

Socio-Economic Profiles Of Remote Workers

Radulović, Sofija; Todorović, Katarina; Radović-Marković, Mirjana;
Petrušić, Irena; and Dragojević, Arsen

Abstract: *In this study, a qualitative analysis was performed based on quantitative data obtained based on three research instruments. The first instrument refers to remote work, the second to psychosocial adaptation, and the third to economic aspects and employment in the "Gig" economy. Based on the quantitative data, a qualitative analysis was performed, and four socio-economic profiles were obtained. When it comes to similarities, the most significant is that everyone considers working from home to be the best choice if it is offered to them, especially when it comes to employment. Flexible working hours allow everyone greater autonomy in planning and achieving tasks and business goals and open up space for personal initiative, freedom and creativity, which are probably the main reasons why working from home has no alternative for most. Another common denominator is good earnings. The most significant differences are between remote workers from Montenegro and all others; they are least optimistic about working at home and the "gig" economy; they have more psychosocial problems than everyone else, they don't have enough free time for recreational activities, and they also complain about excessive work and the inability to separate business from private life. On top of that, they sleep worse and are worse connected to primary groups while working from home than anyone else. In this regard, the most significant differences are between Montenegro and Serbia and Bosnia and Herzegovina. All these phenomena either do not exist or are weakly expressed in Serbia and Bosnia and Herzegovina.*

Keywords: *remote work, socio-economic profiles, Bosnia and Herzegovina, Montenegro, North Macedonia, Serbia*

1. INTRODUCTION

Social and psychological adaptability to economic activities of working from home, in particular, work within the Gig economy moves in a wide range of attitudes and behavior. Almost without exception, positive attitudes relating to economic aspects come from the circles of employers and include precise indicators regarding efficiency, rentability and productivity of business activities (numerous savings, reduction of business premises and accompanying costs, saving of money and time on commuting from home to the office and vice

versa, etc. (Radović -Marković, 2018; Radović-Marković, 2019; Greenhaus, Powell, 2006; Gajendran, Harisson, 2007; Bloom et al., 2013; Baltes et al., 1999). In addition, researchers highlight multiple economic advantages of freelancing, benefiting organizations and individuals as well (Burke, 2012; Burke 2015; Morgan, 2004; Sullivan, 2012).

Psychosocial aspects of remote work are much more difficult to be operationalized and measured. When it comes to positive aspects, the most commonly highlighted are greater autonomy and creativity of personality (Grant, Wallace, Spurgeon, 2013), greater work efficiency and self-confidence (Twentyman, 2010; Niles, 2007; Madsen, 2011 – 12; Noonanne, Glass, 2012) as well as balanced fulfilment of working and non-working obligations (Whatley, 2015).

The list of negative consequences of remote work is significantly longer and it includes numerous disorders of mental health (Mapes, n.d.). Social isolation, stress, anxiety, depression, and sleeping disorders are the ones that are underlined most often, and these are often connected with the lack of social support of close family members (Sang, Gui, Halsam, 2010; Ačakpa, Radović-Marković, 2018). Burnout due to the lack of boundaries between work and private life may cause serious consequences regarding the mental and physical health of those working remotely.

In this study, we have tried to provide a phenomenological image of those working remotely, by integrating both psychosocial and economic aspects. Within the available literature, we did not find any similar attempt, therefore our study is rather explorative.

2. OBJECTIVES OF THE RESEARCH

The first objective is to describe the structural properties of the psychosocial adaptability of remote workers.

The second objective is to describe the social and economic profiles of remote workers in four countries of the Western Balkans thereby highlighting similarities and differences. This is going to be achieved by conducting qualitative analysis using quantitative data.

3. SAMPLES

Four samples comprise 1.031 respondents from the four countries of the Western Balkans: 201 from Bosnia and Herzegovina, 201 from Montenegro, 221 from Northern Macedonia and 408 from Serbia. Samples are convenient including all those working remotely and accepting to fill in the questionnaire in the electronic form. Due to the lack of representation, all generalizations of results to the general population of those working remotely are considered to be unreliable and they may be used as an orientation for future research.

4. RESEARCH INSTRUMENTS

For the needs of this research, one scale and two questionnaires were designed.

These are the Scale of psychosocial adaptability to remote working, the Questionnaire on economic indicators of remote work and the Questionnaire on employment within the "Gig" economy.

