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**Subcontracted Women Workers  
in the World Economy:**

**The Case of Pakistan**

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World Economy:  
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*The state shall ensure the elimination of all forms of exploitation and the gradual fulfillment of the fundamental principle, from each according to his ability, to each according to his work.*  
*Constitution of Pakistan, Article 3*

*The state shall make provision for securing just and humane conditions of work...*  
*Article 37(c)*

*...Provide for all persons employed in the service of Pakistan or otherwise, social security by compulsory social insurance or other means; provide basic necessities of life, such as food, clothing, housing, education and medical relief, for all such citizens, irrespective of sex, caste, creed or race, as are permanently or temporarily unable to earn their livelihood on account of infirmity, sickness or unemployment; reduce disparity in the income and earnings of individuals...*  
*Article 38(d) and (e)*

## **Introduction**

This research was initiated jointly by the Sustainable Development Policy Institute (SDPI) and Pakistan Institute of Labour, Education and Research (PILER) as part of a five-country study<sup>1</sup> on subcontracted women workers and funded by the Asia Foundation.<sup>2</sup> Specifically, three areas were analyzed: first, how is subcontracted work, which incorporates women's work in the market place in the Third World, linked to national and global economic trends? second, how does subcontracted work contribute to women's relative subordination/empowerment? and third, what are the conditions of work for subcontracted women workers both inside and outside the home? Based on this information, this report makes advocacy suggestions and policy recommendations.

Hardly any research studies exist on subcontracted women workers in the Pakistani context. The little information that is available is of limited use as its reliability cannot be gauged. Also, this information does not examine subcontracted work in the wider context of the world-economy. Usually, these reports look at it in the national context and overlook the links with the international structures and demands of international capital. This study, therefore, attempts to bridge existing gaps in our understanding and knowledge of subcontracted work and women workers.

### **Understanding Subcontracted Work**

For purposes of this study, the definition of the subcontracting unit is where a parent company or contractor specifies the product and/or the work done by the unit. This definition also includes home-workers.

There is no direct evidence on subcontracted work in Pakistan. Based on national and international economic trends, we conjecture that subcontracted work—especially among women—has increased.

Our survey findings indicate that the awareness of labour laws is extremely low among women workers. Most women preferred home-based work despite the knowledge that it entails relatively smaller rates of remuneration compared to factory work. The reasons range from cultural constraints to transport and language problems as well as the flexibility to combine childcare and household chores with paid work. What must be underscored is the women workers' capability to negotiate effectively their conditions of work and remuneration if they choose to work from the home. They have virtually no bargaining power in the matter, therefore, they become more victims of circumstance than individuals exercising their autonomy and rights.

We conclude that subcontracted work has not accomplished any substantial qualitative improvement in women workers' lives. There might be cases of some increase in women's autonomy, but, in general, subcontracted work has contributed to women's exploitation in Pakistan without providing them any real empowerment. Subcontracted work has been built upon gender stereotypes and hierarchies that are enforced systematically by the state, the cultural system as well as the demands of capital—both national and international.

### **Report Format and Methods**

This research is based upon questionnaire data and qualitative interviews derived from three industries, namely: garments, carpets and plastics based in the cities of Karachi, Lahore and Peshawar representing the provinces of Sindh, Punjab and North West Frontier<sup>3</sup>. As subcontracting work is not accounted for in the national data—either in manufacturing or labour force data—we have no means of determining its spread within and across industries or in different regions of the country. For the same reason, we do not have information relating to the share of women and men workers within each industry. Furthermore, we did not look for subcontracted home-based male workers to compare their remuneration and work conditions with those of women. Constituting an important facet from a labour perspective, perhaps it can be explored by undertaking further research related to subcontracted workers.

The research team consisted of Dr Asad Sayeed (economist), Dr Saba Gul Khattak (social scientist and feminist) and Ms Najma Sadiq (journalist and activist). The first two researchers are the main authors of the report. Their analyses was partly supplemented by the information emerging from the work of Ms Sadiq. The national context and background as well as issues relating to methodological clarifications of the questionnaire data have been authored by Dr Asad Sayeed, PILER, with minor input from Saba Khattak; the assessment of gender relations and implications for women's empowerment and subordination has been authored by Dr Saba Khattak, SDPI; six qualitative interviews in Karachi and Lahore, information from which has been incorporated into the report, were conducted by Ms Najma Sadiq, Shirkat Gah, while four interviews were conducted by Saba Khattak in Peshawar . The introduction and recommendations have also been authored by Saba Gul Khattak who relied on final workshop discussions and material from advocacy organisations to compile the latter.

Information for each segment was collected through a combination of different strategies. The section on background economic policies relies on quantitative data from government surveys and reports as well as secondary sources. The sections on methodology explaining the questionnaire and gender analyses are primarily based upon facts and figures drawn from questionnaire data and qualitative in-depth interviews with selected respondents. There are some overlaps in chapter III and IV as the former provides data analyses of income and expenditure shifts and their impact on female workers. The latter analyzes women's work, economic contribution relative to gender relations and ideologies. Some of the survey data has had to be cited again to underscore a particular point. Additionally, some questionnaire data from another unpublished study conducted by PILER has also been utilized due to its relevance to the study.

The questionnaire design was based on the underlying concerns of the study: the exploration of the links between macro policies, the nature of subcontracted work, and their impact on individual

women's lives as well as gender relations. Exploration of possible advocacy strategies the women workers was also built into the questionnaire design. The questionnaire was pre-coded to facilitate dissemination and provide quantitative data. Initially, a pilot based on approximately 25 questionnaires was tested and its results were discussed leading to modifications of the questionnaire; the larger survey of approximately 161 women workers was then initiated by a team of different fieldworkers in three different cities. Asad Sayeed and Saba Khattak jointly trained the field workers.

Najma Sadiq and Saba Khattak, assisted by some of the field staff, conducted in-depth interviews. Major themes emerging from questionnaire data were used to direct the selection of pertinent case studies for in-depth interviews. Interview questions and themes were devised by the primary researchers prior to the interviews. The interviews were conducted in informal settings, either at the respondents' workplace or at their homes. Exhaustive notes were taken during these interviews and transcripts based on these were then used to undertake a qualitative data analysis. Information emerging from the interviews was used to guide the direction of the study instead of allowing preconceived notions to mold the direction of the analysis.

