This is a post-peer-review, pre-copyedit version of an article published in Small Business Economics. The final authenticated version is available online at: http://dx.doi.org/10.1007/s11187-019-00247-5.

Special Issue of Small Business Economics on 'The Role of Freelancers in Entrepreneurship and Small Business'

Guest Editors of the SBEJ Special Issue on Freelancing: Andrew Burke & Marc Cowling

The impact of work-related values and work control on the career satisfaction of female freelancers

Pascale Peters, PhD (p.peters@fm.ru.nl), Associate Professor SHRM, Institute for Management Research, Radboud University, Nijmegen, the Netherlands; Nyenrode University, the Netherlands.

Prof. Rob Blomme, PhD (<u>r.blomme@nyenrode.nl</u>), Nyenrode University, the Netherlands; Open University in the Netherlands, Heerlen, the Netherlands.

Ward De Jager, (ward.de.jager.werk@gmail.com) PhD candidate, Institute for Management Research, Business Administration, Radboud University, Nijmegen, the Netherlands.

Prof. Beatrice Van der Heijden, PhD (<u>b.vanderheijden@fm.ru.nl</u>), Institute for Management Research, Radboud University, Nijmegen, the Netherlands; Open University in the Netherlands, Heerlen, the Netherlands; Kingston University, London, UK.

Abstract (250 words)

Using the Job Demands-Resources theory incorporating a job-crafting perspective to develop a set of hypotheses, this study contributes to the self-employment and freelancing literature by examining whether female freelancers use their agency to mobilize their personal resources (i.e., work-related values) to craft their work resources (i.e., work-control indicators: work autonomy and time-spatial flexibility) to achieve more career satisfaction. Our structural PLS model (N = 203) shows that the work-related value 'intrinsically rewarding work' prompts two motivational processes that affect career satisfaction: one running directly to 'career satisfaction' and one through 'work autonomy.' Although the value 'work-life balance' is positively associated with greater 'time-spatial flexibility', this does not affect 'career satisfaction.' Moreover, we find negative associations between the value 'financial security,' on the one hand, and the two work resources, on the other hand. Hence, the value 'financial security' is negatively related to 'work autonomy' towards 'career satisfaction.' We conclude that female freelancers' multiple, oftentimes blended values compete with one another, implying that achieving meaningful work, work-life balance and financial independence simultaneously is difficult in female freelancers' careers. We discuss the study's implications for future research and advocate labour-market stakeholders (e.g. freelancers, freelancers' networks, career coaches, temporary-work agencies, unions, local and national governments, educational institutions and public and private organizations) to partner in developing valuebased career strategies and policies that account for less linear career paths in increasingly flexible and individualized markets and truly support (female) workers developing portfolios that better match with their multiple work-related values on a long-term basis.

Key words: career satisfaction; competing work-related values; intrinsically rewarding work; job crafting; female freelancers; financial security; person-environment fit; work-life balance; work control.

1 Introduction

Freelancers are "genuinely in businesses on their own account, working alone or with partners or co-directors, in non-manual occupations (Kitching 2015, p. 17)." Freelancers typically perform professional tasks, but also routine tasks, on a project-work basis (Burke and Cowling 2015). Over the past decades, more and more workers, and especially women (Jenkins 2017), have entered this type of self-employment to gain agency, oftentimes because they were dissatisfied with the job quality and work conditions in regular employment (Meager 2015; Patrick et al. 2016). Possibly, unequal access to rewards and career opportunities associated with working reduced hours may have hindered these female workers to realize their multiple or 'blended' value creation goals (Bleijenbergh et al. 2016; Hechavarría et al. 2017).

Freelancers that are driven by multiple work-related values, such as engaging in both intrinsically and economically rewarding work and achieving a healthy work-life balance, may hope to achieve these in a sustainable and satisfying way. More specifically, they may consider a freelancing career to enhance their career satisfaction as they expect that a customised, value-based, or 'protean' (Hall et al. 1997) and 'boundaryless' career (DeFillippi and Arthur 1996) enables them to achieve their multiple, oftentimes blended work-related values simultaneously by re-designing or crafting their work conditions to have the degree of work control in their business (e.g. work autonomy and time-spatial flexibility) that fits their values (Álvarez and Sinde-Cantorna 2014; Hechavarría et al. 2017). On average, freelancers, and especially women (Bögenhold and Klinglmair 2015), are indeed shown to experience higher levels of intrinsic job quality and job satisfaction than employees, even though freelancers are reported to work harder, undergo less training and perceive lower work and income security (Meager 2015).

Both work-related values and work control are mentioned in the literature as explanations for the higher levels of subjective well-being among freelancers (Álvarez and Sinde-Cantorna 2014; Benz and Frey 2008; Bögenhold and Klinglmair 2015; Hechavarría et

al. 2017; Meager 2015). Hitherto, however, the relationships of these factors with freelancers' work satisfaction have not been analysed simultaneously. Neither is much known about how these factors affect individuals', and particularly, females' career satisfaction, i.e., their overall career experiences, reflecting progress towards career goals, income goals, promotion goals and skills development over the duration of their career (Greenhaus et al. 1990). Gaining insight in (female) freelancers' career satisfaction is important since it reflects how freelancers' value-based career decisions [e.g. refraining from income to accommodate work-life balance and take on intrinsically assignments only] can impact their perceptions of overall goal achievement over a longer time period. This study aims to contribute to the self-employment and freelancing literature by examining whether female freelancers use their agency to mobilize their personal resources (i.e., work-related values) to craft their work resources (i.e., work-control indicators) to achieve higher levels of career satisfaction. Our contribution is threefold.

First, the literature acknowledges gender differences in (self-employed) workers' values and subjective well-being (De Jager et al. 2016; Hechavarría et al. 2017; Sëva et al. 2016), but mainly focusses on men only, or on gender differences (Patrick et al. 2016). In view of the heterogeneity among freelancers, however, scholars have advocated to focus on within-group differences as well (Sëva et al. 2016). In light of this, the present study examines how heterogeneity in personal resources (i.e., work-related values) and work-related resources (i.e., work-control indicators) may account for variations in career satisfaction. Our focus is on female freelancers in the Dutch labour market, where in the first quarter of 2018, one in six participants was self-employed and 74% could be classified as freelancer, of which 39% were female freelancers (representing 10% of the female workforce) (CBS 2018).

