first section containing the informed consent, which informants had to agree to before proceeding to the questionnaire.

For face-to-face interviews, informed consent was obtained before data collection. The consent form clearly explained the purpose of the study, the voluntary nature of participation, and the confidentiality of responses. The research instruments were carefully worded in simple and clear language appropriate to the informants' educational level to ensure comprehensibility. Upon obtaining consent, questionnaires and interviews were administered, and snowball sampling was used to recruit additional informants through referrals. Each informant was expected to spend approximately 30 minutes to one (1) hour completing the questionnaire and interview, after which the collected data were analyzed using thematic analysis, with strict confidentiality maintained throughout the research process.

F. Data Analysis

This study used thematic analysis to analyze the gathered data. It utilized Virginia Braun and Victoria Clarke's (2006) reflexive thematic analysis to identify and interpret patterns within the data gathered from freelancers. This method was well-suited for exploring their challenges and opportunities by systematically coding responses, identifying recurring themes, and refining insights. It allowed for a flexible and in-depth understanding of the realities faced by freelance workers, ensuring that their voices were authentically represented. By analyzing these themes, the study aimed to provide valuable insights that could inform policies, freelancing support programs, and future research on the freelance economy.

G. Ethical Considerations

The study adhered to strict ethical standards to ensure the protection, dignity, and rights of all participants. Before participation, informed consent was obtained from each informant after clearly explaining the purpose, objectives, procedures, nature, and expected duration of the study. Participation was entirely voluntary, and informants could withdraw at any stage without penalty or adverse consequences. For online data collection, consent was obtained through a consent form embedded in the first section of the Google Form, which informants had to acknowledge before proceeding to the questionnaire.

For face-to-face interviews, written or verbal informed consent was secured before data collection. Participants were selected based on predefined inclusion criteria, specifically, Management Accounting and Accountancy graduates of the University of Saint Louis Tuguegarao who were currently engaged in freelancing, and additional informants were recruited through snowball sampling. Each informant's participation involved completing a questionnaire and, when applicable, participating in an interview lasting approximately 30 minutes to one (1) hour.

The study posed minimal risk to participants, limited primarily to possible discomfort in discussing personal experiences, and informants could decline to answer any questions or discontinue participation at any time. The anticipated benefits included contributing to a deeper understanding of freelancing as a career path within the accounting profession and informing educational institutions, policymakers, and stakeholders. The confidentiality and anonymity of participants were strictly maintained; no identifying information was collected, all responses were anonymized, and data were securely stored with access restricted to the researchers and destroyed upon completion of the study. Findings were presented in aggregate form and could be shared with the University of Saint Louis Tuguegarao or disseminated through academic publications and conferences, with participants allowed to request a summary of the results. The researchers could terminate participation if

continued involvement might cause discomfort or compromise data integrity and declared no conflict of interest, affirming that the study was conducted solely for academic purposes.

III. RESULTS AND DISCUSSION

The findings of the study reveal that the experiences of accounting graduates in freelancing can be understood as a progressive entrepreneurial journey, characterized by distinct yet interconnected stages. This journey illustrates how individuals transition from initial motivations to establishing sustainable freelance careers, reflecting both personal and professional transformation.

Theme 1: Motivational Drivers Toward Entrepreneurial Pathways

This theme captures the initial motivations that led graduates to pursue freelancing as an alternative to traditional employment.

These Were Some of the Verbalizations of the Informants:

Informant 2: *"I pursued freelancing because it offers flexibility, independence, and better opportunities to earn while using my skills creatively."*

Informant 3: *"I have to be hands-on and spend more time with the family."*

Informant 6: *"When the Pandemic started, I had no choice but to return home. So, I came across an online freelancing course and took the opportunity because I saw freelancing as a way to explore new opportunities and gain more flexibility in my work."*

Informant 17: *"I can choose my clients, set my schedule, and work from anywhere."*

The findings indicate that the motivational factor is high for the start-up entrepreneur because it desires to have freedom, flexibility, and an improvement in their quality of life. When considering freelancing against regular employment, people strive to be able to make their own choices when it comes to scheduling their time, place of work, and even the means of earning money. Therefore, motivation allows an individual to become independent and make decisions concerning the satisfaction of his or her own wishes.

Concerning the motivational factors in general, it should be noted that they include not only material aspects; conversely, such motivational factors relate rather to lifestyle, family problems, and self-organization in terms of career building. In regard to the contextual factors that influence the intention of becoming an entrepreneur among graduates, it is possible to mention the present time factor and how Informant 6 adapted to the period of the coronavirus pandemic. Thus, motivations can affect the intentions of being a freelancer, as well as contextual factors; accordingly, universities must consider freelancing.