## Chapter 1

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# **Subcontracting Work, Economic Liberalisation, Labour Force Dynamics and Labour Legislation: Setting the Stage**

### **Introduction**

Context setting for this study necessarily requires developing causal linkages between macro processes and the production process. Have macro-economic changes led to an increase or decrease in subcontracting? More importantly, is the nature of subcontracting such that we should expect increasing casualisation of work and thereby increasing employment of women? These issues—central to the study—are explored in this chapter.

For this purpose, in section 1.1 we first delve into the nature of subcontracted work. Different forms of subcontracting are triggered by different incentives and lead to different outcomes for workers. The most significant manifestation of globalisation in Pakistan has been the liberalisation of the economy. In section 1.2, we look at the incentive structure that economic liberalisation has created in Pakistan and the particular form of subcontracting that it is likely to dominate in this environment.

Although South Asia, in general, did not bear the brunt of the crisis in East Asia, it managed to create its own economic crisis. Nuclear tests, first conducted by India and then Pakistan following suit, resulted in economic sanctions being imposed on both countries. As a relatively smaller and more fragile economy, the direct and indirect impact of sanctions on the Pakistani

economy has been much more severe than on India. Section 1.3 analyzes the impact of this crisis on subcontracted work and women workers employed in it.

In section 1.4 we look at the aggregate labour force data to gauge patterns that can provide a pointer towards the implied change in the production process. Section 1.5 looks at the state of labour legislation in Pakistan.

### **1.1. The incentive structure for subcontracting**

Subcontracted workers are the unit of analysis in this study essentially because through this process the manufacturer “externalises many of the costs associated with the labour process” (Applebaum and Gereffi, 1994). Does this process of externalisation ultimately lead to altering contractual arrangements which are detrimental to workers and working conditions? Also, has it led to the feminisation of employment? These are the broader questions relevant to this study. To answer these questions, however, it is important to conceptually clarify some micro determinants leading to the disintegration of the production process and the consequent increase in subcontracting. This conceptual foray will help in distinguishing different forms of subcontracting arrangements as well as specify the sort of arrangement that is likely to prevail among that segment of the economy where employment of women workers is substantial in Pakistan

Subcontracting, in essence, is a change in the Fordist pattern of the division of labour associated with mass production. The disintegration of the production process towards subcontracting can be conceptualised as occurring either due to pull or push factors. These concepts are discussed below:

#### **1.1.1. Pull towards subcontracting**

The defining feature of a pull towards subcontracting is its productivity-enhancing character.<sup>4</sup> The simplest pull mechanism towards subcontracting is based on the famous dictum *a la* Adam

Smith: “the division of labour is determined by the extent of the market.” As demand for a particular down-stream industry increases, the minimum efficient scale of the up-stream products increases and leads to that product being manufactured independently (Stigler, 1968). This form of subcontracting is generally associated with capital intensive, continuous flow methods of production and is amenable to production technologies where economies of scale are central.

The above form of subcontracting is, however, different from subcontracting in sectors where technology is generally based on batch production. Labour and/or skill intensive sectors dominate this profile. These innovations on the division of labour have occurred either due to technological change or changes in organisational strategies to minimise transaction and/or labour costs.

In sectors where labour and skill intensity is high, subcontracting reduces monitoring costs and thereby results in enhancing labour productivity. Monitoring costs are reduced either by piece-rating or by shifting work to smaller units where supervision of the labour input is relatively easy. Examples of this form of subcontracting are generally associated with manufacture of consumer goods, such as garments, footwear (at the higher value-added end)<sup>5</sup> and carpets; but also include consulting services in its fold. Since the work is primarily labour intensive, it also results in raising overall productivity. Whether increasing labour productivity is translated into higher returns to labour depends on the prevailing degree of labour market segmentation as well as compliance with labour laws.

In Pakistan, the labour market is sharply segmented along both skill levels<sup>6</sup> and gender<sup>7</sup>. Application of the law is also selective as most labour legislation is applicable to registered manufacturing units and those employing more than 10 workers.<sup>8</sup> Thus it can be conjectured at this stage that increasing labour productivity benefits are not passed on to workers.

However, even in a segmented market with virtually no legal coverage for workers, employment conditions can improve in skill intensive sectors.<sup>9</sup> This will depend on two factors: the relative ease/difficulty of imparting skills and growth in demand of the final product. If imparting skills is relatively cheap and/or not time consuming<sup>10</sup> then wages will remain depressed as the supply of skilled labour increases.<sup>11</sup> If skill development is costly and time consuming, then improvements in wages and working conditions can be expected. Similarly if demand for the final product is growing (particularly if demand growth is export led) then the labour supply will constrict and beneficial outcomes will ensue for workers. In short, improvements in working conditions will depend on the particular configuration in the interplay between skill development and growth in demand.

Subcontracting in technology-intensive sectors is based on bringing together general purpose and divisible machinery with skilled and trained workers.<sup>12</sup> Thus both capital and labour productivity increases. Divisibility of capital makes it cost-effective for the large-scale firm to out-source such activities and reap the gains from economies of specialisation (Williamson, 1985). Software development, computer designing,<sup>13</sup> manufacture of automobile parts and electronics are examples of such activity. Again, extremely skilled labour is a pre-requisite for this phenomenon to emerge. As such, it remains confined to a small portion of the workforce—usually male—in developing countries.

The pull towards subcontracting is, therefore, determined by a mix of technological and skill related factors. At the upper end of the spectrum, wages and working conditions for highly skilled workers improve, primarily because of their scarcity value. At the lower end of the spectrum, the particular mix of skill development and demand will determine the improvement in wages and working conditions.

#### 1.1.2. Push into subcontracting

In contrast to the pull towards subcontracting, firms can be pushed into out-sourcing because of increasing economic costs, excessive

competition and to circumvent labour legislation. Such out-sourcing will not necessarily lead to any productivity enhancement. Its function is to maintain or enhance profitability. The impact on wages and working conditions is thus expected to be unambiguously negative. Production of consumer non-durables at the lower end of the market segment and much of home-based work are examples of a push into subcontracting. The out-sourced work process is usually the least skill intensive, involving minimal capital outlays and the labour process is generally repetitive and monotonous. Rather than improving productivity and product quality, reducing costs to survive in the market is the dominant criterion.