Second, we build on insights gained from the Job Demands-Resources (JD-R) theory (Bakker and Demerouti 2014), which extends the well-known JD-R model by incorporating insights from the Conservation of Resources (COR) theory (Hobfoll 1989), the Person-

Environment (P-E) fit theory (Kristof 1996) and the job-crafting literature (Akkermans and Tims 2016; Tims et al. 2012; Wrzesniewski and Dutton 2001) to develop a set of hypotheses to be tested using structural PLS modelling (N = 203). More specifically, we analyse whether female freelancers proactively navigate their careers by mobilizing their personal resources (i.e., work-related values) that motivate and energize them to craft their work resources (i.e., work-control indicators) more efficiently and effectively in line with their multiple work-related values, in order to draw upon a 'gain spiral of resources and well-being' (Hobfoll 1989) allowing them to manage their careers in a sustainable and satisfactory way.

Third, our results show that achieving multiple, oftentimes blended work-related values (i.e., intrinsically meaningful work, work-life balance and financial independence) simultaneously may be difficult for female freelancers. This underlines the importance of value-based organizing (Winter and Jackson 2014), which may include developing (inclusive) career-management strategies and policies, which may comprise partnerships and collaborations between labour-market stakeholders (e.g. freelancers, freelancers' networks, career coaches, temporary-work agencies, unions, local and national governments, educational institutions and public and private organizations) which are needed to manage the increasingly diverse work-related values and needs characterizing contemporary employment relationships in highly flexible and individualized labour markets and to support freelancers' ongoing resource development (cf. De Jager et al. 2016; Leighton 2015; Von Hippel et al. 1997) in order for them to have sustainable and satisfactory careers.

2 Theoretical framework and hypotheses

2.1 The job-crafting process

Job crafting implies that workers have a certain degree of agency to alter their work conditions in accordance with how they make sense of their work environment and their multiple identities (Wrzesniewski and Dutton 2001), in relation to their work-related values. These can be defined as "enduring beliefs that a specific mode or conduct or end state is preferable to its opposite, thereby guiding the individual's attitudes, judgments and behaviours" (Taris and Feij 2001, p. 3). A distinction can be made between intrinsic and extrinsic work-related values. The former refer to the importance that individuals attach to immaterial work aspects that enable self-expression, including task variety and work autonomy, placing a high value on intrinsically rewarding work. The latter relate to the importance attached to instrumental or material work aspects, such as work-life balance or financial security (Hegney et al. 2006; Taris and Feij 2001).

Job crafting can be framed within the JD-R theory (Bakker & Demerouti 2014), which considers resources to be useful with regard to: 1) achieving work-related goals; 2) reducing work demands (i.e., the physical, psychological, social or organizational aspects of work that require physical or mental exertion on the part of the worker) and their associated costs; and 3) enhancing personal development. According to the P-E fit literature (cf. Kristof 1996), referred to in the job-crafting literature (Tims et al. 2012), satisfaction with one's employment is influenced by the fit between one's personal attributes, such as work-related values, and one's work-environment characteristics (cf. Hegney et al. 2006, p. 272). For example, motivated and energized by their personal resources (work-related values), they can: 1) mobilize their work autonomy, development opportunities, social support and feedback; 2) increase challenging work demands by accepting new projects and responsibilities; 3) or reduce hindering work demands (Tims et al. 2012), such as high workloads.

Based on insights from COR theory (Hobfoll, 1989), it may be expected that workers will utilize their work-related values to manage their work environment's resources efficiently

and effectively (cf. Tims et al. 2012) in order to obtain, retain and protect those resources that either have intrinsic or extrinsic value for them and can be utilized to achieve work-related and career goals in the longer run. Workers are expected to strive for accumulating valued resources by utilizing obtained resources, creating a so-called 'gain spiral of resources and well-being' (Hobfoll 1989). Viewing job crafting as a process, it can be argued that the positive effects of the resource base gained may persist for a longer period of time, leading to career satisfaction.

2.2 Hypotheses development

Based on the theoretical lens presented above, it can be argued that work-related values, viewed as personal resources, can motivate and energize female freelancers to navigate their careers in more satisfying ways. More specifically, it can be argued that female freelancers who have clearer ideas about what they value in their working lives and can reflect on this in view of their business may be better able to identify and act upon their work-life goals (cf. Akkermans and Tims 2016; Tims et al. 2012). However, scholars acknowledge that it is hard to specify the exact nature of the relationship between P-E fit and work outcomes (Taris and Feij 2001). This may be particularly true for female freelancers, since their employment status can be viewed as a means of achieving multiple fits between their work and non-work domains simultaneously (Hechavarría et al. 2017). Whether a female's freelancing career is satisfactory may thus be influenced by a wide variety of factors, including national context (i.e., economic, institutional and cultural factors) (cf. De Jager et al. 2016; Hechavarría et al. 2017; Sëva et al. 2016) and their (increasingly blurred) household and work environments. Yet, basically, it can be expected that individuals' capacity to express and reflect on their work-related values that underlie their work behaviours (and hence, to know what they want to achieve; whom to turn to; where and how to search for work; and where to find salient development opportunities) can be associated with higher levels of career satisfaction (cf. Akkermans and Tims 2016). Therefore, we propose that:

Hypothesis 1: Female freelancers' stronger work-related values (i.e., intrinsically rewarding work, work-life balance, and financial security) are directly and positively associated with their career satisfaction.

More specifically, however, female freelancers' stronger work-related values may be linked to individuals' ability to control and impact upon their work environment successfully, by proactively modifying conditions to achieve a better P-E fit (cf. Bakker and Demerouti 2014; Kristof 1996). Therefore, we expect female freelancers with more pronounced and stronger work-related values to be motivated and energized to craft their own business' work environment to have better access to structural resources (work control). Therefore, we propose that:

Hypothesis 2: Female freelancers' stronger work-related values (i.e., intrinsically rewarding work, work-life balance and financial security) are positively associated with their work control (i.e., work autonomy and time-spatial flexibility).

Job crafting enables workers to make both physical and cognitive changes in the form, scope or number of their work activities, and in how they perceive these (Demerouti and Bakker 2011). In many cases, having more work control (i.e., work autonomy and time-spatial flexibility) can motivate and enable female freelancers' flexible labour-market participation in a meaningful way by accepting assignments they find interesting. Functioning as work resources, work-control indicators may be expected to buffer the negative effects of job

demands and to stimulate personal growth, learning and development (Bakker and Demerouti 2014). As such, work control may result in higher levels of work motivation and engagement, and ultimately in more positive evaluations of having achieved, or being able to achieve, one's work-related values (Greenhaus et al. 1990), reflected in higher levels of career satisfaction. Therefore, we propose that:

Hypothesis 3: Female freelancers' perceived work control (i.e., work autonomy and time-spatial flexibility) is positively associated with career satisfaction.

