

# Online Freelancing Intention among Female Graduates

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**Abstract**— Gender-based unemployment disparities persist in Sri Lanka, even though women possess high levels of education. This study examines the intentions of female university graduates to engage in online freelancing, which provides flexible work opportunities and could potentially address this issue. The study presents a research methodology that is built upon the Technology Acceptance methodology. It examines characteristics such as perceived use, ease of use, perceived security, internet literacy, and degree type in relation to the intention to engage in online freelancing. Findings reveal that perceived usefulness, ease of use, perceived security, internet literacy, and the type of degree significantly influence the intention to engage in online freelancing. The direct influence of perceived usefulness and ease of use on intention shows the need of addressing the benefits and user-friendliness of online freelancing platforms. Perceived security plays a crucial role in building trust, particularly in transactions and data sharing. Respondents with moderate internet literacy and business-oriented degrees show higher positive intentions. The study concludes by providing recommendations for online freelancing platforms to enhance perceived usefulness, user-friendliness, and security and to cater to a diverse audience, including those with varying internet literacy and educational backgrounds. Collaboration with educational institutions is suggested to bridge the gap between education and online freelancing readiness. Regular assessment of user perceptions and continuous improvement are advised to adapt to evolving user needs and preferences. This research contributes to the understanding of the factors influencing the intention of female graduates to participate in the online freelancing market in Sri Lanka.

**Keywords**- Online Freelancing, Graduate Employability, Gender-based Unemployment Disparities, Technology Acceptance Model

## I. INTRODUCTION

The employability of graduates in the Sri Lankan labour market has sparked controversy. Notably, the female unemployment rate consistently surpasses that of males despite women's high educational achievements and social indicators [7, 10]. In 2019, women constituted only 33.55% of the Sri Lankan workforce, a stark contrast to their male counterparts [21]. Consequently, Sri Lanka ranks 14th globally for gender disparity in labour force participation [23]. This gender gap is perplexing given the relatively high number of female graduates from Sri Lankan universities [22]. Reference [3] identifies societal, cultural, and economic constraints as the main reasons behind women's reluctance to participate in the labour market. Online work has emerged as a significant opportunity for women, allowing them to leverage their education and skills through online freelancing, thus contributing to household income [1].

The online freelancing industry is rapidly evolving, establishing itself as an expanding market for service professionals. Freelancing platforms have effectively captivated professionals from diverse service backgrounds, with a particular allure for young entrepreneurs. Their enthusiastic adoption of freelancing platforms can be attributed to the inherent benefits of work flexibility, autonomy, and financial rewards [16]. The distinctive benefits and services offered by freelancing, with flexibility in terms of working hours and location taking the lead, serve as a foundation for its expansion. Freelancers appreciate the freedom to choose where and how much they work, aligning their choices with their needs and preferences. Consequently, online freelancing is increasingly

seen as a powerful tool for elevating women's participation in the workforce [15].

### A. Sri Lankan Online Freelancing Market

Freelance work has gained significant attention recently, driven by current local and global social and economic issues. According to reference [9], Sri Lanka boasts a community of around 17,000 to 22,000 registered freelancers offering services globally through various platforms. Some well-known platforms for digital labour in the country include Fiverr.com, Freelancer.com, and Upwork.com [9]. In 2022, Fiverr.com ranked as the most recognized platform among Sri Lankan online freelancers, according to Alexa rankings.

The enthusiasm for freelancing is particularly prevalent among the youth in Sri Lanka, with remarkable exponential growth at a rate of 45% annually [9]. Notably, approximately 26% of the population in the age group of 16 to 40 are aware of online freelancing opportunities, with males exhibiting higher awareness than females. However, it is worth noting that only 9% of those aware expressed an interest in pursuing online freelancing jobs, with males showing a more significant inclination (11%) compared to females (7%) [9].

According to the reference [8], a significant majority of freelancers, approximately 57%, possess at least a bachelor's degree or its equivalent. Intriguingly, 19% of freelancers have completed only high school education. Surprisingly, high school graduates engaged in freelancing (22%) earn more than those with a bachelor's degree (19%), and their earnings are slightly less than those with postgraduate degrees. This data underscores the questionable impact of higher education on freelancers' earnings within the country.

Hence, the study concentrates on understanding the intentions of female university graduates in Sri Lanka regarding online freelancing. Online freelancing is a promising avenue for females to achieve economic independence while effectively managing their day-to-day responsibilities.