Existing supporting literature indicates that autonomy and flexibility could also be considered significant determinants of entrepreneurship careers and freelancing. As per Wood et al. (2019) and Sutherland et al. (2020), autonomy, flexibility, and the ability to integrate the career with lifestyles have been mentioned as one of the factors that influenced the job satisfaction of freelancers.

Thus, from the existing literature review, it can be concluded that the perspectives expressed by the respondents concerning the significance of autonomy, self-management, and integration of career and personal life have strong backing in the literature. Furthermore, Ryan & Deci (2020) suggested that self-satisfaction and intrinsic motivation could be increased through autonomy in Self-Determination Theory. Others who held the same view included Ashford et al. (2018), Spreitzer et al. (2017), and Duggan et al. (2020).

Theme 2: Entry and Initiation into Freelancing

This theme describes how graduates take their first steps into freelancing through platforms, networks, and self-initiated learning.

Some of the Informants' Verbalizations Were:

Informant 1: *"I created a simple portfolio that had sample works and contact information, so interested clients would be able to contact me. By regular posting of content, engaging with people online, and*

promoting my services in DMs and captions, I gradually built my online presence and got freelancing opportunities."

Informant 6: *"I started doing freelance work by taking a course that was about finding jobs online and freelancing.....Started to offer my services to people. The course had lessons and assignments that gave me hands-on experience and showed me ways to make money as a freelancer, which was really helpful to me as a freelancer."*

Informant 8: *"I began in the world of freelancing through OnlineJobs and LinkedIn. Once profiles were established, I then continued to look for available freelance jobs relevant to my skills and submitted proposals for clients. Through LinkedIn, I networked, applied for jobs, & broadened my social network while OnlineJobs let me come in contact with employers that need the service of remote freelancers."*

The findings reveal that the entrepreneurial journey progresses through an initiation phase, whereby individuals voluntarily enter the world of freelancers by means of technology and social networks. In this regard, the participants have used technology and social network resources along with the learning strategy to gain access to early opportunities, thereby depicting the conversion of intentions into actions, which characterizes the entrepreneurial process.

It can be said that at this stage, the participants begin entering the online world and establish themselves in this arena. Since technological devices and social capital are included in this process, this reflects the two-step process of being successful as a freelancer. The relevance of these findings lies in the fact that becoming a freelancer is not only a matter of being knowledgeable about things, but it also implies digital literacy and strategic positioning.

Academic studies reveal that digital platforms have greatly changed labor markets by allowing freelancers to participate in projects beyond their geographical borders, bypass conventional employment constraints, and deal directly with clients irrespective of their physical locations (Duggan et al., 2020; Graham et al., 2017). The rise of such platforms not only encourages people to become freelancers but also raises competition among them since the job market has been opened to many different talents globally.

Therefore, the importance of having an extensive network, a high reputation, and an online presence becomes critical when seeking long-term employment, as most clients prefer freelancers who can provide credible references in terms of positive feedback and recommendations (Ashford et al., 2018). Moreover, existing academic findings demonstrate that modern careers are becoming flexible, digitally oriented, and nonlinear due to changes in how individuals acquire and develop careers in the digital age (Barley et al., 2017; Kuhn & Maleki, 2017).

Theme 3: Opportunities Seized in Freelancing

This theme focuses on how Management Accounting and Accountancy graduates utilize freelancing as a platform for career growth, professional advancement, and entrepreneurial development. It reflects the participants' ability to maximize their academic knowledge, recognize emerging opportunities in the digital economy, and continuously develop their competencies while establishing independent and flexible career pathways.

A. Transition from Academic Preparation to Practical Application

This theme reflects how graduates apply academic knowledge while adapting to real-world freelancing demands.

The Informants Revealed the Following:

Informant 6: *"It is instrumental in gaining an extensive knowledge base in accounting principles and practices that would eventually become essential to my freelance career."*

Informant 9: *"My classes in Management Accounting taught me the core bookkeeping principles I use for my clients every day. I also became very proficient in Excel and PowerPoint through my schoolwork."*

Informant 18: *"Yes, it gave me a strong foundation in accounting principles, financial reporting, and ethics. Pero yung freelancing side, like client communication at paggamit ng tools, natutunan ko na lang along the way."*

Entrepreneurial journey consists of a critical shift in which the learners have to learn to apply their technical knowledge as well as learn how to cope with uncertainties that are associated with being a freelancer. It is noted that although the trainees acquired some accounting skills as a result of the training, they needed to acquire other skills independently, which include communicating with the customers, handling computers, and managing business. This phase marks the point when the learner acquires competence in applying their skills continuously and learning new ones. It is clear that there is a need to modify the curriculum with respect of practical training.