Based on the account above, we expect that female freelancers craft their own work environment (i.e., enhancing work autonomy and time-spatial flexibility) to align it with their work-related values to achieve career satisfaction. Therefore, we conclude by proposing that:

Hypothesis 4a/b: Female freelancers' stronger work-related values are positively associated with work control (i.e., work autonomy and time-spatial flexibility, respectively) toward career satisfaction.

3 Methodology

3.1 Procedure and sample

Data were collected via an e-questionnaire among individuals registered at a Dutch temporary-work agency for virtual knowledge and administrative work in the business-service sector. The agency attracted mainly females, particularly due to the flexible work-style the agency advocated. All (unemployed, employed, self-employed) individuals registered at the agency's data base (N = 7,700) were approached via e-mail with the agency's permission and

recommendation letter. After three reminders, 583 registered individuals responded (response rate 8%). In total, 410 usable date points of female respondents (freelancers and employees) were obtained.

The final sample used comprised 203 female freelancers of which most were between 36 and 55 years old; had children (76.4%); were partnered (80.3%); and were highly educated (67.5% had higher vocational training or a university degree), which fits the description of self-employed workers in the Dutch labour-market context as being relatively older, partnered, and higher educated (Dekker and Kösters 2011). A control group of female employees who were also registered at the agency, consisting of 207 respondents, was used to examine whether the characteristics of our main group of female freelancers were unique and differed significantly from the control group (for descriptives, see Tables 1a and 1b).

TABLE 1a AND 1b

3.2 Measures

Career satisfaction was measured by means of the five-item instrument by Greenhaus et al. (1990) using a 5-point Likert scale. Example items are: 'I am (completely dissatisfied—completely satisfied) with the success I have had throughout my career,' and 'I am (completely dissatisfied—completely satisfied) with the progress I have made with regards to my career goals.'

Work-related values were measured by means of items based on the psychological contract scale by Freese et al. (2008) all using a 5-point Likert scale (very unimportant-very important). The value 'intrinsically rewarding work' was measured using four items that

indicated whether the respondent thought it was important to engage in an employment relationship that would offer: 1) task variation; 2) challenging assignments; 3) interesting assignments; and 4) work autonomy. The value 'work-life balance' was measured using five items that indicated whether the respondent thought it was important to engage in an employment relationship that would offer the possibility to: 1) work from home now and then; 2) work from home on a weekly basis; 3) adjust one's working hours to one's personal needs; 4) have a say regarding one's working hours; and 5) have a say on the number of hours worked on a monthly basis. The value 'financial security' was measured using five items that indicated whether the respondent thought it was important to engage in an employment relationship that would offer: 1) employment security; 2) appropriate salary; 3) reimbursement of training costs; 4) income security; and 5) pension security.

The work-control indicator 'work autonomy' was based on Bakker et al. (2004) using three items that were scored on a 5-point Likert scale. Example items are: How often do you have freedom in carrying out your work-related duties? (never-always); and How often do you have a say in decisions that affect your work? (never-always).

The work-control indicator 'time-spatial flexibility' was adapted from Ala-Mursula et al. (2002) using seven 5-point Likert scale items (completely disagree–completely agree). Example items are: 'I am flexible in my time planning', and 'I can determine the days on which I work myself'.

3.3 Methods

We conducted PLS-SEM, using the SmartPLS version 3.2.3 (Ringle et al. 2015). For the partial least square algorithm, we used the path-weighting scheme. We set the maximum number of iterations at 300 and used 10^-5 as stop criterion and a uniform value of 1 as the initial value for each of the outer weights (Henseler 2010). The sample size for both groups

(i.e., female freelancers and female employees) was acceptable (cf. Barclay et al. 1995). Since all 5-point Likert scale items could be interpreted as continuous variables, we followed the fundamental OLS principles.

First, we investigated the reliability, convergent validity and discriminant validity for both distinguished groups. Second, we examined whether the groups were significantly different, using the Measurement Invariance of Composite Models (MICOM) procedure (cf. Hair et al. 2017). Third and fourth, for the main group of female freelancers, we checked for Common-Method Variance (CMV) (cf. Podsakoff et al. 2003) and tested the formulated hypotheses.

4 Results

4.1 Model characteristics

First, examining the outer model evaluation in both groups, we found the scales to be reliable (Nunnaly 1978) without removing any of the composing items (see Tables 2a and 2b). Second, for both groups, we investigated convergent validity using Fornell and Larcker's (1981) criterion of an Average Variance Extracted (AVE) for each construct above the 0.5 benchmark. To establish sufficient convergent validity, we removed two items from the scale 'intrinsically rewarding work', one item from the scale 'work-life balance' and two items from the scale 'financial security.' The other constructs demonstrated sufficient convergent validity in their original form (see Tables 2a and 2b).

.____

TABLES 2a AND 2b

Third, to determine whether each latent variable shared greater variance with its own measurement variables than with other constructs, for both groups, we tested the discriminant validity by comparing the square roots of the AVEs of the constructs with the inter-construct correlations (Chin 1998; Fornell and Larcker 1981). A correlation between constructs exceeding the square roots of their AVEs indicated that they may not be sufficiently discriminable (see Tables 3a and 3b). Since we found that the absolute correlations did not exceed the square roots of the AVEs, we concluded that there was sufficient reliability and convergent and discriminant validity of all model constructs.

TABLE 3a AND 3b

TABLE 4

4.2 Differences between female freelancers and female employees

To examine whether the main group of female freelancers and the control group of female employees were different from one another, we used the Measurement Invariance of Composite Models (MICOM) procedure (cf. Hair et al. 2017). First, we tested for configural invariance. Configural invariance means that a latent variable, which has been specified equally, emerges as an unidimensional entity in both groups (Henseler et al. 2016b). Tables 2a and 2b show all constructs to be sufficiently reliability and valid for both groups.

Second, we tested the compositional invariance to see whether or not the latent variables were formed differently in the two groups (Henseler et al. 2016b). In this analysis, the correlation (r) between, on the one hand, the composite scores using the weights obtained from the first group and, on the other hand, the composite scores using the weights obtained from the second group, were compared using a permutation test. Henseler et al. (2016b) proposed that the correlation r should be equal to one. If the correlation c diverges significantly from one, no support is found for compositional invariance. In order to statistically test for compositional invariance, we proposed a permutation test over the correlation c (Chin and Dibbern 2010). The outcomes of the permutation test yielded insufficient support for compositional invariance (Henseler et al. 2016b), given that for the value 'financial security' (p = 0.005) the correlation c between the two distinguished groups was significantly different, and as such no support was found for compositional invariance. This demonstrated insufficient measurement invariance for both groups and indicates that the group of freelance females was significantly different from the group of female employees. Further steps, including checks on equal variances and equal means between the both groups were not necessary, since compositional invariance was not supported (cf. Hair et al. 2017).