## II. RESEARCH MODEL

In addressing users' decisions regarding the acceptance or rejection of a new information system, reference [4] introduced the Technology Acceptance Model. Central to this model are the key determinants of perceived usefulness and perceived ease of use, which significantly influence technology adoption within this theoretical framework.

Perceived usefulness involves the subjective assessment by potential users, gauging the likelihood that adopting a specific technology will enhance their performance or behavior. Conversely, perceived ease of use is the extent to which potential users anticipate that the proposed system will be uncomplicated and user-friendly [4]. Notably, one of the model's key conclusions is that users' behavioural intentions are directly impacted by perceived utility and simplicity of use. This influence is so great that it eliminates the need to take the attitude construct into account when attempting to understand why users embrace or reject technology.

Reference [4] defines perceived ease of use as an individual's perception of the minimal effort required when utilizing technology. This notion is intricately tied to how one perceives the exertion involved in using a specific technology. Reference [19] further characterizes perceived ease of use as the extent to which an innovation is perceived to be straightforward to grasp, understand, and operate. It also concerns how much customers think a new good or service is better than those other companies offer. Perceived ease of use is a construct that affects several essential variables, including behaviour, attitude, intention, and perceived usefulness [13].

According to reference [4], simplicity of use may, from a more casual perspective, serve as a predecessor to perceived utility rather than being a parallel, direct factor in utilization. In other words, the perceived ease of use can significantly influence how users perceive the usefulness of a technology, which, in turn, impacts their behaviour, attitude, intention, and actual usage of the technology.

Reference [12] and [17] have observed that the Technology Acceptance Model is notably more effective in predicting users' behavioural intentions to adopt a specific technology than forecasting their actual usage. This suggests that the model's focus is primarily on understanding the factors that drive individuals to express their intention to use a particular technology. As users become more knowledgeable about using a freelancing portal, the impact of perceived ease of use becomes increasingly significant. This implies that, with experience and familiarity, the ease of using the platform becomes a crucial determinant in shaping users' intentions.

Furthermore, according to the Technology Acceptance Model, perceived usefulness is the most important factor in predicting a person's intention to accept information technology [4]. This emphasizes the central role that users' perceptions of the technology's utility drive their intentions to use it. However, according to reference [11], there appears to be no significant relationship between perceived usefulness and users' attitudes. This suggests that while users may perceive a technology as

useful, it does not necessarily translate into a positive attitude toward that technology.

Under the Technology Acceptance Model, perceived usefulness refers to the extent to which an individual believes that using a particular technology will enhance their ability to fulfill responsibilities. Reference [6] elaborates on this, emphasizing that perceived usefulness encompasses consumers' expectations regarding the anticipated outcomes from the adoption of a specific technology. Building on this notion, reference [5] provides a more detailed perspective, defining perceived usefulness as an individual's confidence that the incorporation of new technology will lead to improved or enhanced performance. Additionally, reference [14] align with this understanding, defining perceived usefulness as the degree to which an individual believes that a specific system would boost their performance in a workplace context. The literature highlights the pivotal role of perceived usefulness in influencing the intention to adopt or adapt to new technology [2]. Reference [20] reinforce the significance of perceived usefulness as a key determinant in technology innovation adoption. Perceived usefulness emerges as a critical factor in shaping individuals' behavioural intentions, as is the case with the intention to engage in online freelancing. When users perceive a system as safe and secure, they are more likely to acknowledge the utility and benefits of the freelance website [17]. This underscores the interplay between perceived usefulness and security in driving users' acceptance and intention to utilize online freelancing platforms.

Furthermore, a primary determinant in the adoption of online freelancing services is the level of trust and security provided by the website. Users engaging with these platforms anticipate that the information they access will be trustworthy, accurate, and delivered in a timely manner. Consequently, the security and reliability of the online portal play a significant role in shaping users' intentions to utilize online freelancing services [18].