Firms are pushed into subcontracting as a response to increasing economic costs of production. These may include increasing costs of land, utilities, exchange rate pressures and capital costs. Since the overall increase in production costs is beyond the control of individual entrepreneurs, they resort to reducing labour and overhead costs by out-sourcing those aspects of the production process wherever it is technologically and administratively feasible to do so.<sup>14</sup>

Excessive competition in the product market also pushes firms into disintegrating the production process. At the lower end of the market spectrum,<sup>15</sup> where lower costs rather than quality, is the determining criterion for capturing market share, cost reduction takes place through subcontracting work, typically to home-based workers. Excessive competition, in turn, is also largely a function of liberalisation where entry barriers for firms or finished products in the market are either absent or have been eliminated by tariff reductions and/or deregulation of investment decisions. This is true for several developing countries, including Pakistan.

The push towards subcontracting is, therefore, primarily motivated by reducing labour costs. Reduction in labour costs, in turn, is only possible either by circumventing labour laws (informalising employment) or changing the contractual arrangement in a way that is beyond the ambit of legislation.<sup>16</sup> In

Pakistan's case, saving on labour costs through such mechanism is all the more rewarding because small scale/informal sector workers are without legal protection.<sup>17</sup>

In subsequent sections, we shall see which form of subcontracting is likely to be more prevalent in Pakistan and where can we expect women's employment to be growing.

## **1.2. Impact of Liberalisation**

The most enduring politico-economic change that took place in Pakistan in the early 1990s has been the liberalisation of the economy. For the most part of the present decade, these changes have been dictated by the specific conditionalities of the specific structural adjustment programmes (SAPs) under the aegis of the International Monetary Fund (IMF). This macro-economic environment has shaped the incentive structure for subcontracting work in the economy. Below we shall examine certain important features of the liberalisation process and then gauge their impact on both subcontracting forms that are expected to prevail and the pattern of women's participation in the labour force.

The central element of liberalisation has been towards deregulation of prices in the economy. In the zeal of 'getting prices right,' three key prices—domestic prices, interest rates and the exchange rate—are now deregulated. Domestic price liberalisation meant that administered prices, which entailed either an absolute subsidy (such as fertiliser, wheat and edible oil) or cross-subsidies (such as those on agricultural produce, electricity, gas, etc.), were to be gradually phased out. Reduction in the subsidy on utilities, especially electricity and gas, has resulted in a stiff increase in the price of these essential public goods. Between 1991 and 1997, electricity and gas tariffs have increased at a rate of 20.9 per cent and 16.5 per cent per annum respectively.<sup>18</sup>

As a result of financial liberalisation, interest rates on long-term projects have increased from an average of 12 per cent per annum in 1990 to an average of 20-23 per cent per annum in 1997

(Zaman Associates, 1997, p. 46). Interest rates on working capital have also increased to 20-25 per cent per annum in this period (ibid).

Although the exchange rate was liberalised from a fixed peg to a 'managed float' in 1982, exchange rate devaluation was initiated in earnest only after the financial sector reforms in 1991. Whereas the average rate of devaluation of the rupee in the 1980s was a mere 8 per cent per annum, between 1991 and 1999 this increased to a massive 24 per cent per annum on average.<sup>19</sup>

While the move to deregulate prices has resulted in increasing the cost of production, reduction in import tariffs are said to have exposed key economic sectors to unfettered competition. Although the process of removal of tariff and non-tariff barriers in the economy was initiated in the early 1980s, the 1990s have seen the most swift reduction in tariff ceilings. From a maximum tariff rate of 225 per cent in 1986-87, the maximum rate was brought down to 125 per cent by 1988-89, to 65 per cent in 1996, 45 per cent in 1997 and subsequently to 35 per cent in March, 1999. However, maximum tariffs do not reveal the actual incidence of tariffs in the economy. Due to numerous tariff exemptions, average tariffs in Pakistan have hovered in the range of 24-27 per cent between 1983-84 and 1994-95 (Kemal, 1997). Thus tariff reduction, while much pronounced and vilified, has not played an important role in altering the role of protection (or the lack of it) in Pakistan. Since commodity-wise allocation of tariffs is not available, to the extent that tariffs have reduced on finished goods, they will lead to increased competition in the economy and thereby increase pressure for price reduction on domestic producers.

Factors identified above have led to an increase in the economic costs for manufacturers. We can, therefore, conjecture that the push mechanism towards subcontracting is expected to have increased in the Pakistani economy. This is further corroborated by deceleration in the economy and more significantly in the manufacturing sector. As we see in Table 1, growth in GDP has

decelerated from an average 7 per cent per annum in the 1980s to 4.2 per cent in the 1991-99 period. Pakistan has traditionally had healthy economic growth. In the absence of other direct welfare measures undertaken by the state, economic growth has helped generate employment and is primarily responsible for improvements in per-capita incomes and living standards.

*Table 1.1:* Growth in GDP and manufacturing: before and after liberalization

| Years   | GDP                  | Large Scale Manufacturing |
|---------|----------------------|---------------------------|
|         | Growth (% Per annum) | Growth (% Per annum)      |
| 1981-91 | 7.05                 | 8.7                       |
| 1991-98 | 4.22                 | 3.9                       |

*Source:* Economic Survey, various issues and 50 Years of Pakistan in Statistics.

Table 1.1 also shows that growth in large-scale manufacturing has decelerated considerably from an average 8.7 per cent per annum between 1980-91 to a mere 3.9 per cent per annum between 1990-99.<sup>20</sup>

An important precept of neo-liberal policy reforms is to promote exports. Market-determined relative prices are expected to remove distortions that promote production for the home market and divert resources toward exports. Thus, not only is export growth expected to increase but the share of non-traditional exports is also expected to rise as relative prices are aligned with world market prices.

Interestingly, as we see in Table 1.2, growth in exports has decelerated since the onset of liberalisation compared to a decade earlier. While growth in primary commodity exports has increased somewhat—in line with neo-liberal precepts—no improvements can be discerned in manufactured exports. The fact that liberalisation policies have not resulted in more efficient allocation of resources is also apparent from the fact that the share of non-traditional exports has actually declined in the 1988-98

period to 27 per cent of total exports compared to the 1977-88 period when it was 30 per cent (SPDC, 1999, p. 7).

*Table 1.2:* Comparison of export growth before and after liberalization

| Years   | Primary Commodities | Manufactured Goods | Total Exports |
|---------|---------------------|--------------------|---------------|
| 1981-91 | 3.37                | 11.78              | 8.5           |
| 1991-98 | 6.06                | 11.17              | 7.6           |

*Source:* *Economic Survey*, various issues.