4.3 Common-Method Variance

Since our study was conducted using a self-administered survey method, we tested for Common-Method Variance (CMV) in the main group of female freelancers to obtain evidence that there was no systematic bias which might have influenced the quality of the collected data (Podsakoff et al. 2003). Using a two-step approach, following Podsakoff and Organ (1986), we first used Harman's (1976) one-factor test in which all principal constructs were entered into one principal component factor analysis. Using SPSS Software (SPSS version 22 for Windows), the extraction method without rotation for one fixed factor was used. Results

showed that only one factor that explained less than 50 per cent of the variance (27.72%) emerged, providing an initial indication of no CMV. Second, we used Bagozzi et al.'s method (1991) which stresses that CMV occurs when the highest correlation between different constructs exceeds 0.9. Table 3 shows the highest correlation between any of two constructs for female freelancers to be 0.576 (see the correlation between 'work autonomy' and 'time-spatial flexibility'). Hence, no indication of CMV was found in the data.

4.4 Model estimations

Regarding the inner model, we estimated path coefficients by using bootstrap t-statistics, based on 5,000 subsamples, with a bias-corrected bootstrap, testing for a two-tailed significance of 95% (Anderson and Gerbing 1988). The model showed a good fit with our data: The Standardized Root Mean Square Residual (SRMR) was 0.05, which is in line with Hu and Bentler's (1998) criterion of a value lower than 0.08. To test our hypotheses, a two-step approach was used. First, we calculated the direct effects for the differentiated paths in the model (see Table 4). Second, we tested the predictive power using f^2 effect size of Cohen (1988) to indicate whether each construct had a weak, average or strong effect on 'career satisfaction' (see Table 4).

Hypothesis 1 was partly supported by our data. The value 'intrinsically rewarding work' positively influenced 'career satisfaction' ($\gamma = .283$, p < .000, $R^2 = 0.19$), with an average predictive power ($f^2 = 0.086$). However, the values 'work-life balance' ($\gamma = -.035$, p = .663) and 'financial security' ($\gamma = -.066$, p = .419) had no significant direct relationships with 'career satisfaction.'

Hypothesis 2 was also partly supported by our data. The value 'intrinsically rewarding work' positively influenced 'work autonomy' ($\gamma = .206$, p = .011, $R^2 = 0.12$), but had no significant effect on 'time-spatial flexibility' ($\gamma = .017$, p = .813, $R^2 = 0.23$). The value 'work-

life balance' had no significant impact on 'work autonomy' ($\gamma = .050$, p = .503, $R^2 = 0.12$), yet appeared to have a positive influence on 'time-spatial flexibility' ($\gamma = .227$, p < .001, $R^2 = 0.23$), with an average predictive power ($f^2 = 0.059$). Contrary to our expectations, the value 'financial security' was negatively associated with both 'work autonomy' ($\gamma = -.178$, p = .012, $R^2 = 0.12$), with an average predicting power ($f^2 = 0.033$), and with 'time-spatial flexibility' ($\gamma = -.338$, p < .000, $R^2 = 0.23$), with a strong predictive power ($f^2 = 0.136$).

Hypothesis 3 was partly supported by our data. 'Work autonomy' was positively associated with 'career satisfaction' ($\gamma = .218$, p < .003, $R^2 = 0.19$), with an average predictive power ($f^2 = 0.036$). However, contrary to our expectations, 'time-spatial flexibility' was not significantly associated with 'career satisfaction' ($\gamma = .047$, p = .607).

Both 'intrinsically rewarding work' and 'financial security' in relation to 'work autonomy' were demonstrated to be significant toward 'career satisfaction,' but 'work-life balance' was not. However, only the relationship between 'intrinsically rewarding work' and 'work autonomy' toward 'career satisfaction,' respectively, was positive as was hypothesised. Hence, Hypothesis 4a was only partly supported by our data. Hypothesis 4b was not supported at all, since time-spatial flexibility was demonstrated not to have a significant relationship with career satisfaction.

5 Discussion and conclusion

This study aimed to contribute to the self-employment and freelancing literature by examining whether female freelancers use their agency associated with their employment status to mobilize their personal resources (i.e., work-related values) to craft their work resources (i.e., work-control indicators: work autonomy and time-spatial flexibility) to achieve more career satisfaction. Building on the Job Demands-Resources theory (Bakker and Demerouti 2014),

incorporating insights from the Conservation of Resources (COR) theory (Hobfoll 1989), the Person–Environment (P-E) fit theory (Kristof 1996) and the job-crafting literature (Akkermans and Tims 2016; Tims et al. 2012; Wrzesniewski and Dutton 2001), we developed a set of hypotheses which we tested using structural PLS modelling (N = 203). Below, the results of our study will be summarized and discussed in light of our theoretical framework.

First, we found both a direct and indirect relationship between the work-related value intrinsically rewarding work and career satisfaction, revealing two underlying motivational processes (cf. Bakker and Demerouti 2014). The first motivational process suggests that female freelancers who scored higher on this work-related value selected assignments that were more meaningful to them, which led them to evaluate their (freelancing) career as more satisfactory in comparison with their peers. The second motivational process suggests that female freelancers who scored higher on this work-related value also managed to craft their work conditions (cf. Tims et al. 2012) such that they experienced greater work autonomy, which allowed them to have more influence regarding which assignments to take on and how to perform these (cf. Demerouti and Bakker 2011). In fact, in our analysis, the work autonomy was revealed as the most important single factor in female freelancers' career satisfaction, possibly reflecting their basic psychological need for autonomy to be satisfied (cf. Demerouti and Bakker 2011). This latter finding confirms our theoretical framework, which assumes that as long as there are relatively high levels of work autonomy, intrinsic work motivation can be catalysed, being reflected in higher levels of career satisfaction. In line with the selfemployment and freelancers literature, this reveals that the female freelancers in our study managed to create scope in their own businesses. The latter enabled them to choose and complete their work such that it fitted their values, which created intrinsic work motivation and brought about a pleasurable emotional state on the basis of the appraisal of their own career as a freelancer (cf. Meager 2015; Van Stel and De Vries 2015).