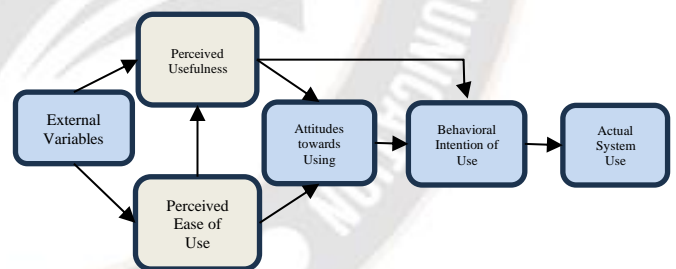


Figure 1. Technology Acceptance Model [4]

### A. Proposed Model of the Study

Based on the above discussion, the research model is shown in Figure 2

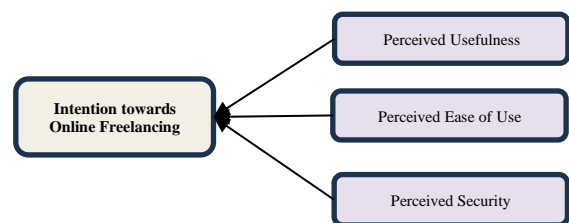


Figure 2. Proposed Model of the Study



As illustrated in Figure 1, this study aims to assess whether the behavioural intention to engage in online freelancing is contingent upon several cognitive factors. These factors encompass the perceived usefulness of the platform, the user-friendliness of the website, and the level of trust and security provided by the website, referred to as perceived security. The study investigates how these cognitive elements influence users' intentions to participate in online freelancing.

III. STUDY METHODOLOGY

After the text edit has been completed, the paper is ready for the template. Duplicate the template file by using the Save As command and use the naming convention prescribed by your conference for the name of your paper. In this newly created file, highlight all of the contents and import your prepared text file. You are now ready to style your paper.

of internet literacy as a significant factor influencing individuals' perceptions and intentions when it comes to online freelancing platforms. A medium level of internet literacy suggests that these individuals possess a reasonable understanding of how to use the internet but may not be highly proficient or advanced users. Moreover, it suggests that online freelancing platforms are becoming more accessible to a broader audience, not just those with high levels of internet proficiency. This inclusivity can lead to a more diverse pool of participants in the gig economy, potentially bringing in those who may have been previously hesitant due to lower internet literacy.

Moreover, results further revealed that the BBM graduates, followed by BBA graduates, demonstrate a higher rate of positive intention compared to other degree holders, such as BSc, BBA, B. Com and BICT. The finding underscores the importance of the relevance of one's educational background to the field in question. BBM and BBA degrees are typically business-oriented programs, which align well with online freelancing in areas like marketing, management, and entrepreneurship. The higher positive intention observed among these graduates may indicate that their education better prepares them for the demands of online freelancing.

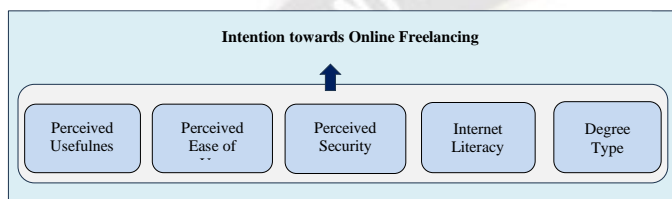


Figure 3. Conceptual Framework of the Study

IV. DATA ANALYSIS AND DISCUSSION

When examining the impact of independent variables on the intention to engage in online freelancing, Table 1 shows that independent variables—such as perceived security, perceived usefulness, perceived ease of use, internet literacy, and degree type—have a significant impact on the intention to do so.

Furthermore, when examining perceived usefulness, perceived ease of use and perceived security, the highest percentage of positive intention was observed among respondents who had agreed to the perception. These findings reflect how individual perceptions play a crucial role in shaping behaviour and decision-making when participating in online freelancing platforms. The perception of usefulness is a fundamental driver of intention. In the context of online freelancing, potential freelancers must see the benefits and utility of these platforms. Positive perceptions of usefulness may include the ability to earn income, flexibility in work hours, and the opportunity to work on projects of interest. When users perceive that online freelancing offers these advantages, they are more likely to intend to use these platforms. User-friendliness is a critical aspect of any online platform. If potential freelancers find the online freelancing platform easy to use, it reduces perceived barriers to entry. This can encompass the simplicity of creating a profile, searching for jobs, submitting proposals, and managing payments. When the process is intuitive and straightforward, it not only attracts more users but also fosters a positive intention to engage in online freelancing. Perceived security is paramount in the online world, especially when it involves financial transactions and sharing personal information. Users need to feel that their data is safe and will not be subject to fraud or scams. When potential freelancers perceive a platform as secure, they are more likely to trust it and, subsequently, have a positive intention to use it.