The transition from the academic arena to the application of the acquired knowledge in practice in relation to freelancing is supported extensively in the available literature. According to Ashford et al., even though academic subjects are good sources of building solid foundations, especially where technical skills are concerned for fields such as accounting and finance, such subjects do not equip the individual enough with knowledge on freelance practice, which means that he/she needs to learn how to convert theoretical knowledge to practice.

Similarly, according to Spreitzer et al., in order to be successful in the gig economy, one requires both technical skills and the ability for self-learning, as highlighted by Informant 18 as he/she describes his/her efforts in developing practices on client interaction despite not being introduced to various elements of digital platforms used in freelancing during schooling. In such a scenario, similar issues are highlighted by Wood et al. and Duggan et al., which indicate the need for continuous skill improvement in freelancing due to constantly changing job markets, as discussed by Barley et al.

B. Opportunity Recognition and Career Expansion

This theme highlights how freelancers identify opportunities and expand their careers through diverse clients and industries.

These Were Some of the Verbalizations of the Informants:

Informant 8: *"Higher pay, less stress, more time with family."*

Informant 14: *"Exposure to different business models."*

Informant 17: *"Chance to work with international clients."*

The findings indicate that entrepreneurship occurs because of the process of identifying opportunities and career development, whereby the entrepreneur looks for ways of exploiting different types of opportunities in different fields and even globally. It became apparent that the individuals involved were able to utilize their knowledge to associate with several clients, thus opening avenues for earning additional money and enhancing their professional reputation.

This is one of the major steps towards entrepreneurship, since people become proactive in searching for opportunities to exploit for career development. It is therefore apparent that freelancing encourages entrepreneurship and provides individuals with the necessary skills to compete globally. Opportunities related to identifying opportunities and career advancement through freelancing have been well-supported by literature, as it highlights the potential that can be created in the context of the digital work environment in which people have the ability to explore various options in line with their financial and career aspirations.

According to research, freelancing helps to create the potential of earning a higher income, reduced job stress, and balance between work and personal life due to greater control over time management and workload (Wood et al., 2019; Sutherland et al., 2020). On the other hand, freelancing can help build skills of adaptation, learning, and entrepreneurship because people get exposure to various business models across various industries (Ashford et al., 2018). In addition, by accessing digital platforms on a global level, people can get in touch with customers globally, thereby expanding their professional horizon (Graham et al., 2017; Duggan et al., 2020).

C. Professional Identity Formation and Skill Development

This theme captures the development of professional identity and competencies through freelancing experiences.

The Following Were the Verbalizations of the Informants:

Informant 2: *"Freelancing helped me improve creativity, communication, time management, and confidence."*

Informant 9: *"I have become much faster and more accurate with financial tools like Excel through constant practice with client data. Personally, it has taught me how to be more disciplined with my time and more confident when talking to business owners."*

Informant 16: *"Professionally, Freelancing helped me improve my decision-making skills since I often work independently. Natuto rin ako mag-handle ng pressure, especially kapag tight deadlines. Personally, I became more patient and resilient."*

The findings indicate that freelance work helps to form the professional identity of individuals and develop technical and soft skills. Individuals have pointed to communication, discipline, flexibility, and confidence improvement, implying the move towards an entrepreneurial approach. This is the moment when personal changes take place, and the individual transforms from being an employee into a freelancer who can handle his or her career on their own. The results imply that freelance work is a tool for all-round development.

The existing literature indicates that freelancing is vital for establishing a person's professional identity and acquiring necessary skills. As per the findings of the literature review, freelancing provides an opportunity to develop transferable skills, including creativity, communication, time management, and self-confidence because freelancing implies dealing constantly with challenges that emerge in collaboration with clients and during the organization of personal affairs (Ashford et al., 2018; Spreitzer et al., 2017).

The systematic use of technological tools leads to gaining the appropriate technical competence and accuracy, as well as discipline and responsibility. At the same time, working as a freelancer allows a person to enhance his/her communication skills and understanding of the business environment due to the constant interaction with clients (Sutherland et al., 2020; Duggan et al., 2020). One comes to the conclusion that freelancing improves one's decision-making skills, flexibility, and resilience since a person needs to handle all challenges and perform assigned tasks independently and in a timely manner (Wood et al., 2019).