Second, we neither found a direct nor an indirect significant relationship between the value work-life balance and career satisfaction, indicating that the value work-life balance did not prompt any intrinsically motivational processes among the female freelancers in our sample. Based on the job-crafting literature (Akkermans and Tims 2016; Tims et al. 2012), we assume that even though the female freelancers may consider work-life balance as one of their personal values (Bögenhold and Klinglmair 2015), this did not provide them with a guideline in concretely navigating their (freelancing) career, or where to look for assignments and career development opportunities. In other words, this value in itself did not contribute to female freelancers' career satisfaction. Partly in line with our expectations, however, we found that the female freelancers' work conditions were influenced by the value work-life balance, as this led them to craft their work environment such that it gave them more time-spatial flexibility. However, contrary to our expectations, flexible working did not influence their subjective judgement about their overall career experiences. This latter finding could be interpreted in two ways.

First, time-spatial flexibility may have been crafted by the female freelancers because it can buffer the negative effects of their work and home demands (cf. Bakker and Demerouti 2014) and can, therefore, be considered a work resource that helps to reconcile work and family goals. Our results, however, nuance the view that more career satisfaction among female freelancers can be attributed to time-spatial flexibility (above and beyond the motivational influence of work autonomy) (cf. Álvarez and Sinde-Cantorna 2014). Time-spatial flexibility may perhaps contribute to female freelancers' willingness to start and continue their business, as it enables their labour-market participation such that fits their values. This may hold especially true for working mothers (and others) who wish to engage in paid work and caregiving (Bögenhold and Klinglmair 2017; Jenkins 2017) such that it satisfies their work and family life in all facets (cf. Sevä et al. 2016).

Second, time-spatial flexibility may not contribute to female freelancers' career satisfaction as this type of work control, which is often crafted in response to the need to achieve a better work-life balance, does not always lead to the anticipated outcomes. Although this may not apply to all female freelancers, in reality, freelancing can lead to more responsibilities (e.g. for the welfare and continuation of their own business) than regular employment, and to higher levels of work-life conflict resulting from longer and less predictable work hours, or more permeable work-life boundaries (cf. Meager 2015).

Third, in contrast to our expectations, we did not find a direct positive relationship between the value financial security and career satisfaction. In fact, we found a negative relationship between the value financial security and work control (i.e., work autonomy and time-spatial flexibility). This may suggest that the female freelancers' wish to have income security in the short and longer run does not motivate them, or perhaps does not enable them, to craft their career such that it leads to higher career satisfaction. It also did not predict that they were more successful in crafting their own business environment such that they experienced greater work autonomy and time-spatial flexibility which could open up opportunities to secure larger and/or more financially and/or intrinsically rewarding portfolios to develop their careers in a more satisfactory way. On the contrary, our results imply that the need to secure larger and more financially rewarding portfolios reduced the female freelancers' work control. Possibly, the wish to achieve financial security may have pressured the female freelancers to take on work assignments that do not give them as much work control as other assignments, and which may even be accompanied by more work demands, such as longer work hours and more work-related stress (cf. Bakker and Demerouti 2011; Meager 2015), coming at the expense of career satisfaction.

Fourth and finally, it was overall expected that female freelancers who hold stronger personal values would be more motivated and energized to set clear goals, act upon these and

make progress towards them by crafting their work conditions (cf. Akkermans and Tims 2016) to enhance career satisfaction. Our study, however, shows that achieving all three work-related values simultaneously may not be that easy. In fact, our results reveal that these are competing. Specifically, those striving for financial security may be hindered (possibly by contextual factors) to craft those work conditions (i.e., work autonomy and time-spatial flexibility) which the scholarly literature reports as driving their customized careers, as these could support them to realize work-life and career goals (i.e., intrinsically and extrinsically rewarding work and work-life balance) simultaneously. In a similar vein, those striving for intrinsically rewarding work and work-life balance may not manage to be economically independent.

5.2 Limitations and future research

Our study had several limitations. First, we employed a cross-sectional design, meaning that no insight could be gained into how the relationships studied may have developed or will develop over time. Using retrospect or longitudinal (qualitative or quantitative) empirical data would allow us to examine how female freelancers' work-related values interact, change and affect their career decisions and satisfaction over the life cycle.

Second, our study intentionally focused on female freelancers as an emerging group in increasingly fragmented labour markets characterized by more flexible and individualized employment relationships (cf. Jenkins 2017; Wynn 2015). Particularly in view of our respondents being selected through a virtual work agency, however, the sample may be biased towards knowledge workers favouring time-spatial flexibility. Even though we controlled for this work-related value in our analysis and even though our sample fits the characteristics of freelancers in the context studied, the generalizability of our study's results may be somewhat restricted. Future research could include more types of freelancers, incorporating both genders, and could focus on freelancers operating in multiple national contexts. This may reveal

variations in how career choices and development is hindered or facilitated (Braches and Elliott 2016; De Jager et al. 2016; Hechavarría et al 2017). It would also be interesting to see how the ability to craft work control varies across and within occupational sectors.

Third, work control is often viewed as a resource which affect freelancers' work and career success. Under certain circumstances, however, these can be regarded challenges or hindrances. In this specific study, female freelancers may have experienced both positive and negative effects of time-spatial flexibility on career success. Future research could disentangle the role of contingency factors, such as external work-related support or boundary management strategies and tactics, in the relationship between crafted work control and work-life success indicators.

5.3 Policy implications

Our study's results may also have implications for individual practitioners and other labour-market stakeholders. First, freelancing is often viewed as an individual labour-market strategy that allows women to engage in gainful work (to be financially independent), meanwhile enabling them to realize their values in terms of both having intrinsically rewarding work and a sound work-life balance. However, having a satisfactory career by realizing all values simultaneously appeared to be difficult (cf. Bögenhold and Klinglmair 2015). Career coaches might help new freelancers to recognize the potential trade-offs revealed so that they can embark on freelancing with clearer expectations as these may influence their future career satisfaction.

Second, (female) freelancers can, but also must, self-manage and craft their working conditions and careers in unpredictable and ever-faster changing markets. Even though careers in contemporary labour markets may have become less standard, less linear, more value-based and boundaryless, perhaps offering more options for alternating or parallel forms of

employment relationships over the life course (including freelancing), women have to bear in mind that their career decisions irrevocably impact their future access to personal, structural and social resources. Especially in the event of declined portfolios in times of economic difficulty, their knowledge and skills becoming obsolete, or perhaps of losing a structural 'financial safety cushion' due to changes in their private lives, female freelancers' incomes are highly insecure. Female freelancers, therefore, have to develop career strategies that allow them to continuously create work opportunities and maintain resources that enable them to transcend organizational boundaries and to find work that truly fits their (possibly 'blended') value creation goals (Hechavarría et al. 2017). This may demand them to engage in collaborative networks with peers, gain membership in self-employed unions, or work through intermediaries or work agencies. Such strategies can minimize the gaps that tend to arise between subsequent freelance projects and could thereby alleviate some of the consequent financial insecurity resulting from ebbs and flows in project assignments. Moreover, they could provide them with access to resources, such as support for professional development, marketing activities and financial resources (De Jager et al. 2016; Leighton 2015; Von Hippel et al. 1997).