There is thus no evidence that resources have been re-allocated towards the external sector as a result of liberalisation. To the extent that subcontracting arrangements that emerge in the wake of export-led growth are productivity-enhancing, this phenomenon also, apparently, has not occurred in the case of Pakistan.

### **1.3. Nuclear Tests and the Economic Crisis of 1998-99**

Although Pakistan and the rest of South Asia remained relatively insulated from the financial and economic crisis that afflicted East Asia, it managed to create its own crisis. This crisis was the result of the uncertainty created in the wake of the country's test detonations of its nuclear device in May 1998.

Although the short-term damage to the economy as a result of the sanctions imposed on Pakistan in the aftermath of the test detonations was contained, policies adopted to contain the short-term damage may have deleterious long-term consequences. Some of the fire-fighting mechanisms initiated during the crisis hit investor confidence substantially. The freeze of the foreign-currency accounts in order to stem the outflow of foreign exchange is the most important in this regard.<sup>21</sup> In the last one year, gross investment in the economy has declined from 17 per cent of GDP to 14 per cent of GDP.

The other important factor that will have an enduring impact on the economy is the new ESAF/EFF agreement signed by the

government. Stiff targets on budget deficit reduction, opening of the capital account and the imposition of the GST, are expected to further deflate an economy already mired in deep recession.

### 1.3.1. Simulations on the Post-blast Economic Scenario

The Social Policy and Development Centre (SPDC) in Karachi simulated the likely impact of the post-blast scenario compared to the pre-blast situation through a macro-econometric model. According to their simulations, several important social and economic indicators show an unambiguous deterioration over the next five years.<sup>22</sup>

The estimations are given in Table 1.3. GDP growth is expected to decline by 2 per cent in the first year and 1 per cent in the next five years. It is feared that between 2 to 5 million individuals or 1.5-3.5 per cent of the population will slip below the poverty line in the next five years. Similarly, unemployment will increase, real wages will decline between 1-2 per cent and school enrollments will decline as a result of low public expenditure and poverty.

*Table 1.3:* Comparison of post-blast economic scenario with the pre-blast situation: simulated results

|                    | After One Year                              | After 5 years                   |
|--------------------|---|---------------------------------|
| GDP Growth         | -2.0  | -1.0                            |
| Poverty            | Increase by 1.5%<br>(2 million individuals) | 3.5%<br>(5 million individuals) |
| Unemployment       | -   | Increase by 2% (0.8 million)    |
| Real Wages         | Decline by 1%                               | Decline by 2%                   |
| School Enrollments | Down by 80,000 children                     | Down by 0.5 million children    |

*Source:* SPDC (1999)

The impact of the economic crisis is thus expected to further intensify the push towards subcontracting as distress supply of labour is going to increase due to increasing poverty and fewer economic opportunities. In order to survive in this environment, businesses will be further constrained to reduce labour costs through out-sourcing work.

## 1.4. Labour force dynamics

### 1.4.1. Aggregate labour force data

Aggregate labour force data in Pakistan is of poor quality, inconsistent and is published with a considerable time lag. As such, reliable information cannot be deduced from it. Still, given that it is the only consistent source of information on labour, we try to gauge its impact on the possibility of subcontracting.

Table 1.4 gives the share of manufacturing employment over the period. We see that this share has declined marginally over the 1990s. Since subcontracting is expected to appear in the small-scale sector, the relevant category would be to check for its share. Aggregate data, however, does not tell us the division of employment between large and small-scale sectors. The last year for which disaggregated information on employment is available (1990-91) shows that the division of employment between large and small-scale sectors at that time was 25 per cent and 75 per cent respectively.<sup>23</sup> Over the last nine years, however, this share was expected to increase simply because growth in the large-scale sector (for which information is available) has decelerated considerably, as shown in Table 1.1.<sup>24</sup>

*Table 1.4:* Share of employment across sectors: 1982-83 to 1996-97

| Sector        | 1982-83                 | 1987-88                 | 1990-91                 | 1993-94                 | 1996-97                 |
|---------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
|               | %Share in<br>Employment | %Share in<br>Employment | %Share in<br>Employment | %Share in<br>Employment | %Share in<br>Employment |
| Manufacturing | 13.48                   | 12.71                   | 12.24                   | 9.94                    | 11.10                   |
| Large-scale   | 2.66                    | 2.63                    | 3.09                    | NA                      | NA                      |
| Small-scale   | 10.82                   | 10.08                   | 9.15                    | NA                      | NA                      |

*Source:* Labour Force Survey; various years and Sayeed and Ali (1999).

Even if incremental employment generation in the 1990s has occurred in the small-scale sector, it still does not necessarily imply that this employment has been generated in subcontracting industries. Thus aggregate data does not provide any conclusive

evidence to the prevalence of subcontracting within manufacturing.

#### 1.4.2. Female employment patterns

If aggregate, labour-force data is problematic, that on women is even weaker. As Kazi (1999, pp. 385-86) notes:

*Most standard labour force data, including the population census and the labour force surveys, are known to greatly underestimate the extent of female labour force participation...inappropriate definitions of what is considered economic activity and questions which lay stress on recording a single main activity, as well as unsuitable methods of data collection where usually both enumerators and respondents are males [are used]. In the Pakistani context, where women perform multiple tasks and where there are social inhibitions to admitting to women's work, these procedures lead to under-enumeration of the female labour force.*

This is most apparent in Table 1.5, where participation of urban women in the labour force is shown to have taken a sudden jump and has then tapered off from 1991.<sup>25</sup> Similarly, the share of women among the employed labour force in urban areas continues to be extremely low. This is perhaps due to the non-reporting of female work; particularly home-based work. Since there is evidence through several surveys that the bulk of urban employment among women is generated in the informal sector and particularly among home-based workers,<sup>26</sup> the unambiguous conclusion is that female labour force participation is underestimated. Given this basic lack of data, it is virtually impossible to discern aggregate patterns of sub-contracted work among the female labour force.

*Table 1.5:* Female labour force participation rate and share in employment in urban areas

| Years   | Participation rate | Share in employment |
|---------|--------------------|---------------------|
| 1987-88 | 3.38               | 2.28                |
| 1991-92 | 8.02               | 3.04                |
| 1993-94 | 7.20               | 2.82                |
| 1996-97 | 8.40               | 3.00                |

*Source:* Labour Force Survey, various years.