The scale of psychosocial adaptability comprises 13 items:

1. Since I started my own business I have had significantly less time for myself and my hobbies.
2. Working at/from home does not prevent me to take sufficient time and motivation for physical activities (exercising/sports).
3. Working at/from home negatively impacted the quantity and quality of sleep.
4. Since I work at/from home, I pay less attention to family or my partner.
5. Since I work at/from home, I have more time for socializing with friends.
6. The work I am currently doing fulfils me.
7. The current earnings I gain are sufficient to cover all my basic needs.
8. I am certain of the future success of the work I am currently doing.
9. I have problems separating my work from my private life.
10. I would like to have more contact with other people during my work.
11. Since I work at/from home, I will more tense and distressed.
12. My family and close friends mostly support me in my current work.
13. During work at/from home, others (family, friends, neighbors) do not distract me and I can dedicate myself to work completely.

The questionnaire on economic indicators of work at/from home contains 14 questions, as follows:

1. Would you recommend this type of work to others as the best choice for employment?

2. What are the advantages of conducting business at/from home?
3. What should be taken care of when establishing a business at/from home?
4. Did you include other members of your family in your regular business activities at/from home?
5. What are the basic rules for the successful conduct of business at/from home?
6. How do you determine if your business at/from home is on the right path to success?
7. How and under which circumstances should one establish an office at/from home?
8. Which are the most important indicators for the successful conduct of business at/from home?
9. How should you look and what should you wear to conduct business at/from home?
10. Does working at/from home mean engagement in full or additional working hours?
11. Which strategies do you use to increase earnings?
12. What are the most common problems in conducting business from home?
13. Which strategies do you use to overcome these problems?
14. What is your practical advice as an owner of a business at/from home to future entrepreneurs?

QUESTIONNAIRE 1: Employment in the "Gig Economy"

Note: Questions relating to the work of freelancers working over platforms, that connect them with other employers and other workers all over the world. Time and place of work are not important, jobs are project-oriented and these are done in compliance with the contract.

Personal information on respondents:

Questions:

1. Information technologies in the future will provide new models of employment
2. Have you heard of the "gig economy" and work over the platforms?
3. What is important to you when choosing work?
4. Would you work within the "Gig economy" as the only source of revenue?
5. If you already work in the "gig economy", is it the only work of yours and the only source of revenue?
6. Would you change employment with full working hours for a flexible job by the contract?

7. In the last two years, how many employers did you have?
8. In the last two years, which of the following jobs did you do within the “Gig economy”? Choose everything that relates to you.
9. Do you have access to any of the following advantages offered by the work through the platform? Choose everything that relates to your work.
10. How did your participation in the gig economy negatively affect your life?
11. How did your participation in the gig economy positively affect your life?
12. Can working in the “gig economy” significantly reduce unemployment?
13. Can working in the “gig economy” contribute to the quality of life of people?
14. How can the position of workers be improved in the “gig economy”?
15. Can working over the platforms and within the “gig economy” reduce the brain drain abroad?

Answers to questions contained in the Scale of psychosocial adaptability have been provided in the form of a five-degree interval scale of Likert type, and the other two in nominal and binary form.

5. METHOD

According to the quantitative indicators, we have prepared a qualitative analysis. Due to the great volume of quantitative data, in this paper, qualitative analysis will be presented.

6. RESULTS

Bosnia and Herzegovina

As in the other countries, respondents from Bosnia and Herzegovina working remotely are not significantly different, whilst regarding age – they are the youngest population. They have considerably lower education than all the others, especially respondents from Serbia and Montenegro. By the type of activity, they, considerably more than others, work in the IT sector as programmers.

By several attributes, respondents from Bosnia and Herzegovina are rather well adapted to working at/from home; they leave sufficient time for their leisure activities and hobbies, although they sometimes lack time for physical exercises. They do not have any problems with the quantity and quality of sleep. Due to working from home, they do not neglect their family, or partner, however, to a certain extent, they neglect their friends. Work they do at home fulfils them. They

are satisfied with their earnings and they believe in the future of the work they do. They have good contacts with other people working from home and successfully separate their work from home from their private life. They do not feel tension or anxiety while they work from home, and they are supported by their family and friends in their work from home.

Regarding economic aspects, respondents from Bosnia and Herzegovina working from home think that achieving control over their lives is more important than permanent income, as well as that they spend more time with members of their families.