Third, even though freelance markets may be driven by individual aspirations, external support for female freelancers' career development is essential (Leighton 2015; Wynn 2015). It should be acknowledged that freelancers' human capital strongly contributes to national economies, as their involvement enhances organizations' skill diversity, agility, flexibility and efficiency and reduces costs associated with downtime in uncertain markets, possibly resulting in more profit and job creation through new ventures (Burke and Cowling 2015). Therefore, also (client)organizations can gain from developing inclusive career policies, involving collaborations with network partners (i.e., freelancer networks, career coaches, temporary-work agencies, unions, local and national governments, educational institutions and other public and private organizations) as these can co-support female freelancers (and regular employees) to

realize their multiple, oftentimes blended values in a satisfying way. For example, they can facilitate transitions across organizational boundaries and support resource development. This is in line with the plea for shifting to value-based organizing (Winter and Jackson 2014) and implies assessing (female) freelancers' multiple values and how these relate to engagement with and commitment to (client)organizations (Burke and Cowling 2015). In order to fit individuals' multiple values, work may need to be (re)designed and customised and organizational cultures need to be adjusted, implying that working reduced hours, for example, should not be interpreted as individuals being less committed, which currently often coincides with (women) experiencing a loss of financially and intrinsically rewarding careers (Bleijenberg et al. 2016).

5.4 Conclusion

We analysed how female freelancers mobilised their work-related values (viewed as personal resources) to craft their work environment (i.e., enhancing work resources) to achieve higher levels of career satisfaction. Our results suggest that their multiple, oftentimes blended work-related values (i.e., intrinsically rewarding work, work-life balance and financial rewards) are possibly difficult to reconcile with satisfying careers. This has implications for all labour-market parties (i.e., coaches, individual freelancers, networks of freelancers, temporary-work agencies, unions, local and national governments, educational institutions and public and private organizations) as they may need to co-craft career-strategies and policies that support female freelancers (and other employees) to develop portfolios of assignments that better match their multiple work-related values to develop sustainable and satisfactory career trajectories.

References

- Ala-Mursula L., Vahtera J., Kivimaki M., Kevin M. V., & Pentti J., (2002). Employee control over working times: Associations with subjective health and sickness absences. *Journal of Epidemiology and Community Health*, 56, 272-278.
- Akkermans, J., & Tims, M. (2016). Crafting your Career: How Career Competencies Relate to Career Success via Job Crafting. *Applied Psychology: An International Review*, 0(0), 00-00.
- Álvarez, G., & Sinde-Cantorna, A. I. (2014). Self-employment and job satisfaction: An empirical analysis. *International Journal of Manpower*, *35*(5), 688-702.
- Anderson, J. C., & Gerbing, D. W. (1988). Structural Equation Modeling in Practice: A Review and Recommended Two-Step Approach. *Psychological Bulletin*, *103*(3), 411-423.
- Bagozzi, R. P., Yi, Y., & Phillips, L. W. (1991). Assessing Construct Validity in Organization Research. *Administrative Science Quarterly*, *36*(3), 421-458.
- Bakker, A. B., & Demerouti, E. (2014). Job Demands-Resources Theory. In P. Y. Chen & C.
 L. Cooper (Eds.), Work and Wellbeing: A Complete Reference Guide. Vol. III (pp. 37-64). Chichester: John Wiley & Sons.
- Bakker, A. B., Demerouti, E., & Verbeke, W. (2004). Using the job demands-resources model to predict burnout and performance. *Human Resources Management*, 43, 83-104.
- Barclay, D., Higgins, C., & Thompson, R. (1995). The Partial Least Squares (PLS) Approach to Causal Modeling: Personal Computer Adoption and Use as an Illustration. *Technology Studies*, 2(2), 285-309.

- Benz, M., & Frey, B. S. (2008). Being independent is a great thing: Subjective evaluations of self-employment and hierarchy. *Economica*, 75, 362–383.
- Bleijenbergh, I. L., Gremmen, C. C. M. & Peters, P. (2016). Timing ambition: How organisational actors engage with the institutionalised norms that affect the career development of part-time workers. *Scandinavian Journal of Management*, 32(4), 179-188.
 - Bögenhold, D. & Klinglmair, A. (2015). Women's self-employment and freelancers: observations on female entrepreneurship. In Burke, A. (Ed.), *The handbook of researchers on freelancing and self-employment. Chapter 5* (pp. 51-62). Dublin: Senate Hall Academic Publishing.
- Braches, B, & Elliott, C. (2016). Articulating the Entrepreneurship Career: A study of German Women Entrepreneurs. *International Small Business Journal*. Retrieved from https://doi.org/10.1177/0266242616651921
- Burke, A. & Cowling, M. (2015). The Use and Value of Freelancers: The Perspective of Managers. In A. Burke (Ed.), *The handbook of researchers on freelancing and self-employment. Chapter 1* (pp. 1-14). Dublin: Senate Hall Academic Publishing.
- Central Bureau of Statistics (CBS; NL) (2018). Statline: Werkzame beroepsbevolking (English: working population). Retrieved June, 19, 2018 from: https://opendata.cbs.nl/#/CBS/nl/dataset/82309NED/table?ts=1529420754902
- Chin, W. W. (1998). The partial least squares approach to structural equation modeling. In G.

 A. Marcoulides (Ed.), *Modern methods for business research* (pp. 295-358). Mahwah:

 Lawrence Erlbaum.