There are several other reasons, however, which point towards increasing participation of women in the labour force in the 1990s. First, increasing literacy among women is expected to have increased their participation in the labour force. Between the 1981 and 1998 censuses, the proportion of literate women above 10 years in the urban areas increased from 37.3 per cent to 55.6 per cent (Economic Survey, 1999, p. 125). Whilst literacy does not necessarily imply participation in the labour force, it is undeniable that increasing literacy will result in increasing labour force participation; even though the elasticity between literacy and labour force participation may be low in Pakistan for cultural reasons.

Second, as part of the liberalisation package, the government pursued privatization vigorously soon after launching its liberalization drive in 1991. In the first phase, industrial units within the fold of the public sector were earmarked for privatisation. Of the 109 industrial units in the public sector, 82 were privatised by 1996. According to the GOP (1998), employment in public industrial enterprises declined from 73,565 workers in 1991-92 to 43,425 workers by December 1997. Linked to privatisation, the state is also concentrating on downsizing government departments as well as public sector entities. Downsizing in public sector corporations has been substantial. Between 1991 and 1998, employment in the public sector has been halved—from 514,620 employees down to 258,780 (GOP, 1998). Since the bulk of this retrenchment consists of men, more

women are expected to have entered the labour force to protect household incomes.

Third, the period of economic liberalisation has also coincided with increasing poverty trends in Pakistan.<sup>27</sup> On all different indices of poverty<sup>28</sup>, the incidence of poverty in Pakistan consistently declined through the 1970s and 1980s. In the 1990s, however, this trend reversed. Again, there is almost complete unanimity among numerous empirical studies that demonstrate this trend.<sup>29</sup> Increase in poverty inevitably leads to an increase in labour supply, especially of women who have never worked before. As skills among the poorest of women are assumed to be low, they are expected to occupy the lowest rungs of paid employment. When coupled with the evidence of firms being pushed into subcontracting, women are expected to sell their labour in distress and take up these jobs.

### **1.5. Legal protection**

Pakistan became a member of the International Labour Organization (ILO) soon after its independence and has since ratified more than 30 ILO Conventions. However, in practice, state policy has led to more curbs on labour rights rather than their protection. Trade unions were given proper recognition in 1961. However, they are required to register themselves under an amendment of the Trade Union Act of 1926. While trade union numbers increased, no cohesive trade union movement was allowed to emerge due to government as well as management interference. Since the onset of liberalisation, the trend toward privatization, the establishment of Export Processing Zones (EPZs) and Special Industrial Zones and contract labour, trade union numbers and members have declined drastically (Jilani, 1998, 88-89). Organized labour constitutes less than 3 per cent of the entire labour force. They are not involved in the formulation of major economic policies. Even in the formulation of the labour policy, their recommendations are not given due weight. The labour policy announced earlier this year (1999) offers no specific reassurance on the current labour worries such as job opportunities and job security. The trend of retrenchment and

privatization has added to labour problems, not only in terms of unemployment but also in terms of denial of salaries and provident fund. According to the Human Rights Commission of Pakistan (HRCP) annual report,

*In the North West Frontier Province (NWFP), some 80% of the industrial units... stood closed. The contract system was in vogue in those that remained open and the wage level there had come down. Workers such as of the Charsadda Sugar Mill, owned by an MNA, had not been paid their 4-year dues. In Gadoon Amazai the owner of Latif Shakir Textile Mills did not pay the employees for five months, then closed it down in October and went abroad. ...The NWFP government simply closed down the Khazana Sugar Mill and Khazana Distillery Project and left their 763 employees on the streets. No bidder was willing to accept their Rs 3.8 million salary bills. (HRCP State of Human Rights Report 1998, 241)*

Pakistan's labour policies have been such that labour has been meted out unfair treatment. No cohesive labour movement was allowed to develop due to state and management interference. The recent trends of privatisation and push toward export orientation have imposed further curbs on labour and its ability to organize. The trend toward subcontracted labour has become widely accepted. Its implications for labour rights and protection have not been seriously questioned or challenged. What is important to underscore here is the need for a comprehensive analysis of the phenomenon in its local, national and global context.

### **Conclusion**

Given the lack of any direct evidence on the prevalence of subcontracting and of the involvement of women workers in the process, we attempted to gauge these trends through indirect evidence. Trends and patterns in the macro-economy, in the

labour force and the state of labour legislation have been used as proximate indicators.

Since subcontracting is a particular form of division of labour in the production process, we have briefly dealt with conceptual issues regarding different conditions that contribute to the disintegration of the production process. This conceptual clarification has helped us to discern the particular form of subcontracting that is expected to prevail in Pakistan as well as where the employment of women is expected to be the strongest.

We find that economic liberalisation has created an incentive structure for manufacturing firms pushing them towards subcontracting. Increasing immiserisation of the labour force—due to privatisation/downsizing and poverty—has intensified the distress sale of women's labour. Moreover, the absence of any regulation of the informal sector in general and of home-based workers in particular has provided a further incentive to employers to out-source production activity to unorganised women workers under exploitative working conditions.

## Chapter 2

---

### Methodological Issues, Sample Size and Sectoral Background

#### 2.1. Methodological issues

How have the important and critical changes that have taken place in the macro economy as a result of liberalisation and globalisation, shaped micro outcomes with regard to women workers in specific industries and regions? This is the central question around which this study revolves. Some important methodological issues, therefore, need to be explicated at the outset. Deriving micro impacts of macro adjustments is, by definition, an onerous task. It requires observing, over time, the changing patterns of work, participation of women, individual and household level income and expenditure patterns, changing perceptions and attitudes in gender relations, etc. The lack of such historical information compounds the task. Information gleaned through a survey, by necessity, is a snapshot picture of a point in time. Extracting historical information from the interviewees is often inaccurate, essentially based on guesstimates. Keeping these problems in mind, the framework that was adopted to cull information on key macro linkages revolved around some central issues and questions. These were as follows:

- i) What prompted women to start working as subcontractees or in small firms engaged in subcontracting work? Was the search for remunerative employment driven by concerns of economic independence? Or were they driven into paid employment only to supplement eroding household incomes<sup>30</sup>? The answer to this particular question will give us an important clue to the basic query of whether women are being pushed into the workforce or pulled into it.
- ii) Remuneration for work and the nature of work can provide a pointer towards the impact of macro changes on the labour process (particularly the gender segmentation of labour

- markets) and changes in contractual arrangements of employment.
- iii) Comparison of the background of subcontracted women workers; their household size and the per capita income of the household when compared with the overall national picture will reveal the gaps in these variables between our sample and the national average. This in turn can point towards the differential impact that macro processes and policies have had on different segments of society.
  - iv) The pattern of household expenditures and changes therein will inform us about the impact inflationary pressures have had on households to which these women belong. It will also inform us about the necessity of women's work in maintaining household expenditures and keeping household incomes from eroding further.
  - v) Access to social services and changing expenditure patterns therein also tell us the extent to which declining public expenditure has impacted households in general and women in particular.
  - vi) Impact of the above changes on gender relations.

