

BOSS OF MY OWN

From working 10 hours a week to live streaming for hours on end, a new breed of freelancers are choosing to hustle on their own terms



Teo Kai Xiang

Changing workplace norms in a post-pandemic world have led to a more portable office.

A significant number of Singaporeans are prioritising flexi-work. A bi-annual survey by human resources firm Randstad of 27,000 Singaporeans between October and November 2023 revealed that nearly half – or 49 per cent – would quit their jobs if forced to return to the office more often.

Some two-thirds have also made major life decisions, such as moving house or getting pets, with the expectation that flexi-work options will continue.

In a sign of changing times, the Government announced in April new guidelines for flexible work arrangements, calling for employers to fairly consider flexi-work requests from December.

But some millennials and Gen Z are taking it a step further. They are eschewing nine-to-five workdays, even on flexi-terms, and opting out of scaling the conventional corporate ladder entirely.

For this new breed of freelancers, the flexibility to shape their work life on their own terms is key. The answer to work-life balance for them is self-employment, not flexi-work.

Take, for example, Ms Phyllis Tan, a Nanyang Technological University psychology graduate who has never held a full-time position as an employee. The 27-year-old is the ultimate multi-hyphenate, juggling a long list of gigs which includes emceeing, radio presenting, theatre, drama and speaking classes, mental health education and translation. She does this because she cannot envision a single job giving her the full autonomy to do all that she wants to do in life. Climbing the corporate ladder, she decided after a few student internship stints, was not for her. She sees self-employment as a pathway that rewards her intense work ethic with more tangible results.

She is not alone in preferring self-employment to the corporate nine-to-five.

In 2023, around 200,000 people here – or 8.7 per cent of an estimated 2.4 million of Singapore's resident labour force – were "own account workers", meaning self-employed persons who operate their own business or trade without any paid employees, according to data from the Ministry of Manpower. This percentage has remained stable over the past decade.

But Mr Leon Lim, 35, founder of job portal Singapore Freelance Zone, notes that attitudes towards freelancing as an alternative to full-time employment are shifting in Singapore.

Job postings on his platform, where businesses advertise for freelance labour, more than tripled from 6,000 in 2019 to 20,000 in 2020. He notes that the post-pandemic work landscape has not only ushered in essential technologies for remote work, such as video-conferencing and digital whiteboarding, but has also significantly increased the acceptance of hiring and collaborating with individuals online.

"Freelance work can be a good way of achieving work-life balance if you know how to set boundaries," says Mr Lim, who also heads artificial-intelligence company Groundup.ai. But he cautions that the "one-man army" nature of being a freelancer also means that one can easily sacrifice sleep and leisure time to demanding clients and poor time management.

This latest crop of freelancers stand out from past generations, as they are not doing it because they are curtailed by limited qualifica-



Ms Mia Dao, 33, with her dog Apple Juice, runs home-based floristry business A Sassy Florist out of her Newton residence. ST PHOTO: HENG YI-HSIN

tions or time constraints due to caregiving responsibilities.

In fact, many are highly qualified and skilled, says Dr Trevor Yu, an associate professor at Nanyang Business School.

"They are also particularly tech-savvy and skilled at managing their professional career which includes activities like networking and upskilling to remain relevant," he adds.

"The affordances of technology and evolved societal expectations have also made it easier for these individuals to blend their professional commitments around their personal needs."

MEET THE NEW FREELANCERS

Ms Mia Dao, 33, used to work in hospitality and events management, up till Covid-19 threw the industry into a tailspin.

"The whole events industry ceased to exist for what seemed like an endless amount of time, and nobody knew when it would resume," says the hospitality and events management graduate. She resigned as a senior events manager in 2020.

With her new-found free time, she took up a three-month online course in floristry recommended by a friend. As the flowers for her weekly assignments were expensive, she began asking on various Facebook groups to see if others might be keen on buying her bouquets.

"My post collected so many likes and comments, and I got three dozen private messages just from that," she recalls.

Though selling bouquets was initially about covering the cost of her classes, she noticed that people were still lining up with requests long after she had finished the course. Two months later, she turned her passion for floral art into a business called A Sassy Florist (@asassyflorist on Instagram).

For Ms Dao, who is single and lives in a rented Newton condominium, better work-life balance was the key reason for self-employment as a home-based florist.