They consider, regarding work at/from home, that the most important is a good business idea and the need for a good balance between business and private life. Adequate business premises are also considered to be important for the successful conduct of business from home. Undoubtedly, a good balance between business and private life is considered to be the most important, while earnings come second. Adequate clothing for working from home is considered to be irrelevant. They most often consult friends and family regarding problems at work, although they do not have a greater problem regarding work at home. They consider a good business plan to be the most important for the success of future entrepreneurs. Finally, they would recommend working at/from home as the best possible solution for future entrepreneurs.

Regarding freelancing, freelancers from Bosnia and Herzegovina, when selecting a job, working hours are the most important, whilst all the others consider this to be good earnings (Radović Marković, 2021).

. Significantly less than others, as their only source of income, they accept freelancing. Freelancers from Bosnia and Herzegovina, significantly more than others, would change their employment with full working hours for a flexible job on contract. Programmers are significantly more represented. They rarely obtained the right to pension insurance. In great percentage, they state that participation in the “gig” economy did not negatively affect their life. They perceive improvement in the position of workers in the “gig” economy in strengthening the thrust between workers and employers. Freelancers in Bosnia and Herzegovina think that the “gig” economy may reduce the brain drain abroad.

Montenegro

Respondents from Montenegro are, on average, rather younger ones, just behind those from Bosnia and Herzegovina. Unlike Bosnia and Herzegovina, they often have high and higher education because almost half of them have a university degree. The type of activity for working from home is most predominantly trade as well as education (almost half of the total number).

They work from home for a relatively longest period.

Respondents working from home in Montenegro are in many matters specific. Since they work from home they have significantly less time for their activities and hobbies, including sports and recreational activities, but they have the shortest and least quality sleep and they pay less attention to family and partners than all the others, and they have slightly less time for friends as well (Đukanović, et.al. 2022). However, they are more satisfied with their work than respondents from North Macedonia. They do not differ from others regarding satisfaction with their earnings and evaluation of the future success of the work they conduct. They have greater problems separating their work from home from their private lives than all the others, but they also less than all the others want social contact with others while working from home. Due to working from home, they feel more tension and anxiety than others, and family and friends support them less and provide them less help in their work from home than a majority of other respondents from other countries.

Respondents from Montenegro, in working from home have more problems than all the others, thereby showing several inconsistencies in their psychosocial behavior, even confusion. As possible factors, underdevelopment and discrepancy of economic activities might be taken into consideration, as well as relatively low levels of consumerism, especially during the pandemic of Covid-19 (Gavrilović, and Vučeković, 2020).

Almost one-third are involved in trade online. With a rather unfavorable economic situation, one should have in mind a turbulent political context, which causes a confusing situation to be even more complex. Although working from home is one of the best strategies in such social constellations, there is a rather big question of instalment of necessary technological infrastructure in a short time, regardless that the personnel basis seemed to be rather satisfactory. Probably the most important factor of dissatisfaction is a discrepancy between higher professional education and disincentive jobs, related primarily to online trade, and partially to routine forms of educational contexts.

Regarding economic aspects, they would recommend working from home as the best solution for employment, although somewhat less than others. In deciding to establish a business from home, they are mostly led by different types of savings. Unlike respondents from Serbia and Bosnia and Herzegovina, those working from home in Montenegro tend to include their household members in it. Designing workspace in the house is not of some bigger importance to them. They stress the importance of communication skills and previous experience for good business from home. Unlike other workers from home in other countries, they do not

consider technical equipment to be particularly important. Also, they value the design of the office space less than all the others. More than others, they stress the importance of motivation for work. They highlight that they usually do not have any particular problems in working from home. If they have any such problems, less than all the others, they request members of their families and friends, and they obtain more by visiting professional gatherings and seminars.

When working as a freelancer, the most important, regarding the selection of work, are earning. More than all the others, they achieved the right to pension insurance, and less than others they are among those that did not achieve the right to any insurance. Working in the "gig" economy did not negatively affect them professionally, in their private life or financially. At the same time, freelancers in Montenegro estimated positive achievements of the work in the "gig" economy in stated areas. less than all the others. In addition, they evaluated the achievement of the "gig" economy to the reduction of unemployment and improvement of quality of life more negatively than others. They perceive the improvement of workers in the "gig" economy to lie within the improvement of legal regulations. Finally, freelancers in Montenegro consider that the "gig" economy may not reduce the brain drain abroad.