Theme 4: Challenges Encountered in Freelancing

This theme shows how they manage risks and challenges, develop their strategies to work sustainably, and respond to clients' demands and market expectations. Also, the theme emphasizes the importance of support networks and professional contacts in helping them to overcome challenges.

A. Navigating Entrepreneurial Challenges and Risks

This theme highlights financial instability, competition, and uncertainty in freelancing.

The Informants Revealed the Following:

Informant 7: *"No stable income."*

Informant 12: *"Inconsistent income."*

Informant 15: *"Getting the first client was the hardest."*

The findings reveal that the entrepreneurial journey comprises facing a number of risks and difficulties, such as earning irregularity, competition, and uncertainty. It was found out that the participants faced varying workload and economic insecurity, especially when it comes to the early stage of working freelance. These aspects indicate that the nature of being an entrepreneur entails facing a variety of risks associated with making sure about one's own financial security.

Consequently, educational establishments need to include entrepreneurship risk management education and financial planning in their curriculum. The evidence from the supporting studies indicates that freelancing is a

type of precarious employment, which is defined by income volatility, job insecurity, and lack of benefits traditionally provided by regular employment (health insurance, vacation pay, contract employment, etc.). The precarious nature of freelancing results from the very concept of gig and independent work, where income is contingent upon the level of demand, the number of available clients, and competition in the market.

In addition, another common feature of gig workers and freelancers is the dual nature of their work, where the increase in autonomy and flexibility is accompanied by higher financial and career risks (Wood et al., 2019). In addition, working on digital platforms for freelancers is associated with an even higher level of precariousness, since, in this case, the financial risk is completely borne by the worker as platforms act merely as intermediaries and not employers (Duggan et al., 2020). Under such circumstances, studies conclude that freelancers have to adopt various strategies aimed at developing adaptability, including skill upgrading, diversification of income sources, and effective career management (Ashford et al., 2018; Healy et al., 2017).

B. Work Structuring and Sustainability Strategies

This theme reflects how freelancers manage time, workload, and work-life balance.

The Following Were Some of the Verbalizations of the Informants:

Informant 9: *"Hard to separate work and personal life."*

Informant 13: *"Blurred boundaries."*

Informant 17: *"Extend working hours."*

The findings indicate that a structured way of organizing the work and demarcation needs to be undertaken for the purpose of maintaining oneself in the freelancing profession. It has been difficult for freelancers to achieve a balance between their professional and personal lives owing to the flexible nature of freelancing, which implies that they have to put in more hours into their work. This stage calls for certain conscious measures to be taken in order to ensure productivity and good health.

Existing research indicates that freelancers and remote workers experience blurred lines between their personal and professional lives since the performance of work is executed within a common home environment, and the lack of a definite schedule causes poor segregation of roles (Sutherland et al., 2020; Wood et al., 2019). Role blending results in role confusion, overwork, and inability to withdraw oneself from work-related activities, especially since clients may demand round-the-clock availability.

Thus, current scholarly findings stress that boundary management becomes crucial in ensuring good mental health and preventing one from burnout syndrome (Allen et al., 2021). Moreover, researchers have found that remote working might contribute to higher work-family conflicts, caused by competing demands on household and job duties, primarily in the case of freelancing at home (Molino et al., 2020). In this way, the ability to manage one's time and develop discipline becomes an indispensable factor of productive activity (Wang et al., 2021).

C. Managing Client Relationships and Market Expectations

This theme focuses on communication challenges and expectation management.

The Following Were the Verbalizations of the Informants:

Informant 2: *"Unclear goals."*

Informant 9: *"Different understanding of scope."*

Informant 14: *"Clients expect immediate results."*

The findings show that managing client relationships and expectations is a critical element in the process of freelancing. Moreover, the participants have mentioned difficulties connected with unclear instructions and shifting needs that influence the effectiveness of the activity and the quality of the results produced. In this way, the given phase is associated with the significance of professional communication for building successful relations with clients. It implies the necessity for the development of skills in the area.

As it is highlighted in the results of the literature review, client relationship management and client expectations management are stated to be some of the most serious challenges for freelancers, arising from working remotely and working on projects, hence requiring indirect interaction with the client. According to the literature, such elements as ambiguous expectations and the scope of the project cause gaps between freelancers and their clients and lead to delays, revisions, and the lack of quality (Allen et al., 2021; Wang et al., 2021).