#### 2.1.1. Sampling methodology

Due to the paucity of national, industry-level data and secondary information, the universe for the sample could not be discerned. We thus resorted to the purposive sampling technique. The choice of sectors, i.e. garments, carpets and plastic manufactures, was primarily based on the prevalence of subcontracting in these industries as well as a high proportion of female employment, as revealed in different surveys conducted in the recent past.<sup>31</sup>

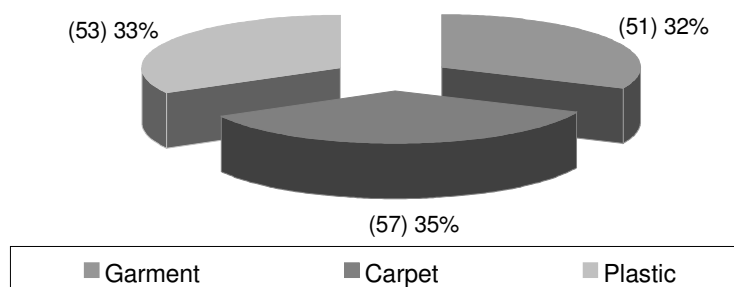
The sample was scattered across three cities, i.e., Karachi, Lahore and Peshawar because of variation in cultures and attitudes towards women's work. The prevalence of subcontracting and the presence of women workers in the chosen sectors was obviously a qualifying criterion. Within cities, the central concern was to look for women workers within the relevant sectors. Where such work is wide-spread, as in Karachi and Lahore, the poorest locales in the city were chosen. Where the employment of women in subcontracting industry in the

chosen sectors was limited, as in Peshawar, the sample was not necessarily chosen from amongst the poorest segment of the workforce. As such there is some unevenness in the regional pattern of the survey. In particular, the results in Peshawar appear as outliers—in terms of nature of work, incomes derived from work, household income and expenditures, compared to the other cities. However, we feel that this unevenness is compensated by the variety and richness of different regions.

## 2.2. Sample Size and Background Features

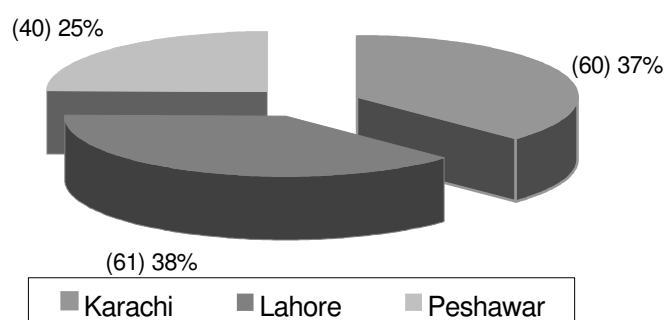
The total sample size of the survey was 161 women workers. The sectoral and regional distribution is given in charts 1 and 2 respectively. Sectoral distribution is roughly one third in each sector with regional distribution about the same in Karachi and Lahore, i.e., roughly 37 per cent, while that in Peshawar is relatively small, i.e., 40 workers or 24.8 per cent of the total sample size.

Chart 1: Percentage Distribution of Sample by Sector



Distribution across home-based and small-industry based work has a bias towards home-based work i.e., roughly two thirds of the sample comprises home-based workers. This bias towards home-based workers in the total sample is because the entire sample in Karachi belonged to this category. As our criterion was to find subcontracted women workers in the poorest of localities in the city, the sample that emerges was not dictated by *a priori* distribution between home and factory based workers.

**Chart 2:** Percentage Distribution of Sample by City



**Table 2.1:** Percentage distribution of sample by type of industry and sectors

| Type of industry   | Garments | Carpets | Plastics | Totals |
|--------------------|----------|---------|----------|--------|
| <b>Small scale</b> |          |         |          |        |
| Sample             | 20       | 2       | 33       | 55     |
| Percentage         | 39.2     | 3.5     | 62.3     | 34.2   |
| <b>Home based</b>  |          |         |          |        |
| Sample             | 31       | 55      | 20       | 106    |
| Percentage         | 60.8     | 96.5    | 37.7     | 65.8   |
| <b>Total</b>       |          |         |          |        |
| Total sample       | 51       | 57      | 53       | 161    |
| Percentage         | 100.00   | 100.00  | 100.00   | 100.00 |

**Table 2.2:** Percentage distribution of age groups by sectors

| Age groups     | Garments | Carpets | Plastics |
|----------------|----------|---------|----------|
| Under 20 years | 26.5     | 54.4    | 22.6     |
| 20-35 years    | 55.1     | 38.6    | 67.9     |
| Over 35 years  | 18.4     | 7.0     | 9.4      |
| Total          | 100.00   | 100.00  | 100.00   |

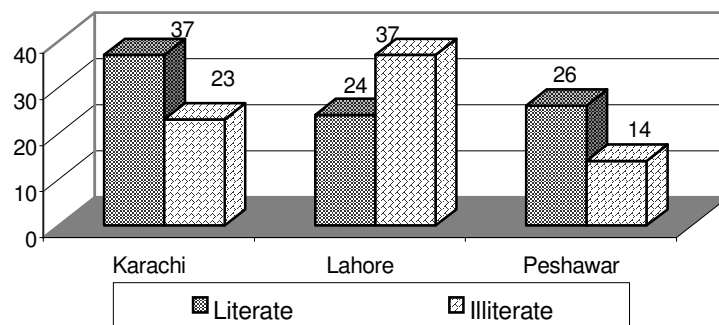
Table 2.1. shows considerable variation across sectors. The highest number of factory workers is found in the plastics sector (62.3per cent) while the smallest number is in carpets (3.5 per

cent). The share of factorybased workers in garments is approximately one third (36.4 per cent).

Since the determining criteria remained poorest locales and subcontracting work in the sector, we did not control for the workers' age. While the majority of the women (56.6 per cent) were in the age range of 20-35 years, roughly one fifth of them were in the range of under 20 (but above 15 years) and over 35 years. There was no significant difference in the age of workers surveyed across sectors and cities.