She says: "I've gained so much more freedom and power since I started my business."

She now sets her own hours and decides how many orders she will take each day – usually no more than 15 – to avoid burnout. Her bouquets cost between \$88 and \$298 apiece, and she supplements her income by conducting floral

design workshops from home, charging around \$200 a person.

Another freelancer with few regrets leaving full-time employment is Mr Ashish Kumar, 31. Prior to resigning from his civil service job, he ticked all the boxes one might associate with success in Singapore.

He was among the top scorers for his year's Primary School Leaving Examination cohort, clinched the Public Service Commission scholarship to pursue a law degree at the University of Cambridge, and held posts in the Ministry of Foreign Affairs and Ministry of Communications and Information.

Still, he says it was an easy decision to cease full-time work in 2024, and enter what he terms "early retirement". To do that, he squirreled away his wages from the past seven years and made safe investments in the S&P 500.

The bachelor now pares down his expenses to about \$2,500 a month and works around 10 hours a week as a debate coach for his old school, Raffles Institution, and private enrichment centres.

A typical day in his life involves strolling from the four-room Woodlands HDB flat he lives in with his parents to Causeway Point

for his morning kopi, spending his afternoon on hobbies including writing, piano and badminton, and coaching debate classes or meeting friends towards the evening.

He limits his spending by eating at hawker centres or couchsurfing at friends' homes when he travels. Part of his income goes towards paying his parents a sum equivalent to rent for the room he occupies.

The reason for his drastic change in lifestyle?

"I think of it as getting out of the system and taking back control."

He adds: "As far as I remember, I've never been interested in conventional metrics of success, like wealth or leadership. Fundamentally, I have always been a creative person, and I think that's what really motivates me."

"It's very possible to live cheap in Singapore, especially when you take cars and housing out of the equation. I've just never been very interested in luxury items and the finer things in life."

However, he concedes that his chosen route is not for all. For one thing, he identifies as aromantic and asexual.

He says: "It's incredibly fortunate that I have never had a romantic or sexual interest in any other

human being. Because it imposes such vast costs on your emotions, time and money."

For another, he has an unusually successful track record in the world of competitive debate in schools. At 19, he clinched the top prize at the World Schools Debating Championship in 2011, where he represented Singapore in the finals in Scotland. He also won the best speaker prize at the 2015 World University Debating Championship in Malaysia, where he represented the University of Cambridge.

These qualifications allow him to command premium rates far higher than other debate coaches, who average \$100 an hour. He is also listed as the "curriculum director and master debate coach" of RedDot Academy, a private education centre in East Coast Road specialising in debate, speech and drama.

Meanwhile, Mr Muhammad Zulhelmi Azman, a 26-year-old photographer, is a Gen Z worker who has never worked a full-time job. The Lasalle College of the Arts graduate owns and operates his own photography business, Crafters Collective, which employs up to eight other freelancers from time to time.

"I feel like I'm one of the few in the industry who are quite blessed with good work-life balance, because I tend to work three to four days a week, a total of around 30 hours a week. That's partly because of my clientele and the workload that I choose for myself," says the specialist in event photography for businesses and large gatherings.

After nine years of building up his portfolio of clients starting from his time at Lasalle – which includes highlights like photographing visits by state leaders such as Russian President Vladimir Putin for the Ministry of Foreign Affairs – he can now prioritise finding opportunities with the right ratio of cost to effort. He typically charges around \$150 an hour for event photography and \$250 an hour for videography.

"In the beginning, when you're a freelancer or business owner, you have to hustle and really hunker down. But after the five-year mark, the work tends to sta-

bilise," says the bachelor, who lives with his family in a Choa Chu Kang HDB flat.

DOUBLE-EDGED SWORD

Not all of these young freelancers do it as a rejection of hustle culture or to achieve a better work-life balance.

Ms Tan emcees at weddings and conferences while conducting mental health and speech workshops at schools, radio presenting and doing Chinese-to-English translation on the side. She takes on many gigs to diversify her income stream, to ensure any lulls in one sector, say events or education, will not dampen her earnings. She says her life would be far less stressful if she was not cobbling together a living as a freelancer.