It is stated that one of the features of the gig economy is the high level of expectations regarding the timely delivery of goods or services (Sutherland et al., 2020), which is the reason why fast deliveries tend to prevail in the field. However, communication and negotiation have been proven to be helpful when it comes to meeting customer expectations (Ashford et al., 2018; Wood et al., 2019). Therefore, the personal experiences of informants are confirmed by the results of the literature analysis.

D. Building Support Systems and Entrepreneurial Networks

This theme highlights the role of communities and networks in overcoming isolation.

The Informants Revealed the Following:

Informant 2: *"Freelancing can feel isolating."*

Informant 9: *"No team to brainstorm with."*

Informant 12: *"Limited support."*

The findings indicate that the need for creating support structures and networks is evident in maintaining a freelancing career, especially with regard to overcoming isolation and lack of professional mentoring. It is clear from the participants' responses that community and network play a big part in offering support as well as learning. The stage is characterized by social capital, which is important in the success of any entrepreneur. This implies that freelancers should be involved in professional networking in order to foster development.

Based on related literature, freelance work can cause isolation because of the absence of the usual structure and cooperation found within an office environment, such as interactions with peers at various times during the workday. Freelance workers have been found to experience problems in accessing professional support systems and therefore suffer from a lack of motivation, psychological well-being, and increased productivity (Sutherland et al., 2020; Molino et al., 2020).

However, professional networks and support are essential for overcoming such barriers by providing emotional support, knowledge sharing, and collaboration (Ashford et al., 2018; Barley et al., 2017). In addition, participation in communities and entrepreneurship networks has proven useful in terms of furthering careers and obtaining clients and skills (Allen et al., 2021; Wood et al., 2019). Hence, this research literature supports the views of the respondents regarding social capital and networking.

Theme 5: Personal Strategies in Overcoming Freelancing Challenges

This theme highlights the personal practices and coping strategies freelancers use to manage challenges, maintain productivity, and sustain work performance.

The Informants Revealed the Following:

Informant 2: *"Good planning, discipline, clear communication, and adaptability helped me overcome challenges."*

Informant 12: *"I overcome freelancing challenges by practicing strict time management, continuously updating my accounting knowledge, setting clear client expectations, and using reliable accounting tools."*

Informant 19: *"By knowing how to properly communicate with your clients and asking for their honest feedback."*

It is evident from the results obtained that, despite the barriers present, freelancers can work through them by using their time management skills, self-discipline, continuous learning, communication skills, and working well. It is also clear from the responses that the need for freelancers to set limits, organize themselves, network, and take care of themselves was seen as an important factor that would be needed to enable them to maintain their

productivity and resilience as freelancers. The findings clearly point out the significance of self-management and flexibility as important aspects in maintaining their careers as freelancers.

Previous studies suggest that self-management, adaptability, and continuous improvement of skills allow freelancers to cope with their challenges. According to the current literature, self-management and discipline are required skills to handle multiple clients and meet diverse deadlines; additionally, planning is an effective tool to boost productivity and minimize stressful factors at work (Barley et al., 2017). Learning continuously is essential since it allows a person to be competitive in the constantly evolving labor market due to regular improvement of skills and abilities (Wood et al., 2019).

Furthermore, research reveals that successful communication and adaptability serve as essential components of developing trust between a service provider and a customer (Ashford et al., 2018). In addition, work-life balance and networking are vital components for the productivity and success of freelancers (Allen et al., 2021). Thus, the findings provided above can be considered a confirmation of the results obtained during this study, as they show that working as a freelancer involves both technical and personal skills.

IV. CONCLUSION

The entrepreneurial journey of management accounting and accountancy graduates of the University of Saint Louis Tuguegarao in freelancing is a progressive career pathway primarily driven by efficient utilization, opportunity recognition, and adaptation in the digital labor market. As a result, some notable motives for becoming a freelancer were identified. These includes independence, flexibility, and quality of life improvement, which could be determined by the influence of external factors such as family obligations and the effects of work disruptions caused by pandemic.

In addition, the use of digital tools is applied to identify freelancing opportunities, acquire knowledge on how to perform these processes efficiently, and build professional networks. At the same time, it is evident that higher education allows graduates to achieve an initial level, but future success will depend on the acquisition of necessary skills such as communication, client management, and decision-making. Nevertheless, freelancing provides opportunities for earning growth, career development, and acquiring additional skills, with the difficulties associated with unstable income, blurring the boundaries between personal and working lives, dealing with clients' demands, and networking.

Conflicts of Interest

The authors declare that there is no conflict of interest concerning the publishing of this paper.

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