- Chin, W. W., & Dibbern, J. (2010). An introduction to a permutation based procedure for multigroup PLS analysis: Results of tests of differences on simulated data and a cross cultural analysis of the sourcing of information system services between Germany and the USA. In V. Esposito Vinzi, W. W. Chin, J. Henseler, & H. Wang, et al. (Eds.), *Handbook of partial least squares. Concepts, methods and applications* (pp. 171-193). Berlin, Heidelberg: Springer-Verlag.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences* (2nd ed.). Hillsdale, NJ: Lawrence Erlbaum Associates.
- De Jager, W., Kelliher, C., Peters, P., Blomme, R., & Sakamoto, Y. (2016). Fit for self-employment? An extended Person-Environment Fit approach to understand the work-life interface of self-employed workers. *Journal of Management & Organization*, 22(6), 798-816.
- DeFillippi, R. J., & Arthur, M. B. (1996). Boundaryless contexts and careers: A competency-based perspective. In M. B. Arthur, & D. M. Rousseau (Eds.), *The Boundaryless Career:*A New Employment Principle for a New Organizational Era (pp. 116-31). Oxford:
 Oxford University Press.
- Dekker, R., & Kösters, L. (2011). De ontmythologisering van de zzp-trend. *Tijdschrift voor Arbeidsvraagstukken*, 27(3), 248-263.
- Demerouti, E., & Bakker, A. B. (2011). The Job Demands—Resources model: Challenges for future research. SA Journal of Industrial Psychology/SA Tydskrif vir Bedryfsielkunde, 37(2), Art. #974, 9 pages.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39-50.
- Freese, C., Schalk, R., & Croon, M. A. (2008). De Tilburgse psychologisch contract vragenlijst.

 Gedrag & Organisatie, 21(3), 278-294.

- Greenhaus, J. H., Parasuraman, S., & Wormley, W. M. (1990). Effects of Race on Organizational Experiences, Job Performance Evaluations, and Career Outcomes.

 **Academy of Management Journal, 33(1), 64-86.
- Hair Jr, J. F., Sarstedt, M., Ringle, C. M., & Gudergan, S. P. (2017). *Advanced Issues in Partial Least Squares Structural Equation Modeling*. Thousand Oaks: SAGE Publications.
- Harman, H. H. (1976). *Modern Factor Analysis (3rd Ed)*. Chicago: University of Chicago Press.
- Hechavarría, D. M., Terjesen, S. A., Ingram, A. E., Renko, M., Justo, R., & Elam, A. (2017).

 Taking care of business: the impact of culture and gender on entrepreneurs' blended value creation goals. *Small Business Economics*, 48, 225-257.
- Hegney, D., Plank, A., & Parker, V. (2006). Extrinsic and intrinsic work values: their impact on job satisfaction in nursing. *Journal of Nursing Management*, 14, 271-281.
- Henseler, J. (2010). On the convergence of the partial least squares path modeling algorithm. *Comput Stat*, 25(1), 107-120.
- Henseler, J., Hubona, G., & Ray, P. A. (2016a). Using PLS path modeling in new technology research: updated guidelines. *Industrial Management & Data Systems*, 116(1), 2-20.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2016b). Testing measurement invariance of composites using partial least squares. *International Marketing Review*, *33*(3), 405-431.
- Hobfoll, S. E. (1989). Conservation of Resources: A New Attempt at Conceptualizing Stress.

 *American Psychologist, 44, 513-524.
- Hu, L., & Bentler, P. M. (1998). Fit indices in covariance structure modeling: Sensitivity to underparameterized model misspecification. *Psychological Methods*, *3*(4), 424-453.
- Jenkins, K. (2017). Exploring the UK Freelance Workforce in 2016. London: Kingston University London.

- Kitching, J. (2015). Tracking UK Freelance Workforce Trends 1992-2015. In A. Burke (Ed.), *The handbook of researchers on freelancing and self-employment. Chapter 2* (pp. 15-28). Dublin: Senate Hall Academic Publishing.
- Kristof, A. L. (1996). Person-organisation fit: An integrative review of its conceptualizations, measurement, and implications. *Personnel Psychology*, 49, 1-49.
- Leighton, P. (2015). Independent Professionals: Legal Issues and Challenges. In A. Burke (Ed.), *The handbook of researchers on freelancing and self-employment. Chapter 9* (pp. 99110). Dublin: Senate Hall Academic Publishing.
- Meager. N. (2015). Job Quality and Self-Employment: is it (Still) Better to Work for Yourself?

 In A. Burke (Ed.), *The handbook of researchers on freelancing and self-employment.*Chapter 4 (pp. 39-50). Dublin: Senate Hall Academic Publishing.
- Nunnaly, J. C. (1978). Psychometric theory. New York: McGraw-Hill.
- Patrick, C., Stephens, H., & Weinstein, A. (2016). Where are all the self-employed women?

 Push and pull factors influencing female labor market decisions. *Small Business Economics*, 46, 365-390.
- Podsakoff, P. M., Mackenzie, S. B., Lee, J. Y., & Podsakoff, N. P. (2003). Common Method Biases in Behavioral Research: A Critical Review of the Literature and Recommended Remedies. *Journal of Applied Psychology*, *5*, 879-903.
- Podsakoff, P. M., & Organ, D. W. (1986). Self-reports in organizational research: Problems and prospects. *Journal of Management*, 12, 69-82.
- Ringle, C. M., Wende, S., & Becker, J. M. (2015). *SmartPLS 3. Bönningstedt: SmartPLS*.

 Retrieved from http://www.smartpls.com
- Sëva, I. J., Vinberg, S., Nordenmark, M., & Strandh, M. (2016). Subjective well-being among the self-employed in Europe: Macroeconomy, gender and immigrant status. *Small Business Economics*, 46, 239-253.

- Taris, R., & Feij, J. A. (2001). Longitudinal Examination of the Relationship Between Supplies-Values Fit and Work Outcomes. *Applied Psychology: An International Review*, 50(1), 52-80.
- Tims, M., Bakker, A. B., & Derks, D. (2012). Development and validation of the job crafting scale. *Journal of Vocational Behavior*, 80, 173-186.
- Van Stel, A. & De Vries, N. (2015). The economic value of Different types of Solo Self-Employed: A Review. In A. Burke (Ed.), *The handbook of researchers on freelancing and self-employment. Chapter* 7 (pp. 77-84). Dublin: Senate Hall Academic Publishing.
- Von Hippel, C., Mangum, S., Greenberger, D., Heneman, R., & Skoglind, J. (1997). Temporary employment: Can organizations and employees both win? *Academy of Management Executive*, 11, 93-104.
- Winter, R., & Jackson, B. A. (2014). Expanding the younger worker employment relationship: Insights from value-based organizations. *Human Resource Management*, 53(2), 311-328.
- Wrzesniewski, A., & Dutton, J. E. (2001). Crafting a job: Revisioning employees as active crafters of their work. *Academy of Management Review*, 26, 179-201.
- Wynn M. (2015). Organizing freelancers. A hard case or a new opportunity. In A. Burke (Ed.), *The handbook of researchers on freelancing and self-employment. Chapter 10* (pp. 111120). Dublin: Senate Hall Academic Publishing.