"During peak periods, I sometimes find myself working from 7am to just after midnight, but it's tolerable to me because the hard work really pays off," says the single woman, who typically works around 70 hours a week during peak months. During lull periods, she works around 40 hours a week.

In her first year freelancing – as an emcee and a speech and drama teacher – at the start of the pandemic, she took home less than \$2,500 a month. Now, she earns between \$3,500 to \$10,000, with the bulk from emceeing gigs.

Her chosen path has not been a bed of roses. Collection of fees is sometimes thorny. "I've had clients who took six months to pay after a gig," she says.

"There is no boss or human resources department to help you, and you're solely responsible for everything, from sourcing your own clients to disputes about billing," she adds. "But I do find that emerging from these issues makes you a far more resilient person."

There is also the constant worrying about where the next pay cheque will come from.

Dr Paul Lim, a senior lecturer in organisational behaviour and human resources at Singapore Management University (SMU), cautions against thinking of freelance work as a panacea to conventional workplace frustrations, as there are key drawbacks to consider, like fewer benefits and less protection, and a greater dependence on one's self-discipline and motivation.

He adds that while certain work tasks in a full-time role may appear to be mundane and boring – like performing administrative work or

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MS PHYLLIS TAN, who pulls in \$3,500 to \$10,000 a month, mostly from emceeing gigs. She is pictured here (centre) emceeing at the wedding of Mr Thihabala and Ms Su Sandy Thein

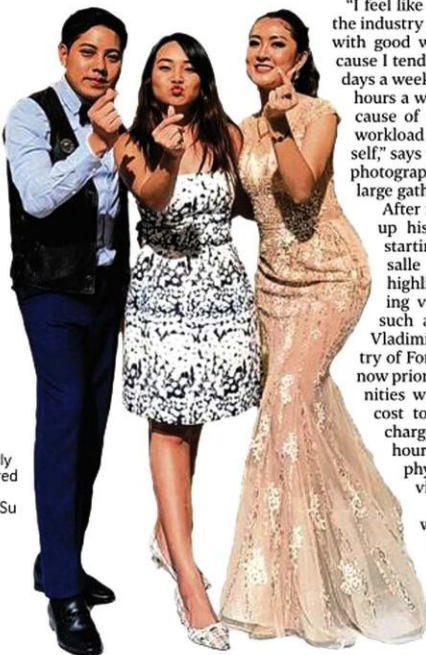


PHOTO: COURTESY OF PHYLLIS TAN

CAREER



Mr Muhammad Zulhelmi Azman (above), 26, runs his own event photography business Crafters Collective. PHOTO: COURTESY OF MUHAMMAD ZULHELMI AZMAN



Mr Jotham Lim (left) doing a live stream from Namsaemun Market in Seoul. His work involves selling goods, ranging from dried fruit to beauty products, for hours at a time. PHOTO: COURTESY OF JOTHAM LIM

sitting in on meetings – they contribute to a sense of camaraderie and give workers space to breathe.

For freelancers, however, he notes: “Even if you’re not actively working, you’re still spending your time actively looking for work. There’s not the same concept of downtime.”

It is an environment that not everyone thrives in, notes Dr Lim. As one’s health, medical and family needs change through the different seasons of life, he says irregular income across the years could lead to potential challenges in securing loans, due to an inconsistent financial track record.

It also requires discipline and foresight to plan around things like Central Provident Fund contributions, emergency expenses and economic downturns.

Ms Tan, who lives in an HDB flat with her mum, is candid about how being a multi-sector freelancer often means sacrificing sleep and health, especially during peak periods, when engagements pile up.

“I often have to miss important occasions like birthdays and family gatherings,” she says.

But, having the ability to push the limits of hustle culture – through work that is incredibly social – is part of why she loves her work.

“Sometimes people say you have no boss to assess you as a freelancer, but I feel like I get assessed every day by whether my clients are happy and whether they do referrals. That is the ultimate sign that they’re happy with what you do,” she says.

A highlight of her career was emceeing the weddings of three sisters, three years in a row. The family was so pleased with her performance that they sought her hosting services for the weddings, one after another. She estimates

she has hosted more than 110 weddings to date, for which she charges between \$588 and \$888 an event.

Another convert to freelancing is Mr Jotham Lim, 33, who spent a year live streaming as a side hustle alongside his corporate day job, before realising that he found his social media-driven persona far more rewarding and engaging.