More than half of the sample (54 per cent) was literate. Regionally, the highest number of literate women was in Peshawar (65 per cent) whereas the lowest were in Lahore (39.3 per cent). Sectorally, the highest number of literate women was in the garments sector (72.5 per cent) whereas lowest literacy was found among workers in the carpets sector (35.1 per cent). Later, we will see whether the literacy level has had any affect on wages, working conditions or gender relations.

*Chart 3:* Distribution of Literate and Illiterate by City



### 2.3. Background Information on Sectors

At the outset, it must be mentioned that we encountered severe difficulties in finding documented background information on the sectors chosen for the study. Since there is no sector-level data

available since 1990-91, data on economic variables and the labour force could not be ascertained. Therefore, much of the information in this section is based on observations in the field during the course of the survey.

### 2.3.1. The garment industry

Since the 1980s, the garments industry has been one of the most diverse and dynamic sectors in Pakistan's industrial profile. Between 1977 and 1988, the garments and apparel industry was the leading growth node of the industrial sector. Growth averaged 21 per cent per annum during the period 1978-88 compared to the overall growth of the manufacturing sector of 9.6 per cent per annum.<sup>32</sup> Thereafter no direct information on growth is available.

Both exports as well as a huge surge in local demand spurred this growth. Export growth in the wearing and apparel sector also averaged 20.64 per cent per annum. Additionally, the sector was able to increase its share in Pakistan's manufactured exports from 5.7 per cent in 1978 to 16 per cent by 1988. Similarly the share of Pakistani garments and accessories in the world market almost tripled from 0.25 per cent in 1978 to 0.72 per cent in 1988.

Apart from exports, increase in output from the sector can also be attributed to increased local demand. With GDP per capita increasing swiftly meant that local demand also increased rapidly during the period. This increase in demand across different market segments was also driven by Gulf migration, which had increased disposable incomes astronomically.

The overall downturn in the economy in general and the manufacturing sector, particularly in the 1990s, has also impacted the garments sector. While output growth rates for the period are not available, the growth rate of exports decelerated to an average 8.5 per cent per annum between 1991 and 1998. Deceleration in the growth of per capita incomes in the 1990s and thereby in disposable incomes contributed to the deceleration in the growth of local demand also.

In relation to exports, relative to other countries in this study (except Sri Lanka), the quality and value-added content of Pakistan's garment exports is low. Pakistan's garment exports, for the most part, are concentrated at the lower end of the market in the United States. According to Gereffi (1994, p. 110), Pakistan belongs to that group of countries that supply to the "large volume discount stores that sell the most inexpensive products." As with other similarly placed countries, the elimination of the Multi-Fibre Agreement (MFA) in 2005 will hit Pakistan's garment industry badly.

#### 2.3.1.1. *Production and subcontracting processes in the garments sector*

As elsewhere, the production process in the garments sector in Pakistan is labour intensive. Hence subcontracting is prevalent in this sector. While subcontracting in this sector is a mix of pull and push phenomena, low value-addition, even in the export industry, implies that skill-intensity is not high. As such, the prospects for workers in this sector are not positive.

While subcontracting for both export production as well as the local market is common, the linkages and processes differ somewhat. As exporters are under greater pressure for quality control and timely delivery, our investigations revealed subcontracting takes place to specialised small-scale producers. While these small-scale producers generally have their own sweatshops, certain processes—usually the more monotonous and unskilled tasks such as button sewing and hemming—are further subcontracted to home-based workers.

Our sample of garment workers was mostly drawn from those producing for the local market. Despite great variation, we controlled, to the extent possible, for similar work and processes in different cities. Thus the sample in Karachi consisted of women making pony-tail bands (or ruffles), in Lahore they were sewing baby frocks, shalwars and women's kameez-shalwar suits, after

the necessary cutting and designing had been done. Women in Peshawar were generally engaged in sewing children's frocks.

The produce in all three cities is sold in the lower middle/middle class markets. very few women contended that some manufactures also became part of the up-scale and export markets.<sup>33</sup>

The subcontracting arrangements varied a great deal. For factory workers, work was obtained either from large whole-salers or branded companies. The factory owner arranged all the material supplies as well as the machinery and equipment. Workers were all women while supervisors were either male or female. For home-based workers there was significant regional variation. In Karachi and Lahore all workers obtained material from factory owners, while workers in Peshawar purchased their own material. Even where material was provided, the machinery or needles were to be purchased by women themselves.

### 2.3.2. The Carpets Industry

The industry for hand-knotted carpets is almost exclusively export-oriented. While annual production and growth figures are not available, export figures show that growth in exports over the last two decades has been negligible. While carpet exports grew roughly at the rate of 1% per annum in the 1980s, its growth has been slightly negative (-0.2% per annum) between 1991-98. The share of carpet exports in total manufactured exports also declined from 16% in 1978 to roughly 2.5% by 1997-98.<sup>34</sup>

There are several reasons for the lacklustre performance of the carpet industry. First of all, by definition, hand-knotted carpets are highly labour-intensive. In fact their specific market niche is based on this characteristic. As such, there is little room for productivity improvements. Second, because hand-knotted carpets are an up-market product, growth in demand is also low. Given the above two factors, there is little prospect for the industry to grow further. Third, since the beginning of the decade the issue of

child labour has invited numerous of sanctions against Pakistani and Indian carpets.

#### *2.3.2.1. Production and Subcontracting Processes in the Carpets industry*

The set-up of the carpet industry has been traditionally based on subcontracting. Subcontracting in the carpet sector is a pull phenomenon. But whereas there is a one-off productivity gain through subcontracting on piece-rate basis, because of the inherent stagnancy in productivity, very little further productivity increase is expected. Since skill can be imparted cheaply and in a short time span, the skill intensity of the sector is also very low. This coupled with stagnant demand for the sector, there is very little prospect of improving wages and working conditions in the sector.

The major work is basically contracted out by large wholesale and retail houses. The persons to whom the work is contracted out can then either pursue production themselves or further subcontract it out. It is then up to the contractor or the person who will be responsible for the production process to secure the labour. Sometimes if the primary contractor owns multiple production units, s/he may choose to manage one and subcontract out the work in others.