Northern Macedonia

Besides the fact that there are no significant differences regarding gender, respondents from Northern Macedonia by average age are behind Serbia (Vučeković, et.al.2021).

. Regarding the level of education, they are in second place, behind Montenegro, with almost one-third of those with a higher university degree. Respondents from Northern Macedonia, just as those in Montenegro, in similar percentages, work in trade and education, and regarding the length of work from home, they come in second place, behind Montenegro (.).

Despite these similarities in social profile, regarding psychosocial adaptability, there are more differences than similarities with Montenegro. Similarity with respondents from Montenegro is that, due to working from home, they do not have desired time for sports and recreational activities. It is of particular importance that respondents from Northern Macedonia are least satisfied with the work they are currently doing from home, although in this regard differences among countries do not have a degree of statistical importance. Probably as a consequence of dissatisfaction with their current work, these respondents are the most sceptical regarding the perspective of work they are currently doing in the future. They are considerably less tense and anxious about work they do from home than respondents from

Montenegro. However, they are most tense and anxious than those from Montenegro, and these differences with Serbia do not reach a degree of statistical importance.

Respondents from Northern Macedonia, as well as those from Montenegro, are less supported by family and friends in conducting work from home than those in Serbia and Bosnia and Herzegovina. It is known that those more educated have slightly more negative perceptions of working from home than those with less education. It is difficult to tell if those more educated in Montenegro and Northern Macedonia are more prone to, in compliance with this, more negatively perceive family and friends or if their family and friends provide less support and more distraction in their work from home.

Respondents from Northern Macedonia in their work-from-home differentiate from those in Montenegro by the following:

- They have more time for different activities and hobbies;
- They have slightly more time for sports and recreational activities;
- Have longer and more quality sleep;
- Pay more attention to family and friends while working from home;
- More successfully separate business from their private life;
- Socialize more during the conduct of work from home;
- Are less tense and anxious while conducting work from home.

In all the above mentioned, respondents from Montenegro differ from those in Bosnia and Herzegovina and those in Serbia as well.

As we have seen, respondents from Northern Macedonia are in certain social and demographic features similar to those from Montenegro, especially concerning work from home, and partially by the type of activity.

Regarding all the others, they are more specific by expressing dissatisfaction with the work they are currently doing from home and a pessimistic attitude towards maintaining such work in the future. It seems that the main factor of this dissatisfaction lies in the discrepancy between higher professional qualifications and low professional requirements of work they conduct from home, whereby the most predominant one is trading, due to which they probably do not have support, to a satisfactory extent, from family and friends because they think they can achieve higher professional achievements. This is where they have similarities with respondents from Montenegro. Unlike Montenegro, in Northern Macedonia, protective collectivistic patterns are acting to a higher extent than in Montenegro which is, to a great extent, a deeply divided society. It seems that regarding such protective factors, Northern Macedonia is closer to the other

two countries than to Montenegro, while Serbia and Bosnia and Herzegovina mutually have more similarities than they are similar to Northern Macedonia.

The majority of employees from home in Northern Macedonia would recommend working from home as the best choice. More than those in Bosnia and Herzegovina and Serbia, are interested in including household members in their work-from-home. As well as for the employees from home in Montenegro, to those in Northern Macedonia, equipment of the business premises in a house is not of any importance for successful work. Earning represents the most important indicator of successful work from home, and after this, productivity is the second most important one. Adequate clothing in the office is more important to them than to others. They state that working from home is work without working hours, for which reason they prefer to do it as additional work. Lack of social communication in working from home is hard for them. They recommend consultations with experts for providing success in work to future entrepreneurs.

Earning is the most important in the selection of work for freelancers in Northern Macedonia. They are significantly more included in lectures at home, excluding Serbia, and the most predominant activity is research work. They gained the right to pension insurance significantly more than others. It is estimated that work in the "gig" economy did not negatively affect their life in any way.

Serbia

Respondents from Serbia are the oldest on average. Regarding educational structure, they are rather similar to those in Northern Macedonia, and regarding higher education to those from Bosnia and Herzegovina and those from Northern Macedonia. They have considerably fewer higher educated people that work from home than Montenegro, but more than Bosnia and Herzegovina. Regarding the length of work from home, they are similar to those in Montenegro.