In 2023, he resigned from his fund-raising and development role at healthcare group SingHealth to pursue a living as a live streamer.

Armed with his phone, a laptop and whatever products he is selling, the graduate in communications management from SMU makes a living through hosting shopping live streams on TikTok and Facebook. These shows involve about three hours of non-stop talking and engagement with the audience.

As his work is fully remote, he sometimes live-streams from locations like South Korea or China, where some of his clients are based.

Like Ms Tan, he loves the constant feedback inherent in working with a wide variety of clients. His feedback, however, comes in the form of a TikTok dashboard that displays profits earned during his streams, and whether sales have gone up or down, which indicates whether he should change his sales pitch.

On TikTok, the bachelor has carved out an unusual niche: speaking frankly about his hair loss journey, and how he noticed his receding hairline at an early age and went for hair transplant surgery to fix it. He says this authenticity gives him credibility when selling hair products like shampoos and conditioners.

“I can’t believe that my hair loss, the bane of my existence, is con-

tributing to my living now,” says Mr Lim.

Alongside this, he does work for clients ranging from telecommunications firm Singtel to local companies selling dried fruit. He estimates he typically makes around \$10,000 a month and spends 50 to 60 hours a week in front of the camera.

Though Mr Lim has no regrets leaving his corporate job, he is concerned about the lack of protection and benefits for freelancers compared with someone in full-time employment. When disagreements occur with clients, it can be difficult and isolating, with no legal team, or even another colleague, to back him up.

He also recalls conducting one of his live streams for hair products from the funeral wake of his grandmother, while observing an all-night vigil.

“When you’re freelancing, there is no sick leave, no compassionate leave, no annual leave. If you pause working for a week, the income drops to zero,” he says.

REDEFINING SUCCESS

But he and other freelancers maintain that the upsides of their chosen lifestyle far outweigh the downsides. They say self-employment has redefined what they expect from their careers.

Ms Dao says she does not see the purpose of her florist business as achieving ever-higher levels of revenue but rather, finding the right balance between work and passion.

“Hustle culture is counter-productive. If you work yourself to the bone, it shows in the quality of your work.”

Unlike florists operating from high-rental stores or creating floral arrangements for large-scale events, her social media-driven business allows her to be selective with clients – by focusing on inclusive branding and limiting the number of orders she takes in a day.

“I wanted a different energy for my business, and I’m definitely not targeting men who buy flowers because they’re being pressured by their partners,” she says.

“The clients I want are the ones who trust my taste and who appreciate the beauty of flowers themselves, not purely as gifts. These people would never buy as much as they do from me if I was trying to be a mass-market seller.”

Meanwhile, Mr Kumar believes it is unlikely he will return to full-time paid work. He says his new lifestyle means no longer getting out of bed to pen e-mails he does not want to or attend meetings he sees as pointless.

Instead, he is occupied by new fascinations, like trying to publish a novel, preparing to climb mountains and learning how to ride a motorcycle.

“To anyone who says I’m unproductive, I say to them: Why is the point of life to produce? It’s a very odd thing, because we don’t demand of any other animal that it produce,” he counters.

Other freelancers, like Mr Zulhelmi, say going it alone has given him more ownership over his work, which he sees as key to finding personal fulfilment in his career.

Mr Lim, the live streamer, adds: “The stress is different, because it’s self-imposed and everything’s for myself. I’m not building someone else’s dream. I felt that very strongly in my previous jobs.”

For now, one of his dreams is home ownership, and he estimates that at his current pace of work, he will be able to buy the home he is currently renting – a condo in Potong Pasir – within the next two years, and begin ramping down the number of live-streaming gigs he takes on each month.

As for Ms Tan, a self-professed workaholic, she says though the stress of being a solo operator can sometimes feel overwhelming, she would not have it any other way.

“Now that I’m young, I should work as hard as I can. If not now, when?” she reasons.

The most important thing, she says, is that she does not dread waking up for work.

“There was no one job that allowed me to do everything I wanted to do in life. And I don’t think there is a full-time job that allows me to make as much as I do now, at this early stage in my career.”



Former debater Ashish Kumar, 31, works around 10 hours a week as a debate coach for his old school and private enrichment centres. ST PHOTO: MARK CHEONG

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