In the context of internet literacy levels, respondents with a medium level of internet literacy exhibit a higher rate of positive intention regarding online freelancing. This highlights the role

TABLE I. IMPACT OF INDEPENDENT VARIABLES ON ONLINE FREELANCING INTENTION

Variable	Categories	Intention on Online Freelancing		Test Statistic and Sig-value
		Positive	Negative	
Perceived Usefulness (PU)	PU.Strongly Agree	77.1%	22.9%	$\chi^2_4 = 45.340$ $p < .001$
	PU.Agree	81.8%	18.2%	
	PU.Neutral	68.0%	32.0%	
	PU.Disagree	69.2%	30.8%	
	PU.Strongly Disagree	25.0%	75.0%	
Perceived Ease of Use (PEU)	PEU.Strongly Agree	74.6%	25.4%	$\chi^2_4 = 31.467$ $p < .001$
	PEU.Agree	79.8%	20.2%	
	PEU.Neutral	70.1%	29.9%	
	PEU.Disagree	63.9%	36.1%	
	PEU.Strongly Disagree	32.4%	67.6%	
Perceived Security (PS)	PS.Strongly Agree	74.5%	25.5%	$\chi^2_4 = 107.428$ $p < .001$
	PS.Agree	94.8%	5.2%	
	PS.Neutral	71.0%	29.0%	
	PS.Disagree	58.4%	41.6%	
	PS.Strongly Disagree	10.0%	90.0%	
Internet Literacy (IL)	IL.High	69.4%	30.6%	$\chi^2_2 = 18.914$ $p < .001$
	IL.Medium	73.7%	26.3%	
	IL.Low	53.1%	46.9%	
Degree Type (DT)	DT.BBA	77.3%	22.7%	$\chi^2_5 = 47.960$ $p < .001$
	DT.BSc	61.9%	38.1%	
	DT.BA	59.9%	40.1%	
	DT.BBM	82.9%	17.1%	
	DT.B. Com	56.0%	44.0%	
	DT.BICT	52.8%	47.2%	

Binary logistics regression using the forward stepwise ward approach was used to determine the combined influence of the

independent variables. Table 2 displays the final model's outcomes. The fitted model is significant at the 5% level, according to the Hosmer and Lemeshow test statistics.

The findings in Table 2 show that when all the variables are considered at once, the intention to engage in online freelancing significantly correlates with perceived usefulness, perceived ease of use, perceived security, internet literacy, and degree to predict the outcome variable.

TABLE II. VARIABLES IN THE EQUATION

Variable	B	S.E.	Wald	df	Sig.	Exp(B)
Perceived Usefulness (PU)			14.728	4	.005	
PU. Disagree	1.547	.464	11.120	1	.001	4.696
PU. Neutral	1.242	.447	7.742	1	.005	3.464
PU. Agree	1.802	.532	11.467	1	.001	6.061
PU. Strongly Agree	1.547	.507	9.314	1	.002	4.697
Perceived Ease of Use (PEU)			15.591	4	.004	
PEU. Disagree	1.681	.467	12.979	1	.000	5.370
PEU. Neutral	1.751	.465	14.204	1	.000	5.762
PEU. Agree	1.970	.593	11.054	1	.001	7.170
PEU. Strongly Agree	1.503	.504	8.888	1	.003	4.494
Perceived Security (PS)			54.430	4	.000	
PS. Disagree	2.334	.587	15.794	1	.000	10.315
PS. Neutral	2.884	.581	24.646	1	.000	17.892
PS. Agree	5.138	.748	47.197	1	.000	170.374
PS. Strongly Agree	3.023	.615	24.184	1	.000	20.551
Internet Literacy (IL)			23.448	2	.000	
IL. Medium	1.002	.243	17.039	1	.000	2.723
IL. High	1.189	.252	22.251	1	.000	3.285
Degree Type (DT)			41.364	5	.000	
DT. BBA	1.197	.360	11.033	1	.001	3.311
DT. BSc	.209	.370	.317	1	.573	1.232
DT. BA	.300	.364	.679	1	.410	1.350
DT. BBM	1.397	.378	13.642	1	.000	4.044
DT. B. Com	.026	.380	.005	1	.945	1.026
DT. Constant	-6.524	.911	51.244	1	.000	.001

A model is deemed well-fitting if the Hosmer and Lemeshow goodness of fit test value is higher than 0.05, as this indicates that the null hypothesis—which suggests that there is no difference between the observed and predicted values—is not rejected. This implies that the estimations from the model fit the data satisfactorily. The model is deemed to have a good fit because the results of the Hosmer and Lemeshow goodness of fit tests are greater than 0.05.