In all previously stated aspects, Serbia consistently differs from Montenegro, and in all the others, it is similar to Northern Macedonia, whereby these respondents are considerably more satisfied with the work they do from home and they have a more optimistic perspective of this work and in that they have greater help and support from friends. Overall, respondents from Serbia provided the most optimistic image of working from home and, as it seems, they are adapted to this work psychosocially the best.

Like all the others, they consider working from home to be the best option for employment. Designing of workspace is considered to be important for successful work from home by

them. They consider previous experience to be important for the successful conduct of business from home. Earning is also considered to be the most important indicator of successful work from home. Regarding permanent work from home, they are ambivalent because this is work without working hours. Although they do not have any particular problems in working from home, when these problems occur – they resolve them with the support of friends and family.

When choosing work, freelancers from Serbia consider earning to be the most important. Significantly less often than other freelancers, freelancers from Serbia would change full-time work for flexible work on contract. They have healthcare and pension insurance to a considerably less extent than other freelancers. More than others, they did not gain the right to any insurance. As well as all the others, they think that working in the “gig” economy did not negatively impact their life in any manner.

Discussion

Within the discussion, we will indicate the most important similarities and differences, and then offer a possible explanation for these.

The most important and the most numerous differences are between those working from home in Montenegro and others, in particular those in Serbia and Bosnia and Herzegovina. These respondents perceive work from home and the “gig” economy in the least optimistic manner, they have more psychosocial problems than others, they do not have sufficient free time for recreational activities, and they also made complaints regarding the overload of work and impossibility to separate business from their private lives. In addition to all the stated above, they are more poorly connected to primary groups while working from home. Despite all the mentioned, they think that informal contact may contribute the most to successful business from home. Moreover, they also neglect the importance of better technological equipment for successful work from home. Not only that they make a poorer judgement of the possibilities of working from home and freelancing but they often seem to be inconsistent, even ambivalent. For example, they stress the importance of social connection for the successful conduct of business from home, while at the same time trying to distance themselves from primary groups and rely on professional training. Furthermore, they stress the importance of motivation for a successful business from home, while also stressing certain demotivation due to burnout at work, etc. They tend to distance themselves from primary groups during work, and, at the same time, this makes them frustrated. Due to all the above stated, respondents from Montenegro are, in work from home, and face more problems than all the others, which indicates a discrepancy in

psychosocial behavior, even confusion. Underdevelopment and inconsistency of economic activities, and rather a low level of consumerism, especially during the pandemic of Covid-19, may be considered to be possible factors of this. Almost one-third is in online trade. With a very unfavorable economic situation, one should have in mind the turbulent political context as well, which made such a confusing social situation to be even more complex. Although working from home is one of the best strategies of selection in such social constellations, the great matter to consider remains the instalment necessary for technological infrastructure in a short period of time, regardless of personnel basis, as it seems, was satisfactory. Probably the biggest factor of dissatisfaction may be seen in the discrepancy between high education and destimulating works, in the first place those related to online trade, and partially to routine forms of educational content.

According to certain psychosocial patterns of behavior, these respondents are most similar to those from Northern Macedonia. Regarding the level of education as well as the type of activities, they are the most similar to respondents from Montenegro. In addition, they are similar to those from Montenegro concerning dissatisfaction with current work from home, in particular, due to demotivation and routine of work regarding their high level of education. Due to current dissatisfaction, they do not perceive work from home, or the “gig” economy, in an optimistic manner. Although they have considerably fewer psychosocial problems due to working from home, they are, in this regard, more resembled respondents from Montenegro, than those from Bosnia and Herzegovina and Serbia. All these aspects to which they show similarities with Montenegro, at the same time differ significantly from Bosnia and Herzegovina and Serbia.

Bosnia and Herzegovina and Serbia, in general, differ the most from Montenegro and Northern Macedonia. By numerous indicators, they are opposite to respondents from Montenegro. Unlike respondents from Montenegro, these are the youngest, with the lowest educational degree and mainly work in the IT sector. They do not have psychosocial problems, they balance well between business and private life and the support of family and friends in their work. They are content with work and earnings and they maintain good social communication during work from home. They are optimistic regarding the perspective of their work. All this social and cultural capital tends to be preserved therefore they think that maintaining boundaries between business and private life is most important for success in work, which requires flexible working hours. While all the others consider earning to be the most important indicator of successful work from home, for them this indicator is represented in a good business idea since they are already

well positioned financially. They manage to achieve rather a harmonious relationship between psychosocial, economic and cultural patterns while working from home or being freelancers, unlike respondents from Montenegro where discrepancies, contradictions, and even disputes, occur in these areas.