 Table 1a Descriptives

Variables	Female freelancers	Female paid employees		
	% (Freq.)	% (Freq.)		
Partnered				
No	19.7 (40)	19.3 (40)		
Yes	80.3 (163)	80.7 (167)		
Children				
No	23.6 (48)	25.1 (52)		
Yes	76.4 (155)	74.9 (155)		
Age category				
< 36 year	9.8 (20)	8.2 (23)		
36 until 45	43.8 (89)	43.5 (90)		
46 until 54	34.1 (69)	37.2 (77)		
> 55	12.3 (25)	11.1 (17)		
Education				
Other education	32.5 (66)	45.9 (95)		
Bachelor's/Master's/PhD	67.5 (137)	54.1 (112)		
Total	100.0 (203)	100.0 (207)		

Table 1b Industrial sectors

Variables	Female Freelancers	Female Paid employees		
	% (Freq.)	% (Freq.)		
Manufacturing Industry	4.4 (9)	4.4 (9)		
Public Services		1.5 (3)		
Construction Industry	1.5 (3)	1.5 (3)		
Retail Business	3.5 (7)	4.8 (10)		
Hospitality Industry	0.5 (1)	1.0 (2)		
Logistics, Warehousing and				
Communication	3.5 (7)	2.4 (5)		
Financial Services	2.0 (4)	4.4 (9)		
Consultancy and Business				
Services	47.8 (97)	23.1 (48)		
Education and Science	7.4 (15)	8.2 (17)		
Technical Services	3.0 (6)	1.0 (2)		
Government: Municipalities	3.9 (8)	4.4 (9)		
Government: Others	4.4 (9)	2.4 (5)		
Healthcare and Social Care	7.3 (15)	22.1 (46)		
Agriculture, Forestry and Fisheries		1.5 (3)		
Others	10.8 (22)	17.3 (36)		

Table 2a Construct descriptive statistics female freelancers

Theoretical	Actual	Mean	SD	Reliability	AVE
range	range				
1-5	2.38-5.00	4.30	0.50	0.83	0.50
1-5	2.00-5.00	3.87	0.66	0.84	0.57
1-5	1.86-5.00	3.30	0.66	0.83	0.51
1-5	1.00-5.00	3.99	0.94	0.86	0.79
1-5	1.14-5.00	3.95	0.95	0.91	0.66
1-5	1.80-5.00	3.69	0.61	0.81	0.56
	range 1-5 1-5 1-5 1-5 1-5	range range 1-5 2.38-5.00 1-5 2.00-5.00 1-5 1.86-5.00 1-5 1.00-5.00 1-5 1.14-5.00	range range 1-5 2.38-5.00 4.30 1-5 2.00-5.00 3.87 1-5 1.86-5.00 3.30 1-5 1.00-5.00 3.99 1-5 1.14-5.00 3.95	range range 1-5 2.38-5.00 4.30 0.50 1-5 2.00-5.00 3.87 0.66 1-5 1.86-5.00 3.30 0.66 1-5 1.00-5.00 3.99 0.94 1-5 1.14-5.00 3.95 0.95	range range 1-5 2.38-5.00 4.30 0.50 0.83 1-5 2.00-5.00 3.87 0.66 0.84 1-5 1.86-5.00 3.30 0.66 0.83 1-5 1.00-5.00 3.99 0.94 0.86 1-5 1.14-5.00 3.95 0.95 0.91

 Table 2b Construct descriptive statistics paid female employees

Construct	Theoretical	Actual	Mean	SD	Reliability	AVE
	range	range				
Intrinsically rewarding	1-5	2.50-5.00	4.19	0.49	0.84	0.50
work						
Work-life balance	1-5	1.14-5.00	3.52	0.68	0.82	0.52
Financial security	1-5	2.00-5.00	3.79	0.56	0.83	0.50
Work autonomy	1-5	1.00-5.00	3.41	1.03	0.85	0.77
Time-spatial flexibility	1-5	1.00-5.00	3.00	0.99	0.89	0.60
Career satisfaction	1-5	1.40-5.00	3.31	0.67	0.84	0.62

Table 3a Correlation table for freelancers, except the numbers shown in boldface denote the square root of the Average Variance Extracted (AVE)

	IRW	Au	CS	FS	TSF	WLB
Intrinsically rewarding work (IRW)	0.702					
Work autonomy (Au)	0.200**	0.886				
Career satisfaction (CS)	0.314**	0.308**	0.745			
Financial security (FS)	0.095	-0.164*	-0.088	0.714		
Time-spatial flexibility (TSF)	0.065	0.576**	0.197*	-0.362**	0.813	
Work-life balance (WLB)	0.213**	0.114	0.071	-0.113	0.269**	0.755

Significance correlations: *** = p < 0.000, ** = p < 0.01, * = p < 0.05

Table 3b Correlation table for paid employees, except the numbers shown in boldface denote the square root of the Average Variance Extracted (AVE)

	IRW	Au	CS	FR	TSF	WLB
Intrinsically rewarding work (IRW)	0.693					
Work autonomy (Au)	0.269**	0.876				
Career satisfaction (CS)	0.228**	0.324**	0.786			
Financial security (FR)	0.317**	-0.103	-0.146*	0.683		
Time-spatial flexibility (TSF)	0.256**	0.580**	0.275**	-0.085	0.772	
Work-life balance (WLB)	0.203**	-0.020	-0.051	0.058	0.234*	0.722

Significance correlations: *** = p < 0.000, ** = p < 0.01, * = p < 0.05

Table 4 Structural relationships with path coefficients (γ) and predicting power f^2 for female freelancers

	Coefficient (γ)	f^2 values	T statistics	p values	Hypothesis tested
Financial security -> Career satisfaction	-0.066	0.005	0.808	0.419	1
Intrinsically rewarding work -> Career satisfaction	0.283	0.086	4.161	0.000	1
Work-life balance -> Career satisfaction	-0.035	0.001	0.435	0.663	1
Financial security -> Work autonomy	-0.178	0.033	2.523	0.012	2, 4a
Financial security -> Time-spatial flexibility	-0.338	0.136	5.431	0.000	2
Intrinsically rewarding work -> Work autonomy	0.206	0.043	2.558	0.011	2, 4a
Intrinsically rewarding work -> Time-spatial flexibility	0.017	0.000	0.236	0.813	2
Work-life balance -> Work autonomy	0.050	0.003	0.670	0.503	2, 4a
Work-life balance -> Time-spatial flexibility	0.227	0.059	3.357	0.001	2
Work autonomy -> Career satisfaction	0.218	0.036	3.009	0.003	3
Time-spatial flexibility -> Career satisfaction	0.047	0.001	0.514	0.607	3, 4b