Moreover, based on the results, the model's total productivity power is 73.4%. The positive intention may be accurately classified with a probability of .946, and the negative intention can be correctly classified with a probability of .269. The results of the Cox & Snell R2 and Nagelkerke R2 indicate that the explained variation in the dependent variable based on the model varies from

A. Impact of Levels within Variables on Positive Intention

Based on the results in 7th column of Table 1, the model for the odd ratio for the positive intention of online freelancing is given in the following equation.

$$\left(\frac{p}{1-p}\right) = .001 + 4.696 * PU. Disagree + 3.464 * PU. Neutral + 6.061 * PU. Agree + 4.697 * PU. Strongly Agree + 5.370 * PEU. Disagree + 5.762 * PEU. Neutral + 7.170 * PEU. Agree + 4.494 * PEU. Strongly Agree + 10.315 * PS. Disagree + 17.892 * PS. Neutral + 170.374 * PS. Agree + 20.551 * PS. Strongly Agree + 2.723 * IL. Medium + 3.285 * IL. High + 3.311 * DT. BBA + 1.232 * DT. BSc + 1.350 * DT. BA + 4.044 * DT. BBM + 1.026 * DT. B. Com$$

The odds of having positive intention on online freelancing among respondents who agree with the perceived usefulness is 6 times higher than that of strongly disagree respondents on perceived usefulness. Moreover, the odds of having positive intention on online freelancing among respondents who agree with the perceived ease of use is 7 times higher than that of strongly disagree respondents on perceived ease of use. Moving on to the perceived security, the odds of having positive intention on online freelancing among respondents who agree with perceived security is 170 times higher than that of strongly disagree respondents.

Furthermore, the odds of having positive intention on online freelancing among female graduates who have a higher level of internet literacy is 3 times higher than that of female graduates who have a low level of internet literacy. When focusing on the degree type, it is evident that the odds of having positive intention among BBM female graduates are 4 times higher than that of BICT graduates. Moreover, it further revealed that the odds of having positive intention among BBA female graduates is 3 times higher than that of BICT graduates.

V. CONCLUSIONS AND RECOMMENDATIONS

The study highlights perceived usefulness, ease of use, and security in influencing individuals' inclination toward online freelancing. Perceived usefulness emerges as a primary driver of intention, as it directly correlates with potential freelancers recognizing the advantages of online freelancing, including income potential, flexibility, and engaging projects. The user-friendliness of online freelancing platforms is of paramount importance. A user-friendly platform not only attracts more users but also diminishes perceived barriers to entry, thus fostering a positive intention to engage in online freelancing. Ensuring users' sense of security on online freelancing platforms is imperative. Perceived security significantly impacts trust, which, in turn, influences the intention to use these platforms, particularly in the realms of financial transactions and personal data sharing. The study indicates that respondents with a moderate level of internet literacy exhibit a higher rate of positive intention. This suggests that online freelancing platforms are becoming more inclusive, reaching a broader audience beyond those with advanced internet skills. This inclusivity can diversify the participant pool in the gig economy. Moreover, the study reveals that graduates with specific business-oriented degrees (e.g., BBM and BBA) show a heightened positive intention. This underscores the relevance of one's educational background to the field, emphasizing that certain degrees align well with the requirements of online freelancing.

Considering these findings, online freelancing platforms should consider the following recommendations:

Emphasize and market the benefits and utility offered by the platform, such as income potential, flexibility, and project diversity, to enhance perceived usefulness.

Continually improve the user interface to make it more intuitive and straightforward, simplifying the onboarding process, enhancing job search features, and streamlining payment management.

Invest in robust security measures to safeguard user data and transactions. Promote these security features transparently to build trust.



Offer resources and tutorials to assist users with varying levels of internet literacy, educating them on effective platform usage and online opportunities.

Collaborate with educational institutions to develop tailored coursework or training programs that prepare students for online freelancing, bridging the gap between educational background and online freelancing readiness.

Develop marketing strategies that target a diverse audience, including those with medium levels of internet literacy and various educational backgrounds. Showcase success stories from individuals with diverse profiles to inspire potential freelancers.

Regularly assess user perceptions and adapt platform features and policies accordingly. Monitor trends in internet literacy and adjust resources to cater to the evolving needs of the user base.

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