Respondents from Bosnia and Herzegovina are well adapted to working from home. In our opinion, several factors are important for this adaptability. In the first place, this is a young population highly motivated for work because they are included in professional life rather early. Secondly, they are motivated above average because they are included in the IT sector.

The fact that their education is below average does not diminish, but rather, is in favor of this motivation, which is above average, for the IT sector and programming because knowledge and skills in these areas are gained outside of usual institutional frameworks. In this regard, this population is of particular importance for monitoring possible directions of development of work from home, partially outside of the usual institutional frameworks, regarding highlighted scepticism that improvement and development of freelancing are possible mostly or only within the institutional educational framework.

Although respondents from Serbia have certain formal similarities to those from Montenegro (by the length of work) and Northern Macedonia (by education), they significantly differ from those from Montenegro concerning numerous other features, by which they have more similarities with respondents from Bosnia and Herzegovina. They do not have psychosocial problems. They show content with working from home and optimism for the future of work. As well as respondents from Bosnia and Herzegovina, they nourish good social connections with primary groups and closer social surroundings from which they would possibly request help with business problems, which they mainly do not have.

As with all the others, they consider working from home to be the best option for employment, and previous experience is of utmost importance for the success of the business from home. They differ from the respondents from Bosnia and Herzegovina by the consideration that earning is the best indicator of successfulness of business from home. In all the other aspects, these two show significant similarities.

Regarding similarities, then the most important one is that all consider work from home to be the best choice if offered to them, especially when it comes to employment. Frankly, there is one boundary with all of them: since they all consider that work from home does not have boundaries, the majority of them would rather opt for flexible working hours on contract. Flexible working hours enable greater autonomy in planning and

achieving tasks and business goals and open space for personal initiative, freedom and creativity to all, which are probably the main reasons why the majority of them work from home does not have an alternative. The other common nominator is good earning. Unfortunately, they all have in common that they are workers from home, and especially freelancers, and stepchildren of their countries because the majority do not have healthcare, pension or any other type of insurance. In this regard, a somewhat better situation is provided to freelancers in Montenegro and the worst one in Serbia. The most important common nominator is the undivided optimism of almost all working from home despite numerous difficulties and frustrations in achieving success of such business, which are rather objective than subjective when it comes to countries of the Western Balkans. Among objective ones, the first place is taken by limited economic and technological resources for individual entrepreneur activities (lack of funds or expenses necessary to be covered to launch a business from home, high taxes and duties, monopoly limiting or blocking free trade game, illegal trade channels, corruption, etc.). In such unfavorable economic, social and political ambient of countries of the Western Balkans, work from home, in particular freelancing, remain the only oasis of entrepreneurial freedoms and personal autonomy indirectly affected by these external limitations. It is a great paradox that this entrepreneurial elite of mostly young people, in which freelancers are at the very top or close to it, is positioned at the margins of social and economic life in the countries of the Western Balkans.

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Dr. Sofija Radulović is an associate professor at the Faculty of Economics and Engineering Management in Novi Sad (FIMEK), University of the Academy of Economics, Novi Sad, Area: Finance and Banking, Subjects taught: Basics of Economics and Economic System (e-mail: sofija.radulovic@pravni-fakultet.info).

Dr. Katarina Todorović teaches at the Faculty of Philosophy of the University of Montenegro in Nikšić. He teaches didactics and pedagogical communication. (e-mail todorovic.k@ucg.ac.me)

Dr. Mirjana Radović-Marković is a Professor of Entrepreneurship. She gained complete expert education from the Faculty of Economics, Belgrade University. She was elected to the position of full professor and principal research fellow in a number of universities worldwide.

Dr. Irena Petrušić is a full professor and the Dean of the Faculty of Management from Herceg Novi, Montenegro.

MA. Arsen Dragojević is Ph. D candidate. He is a research executive at Ipsos Strategic Marketing, Serbia. (Email: arsen.dragojevic@yahoo.com)