Carpet manufacturing draws upon a whole range of labour; men, women and children are all involved. Women often do the work in their respective homes, while men and children work in the small factory type production units or workshops. In our sample, only a minuscule number of women (3.5% of the total sample within the sector) were working in factories in Peshawar. Men usually work in a supervisory capacity and are often, the master craftsmen who provide the final touches to the finished product. Women and children are 'preferred' for the job primarily because their labour is cheaply obtained, though the pretext of 'nimble' fingers necessary to make fine knots is generally invoked. Of the three sectors in our sample, average monthly wages are the lowest in this sector whereas the working day is the longest. Considering

the high returns obtained from carpet sales by the export houses, women in the carpet sector are the most exploited.

### 2.3.3. Plastics Sector

The plastic manufacturing industry originated in Pakistan in the late 1960s. It still consists of manufacturing plastic products as there is no local capacity to produce polymers, the main raw material in plastic production. For sometime, the industry remained confined to the large-scale sector. Initially production concentrated around construction equipment<sup>35</sup> and then some diversification in consumer items took place.<sup>36</sup> After the simplification of technology in the mid-1980s and increase in demand for cheap durable consumer goods, production diversified into independent small-scale units which manufactured a whole range of consumer items; bottles, utensils, crockery and cutlery, bangles, buckets, *lotas*, etc. Lately, the manufacture of plastic toys has also started.

Few plastic products are now made totally in-house. Caps, small bottles, etc. and specific parts for industrial products are made in the small-scale sector. The majority are small units with a few machines producing a variety of items for numerous companies.

As consumption of plastic goods increased, yet another dimension was added to the industry. Recycling of plastic products to make inferior quality products, which cater to a specific segment of the market, has also proliferated. It is estimated that roughly 90 per cent of plastic waste is recycled and that the present consumption of recycled material is roughly 40-50% of virgin consumption.

The plastic industry has traditionally worked under little protection. In fact it faces negative protection. There is fairly high imported input content on which there are high tariffs. On the other hand, the import duty on several finished items is much less. Smuggling of plastic consumables has also increased substantially.

### *2.3.3.1. Production and subcontracting processes in the Plastics Sector*

Technical change has enabled production divisibility to the extent that large-scale producers can subcontract work to smaller ones and small-scale producers can themselves subcontract at the lower end of the product spectrum work, to home producers. Usually the subcontracting-chain extends from the large-scale producer providing raw materials and the mould on which the particular product is to be manufactured to the smaller production unit. The smaller production unit in turn subcontracts finishing of the product and its packing to home-based women workers. As such, this industry is a prime example of a push into subcontracting.

We could not discern the extent of division of labour across gender in the production process. However, given that a large number of women are working in the small-scale plastic factories, it can be conjectured that women are involved in the production process.<sup>37</sup> Supervisory work is exclusively among men.

Among the three sectors, plastics had the highest number of workers in factories, i.e., 62.3%. Regionally, we see that home-based work is prevalent in the industry only in Karachi. In both Lahore and Peshawar the entire sample for the industry was drawn from factory workers. The home-based workers in Karachi were finishing and polishing plastic toys and packing them. Both these tasks were carried out on specific instructions by the subcontractor, who in turn supplied the implements for finishing as well as for packing. The factory-based workers in Peshawar and Lahore were mostly involved in the manufacturing process of pouring melted plastic into specified moulds and then in the process of finishing.



## Chapter 3

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### **Data Analysis: Income and Expenditure Patterns**

The income and expenditure patterns of women workers' households are of critical importance. Flexible and casual employment practices prompted by liberalisation coupled with the disintegration of the production process, draw increasingly on women's labour. What returns do women derive from remunerative work? How does this impact household incomes? Have expenditure patterns changed over the years? In this chapter, we will attempt to answer these questions with the help of survey data.

#### **3.1. Contractual Arrangements, Working Days/Hours and Incomes**

##### **3.1.1. Contractual Arrangements**

The patterns of contractual arrangements for remuneration are fairly stable; i.e., home-based work is remunerated on piece-rate basis, while those working in factories draw time-based wages. However, there is no formal contractual arrangement between the employer and the employees in small factories as to working day or the working week. Whereas among home-based workers, no protection would be expected, we see that the non-registration of factories and as a result their non-compliance with labour laws, leaves factory women un-protected on something as basic as working days and weeks.

##### **3.1.2. Working Hours and Days**

The average working week comes to 6.36 days a week. There is little variation around this mean, sectorally, regionally or in industry type. Although the overall working hours in a day are 8

there is significant variation around this mean. For instance the median in the garments sector in Karachi and Lahore is 10 hours a day and the maximum number of hours worked is 12. Similarly the maximum number of hours worked per day in carpets in Peshawar and Karachi comes to 10 and 16 respectively.

### 3.1.3. Average Monthly Incomes

The average monthly income across sectors and cities is Rs. 1,215. This translates roughly into a monthly income of US \$ 22.5. There is, however, significant differentiation around this average across sectors, cities and industry type.

*Table 3.1:* Average Monthly Income of Workers By Sectors

| Sectors          | Average Monthly Income in Rupees |
|------------------|----------------------------------|
| Garments         | 1323                             |
| Carpets          | 1224                             |
| Plastics         | 1097                             |
| Weighted Average | 1215                             |

Sectorally, the lowest paid workers are in the plastic industry. Their average monthly wage comes to Rs. 1,148 or US \$ 21.3. This is in spite of the fact that the highest number of workers in small factories were in this sector. The fact that the extent of specialisation is less than the other sectors in the sample may explain this wage differential.

Comparison across cities in the plastics sector reveals that women in Karachi are the lowest paid. Unlike Lahore and Peshawar, women working in the plastics industry in Karachi were all home-based. The nature of work performed was also different. Whereas in Karachi, women in the industry were finishing already manufactured toys and packing them, factory work in the other cities were more directly involved in the production process, i.e., pouring melted plastic into moulds.

*Table 3.2:* Average Monthly Income of Workers By City

| Cities           | Average Monthly Income In Rupees |
|------------------|----------------------------------|
| Karachi          | 675                              |
| Lahore           | 1092                             |
| Peshawar         | 2187                             |
| Weighted Average | 1215                             |

There is a significant differential across cities in incomes of carpet workers. In both Karachi and Lahore, where women work at home, the average monthly income is an abysmally low Rs. 546 (US \$ 10). Incomes of carpet workers in Peshawar are the highest in the entire sample. The size and design of carpets manufactured in Peshawar as well as their payment rates may account for the differential.

The extraordinarily low wages in Karachi and extremely high returns in Peshawar (with Lahore falling in between) becomes all the more interesting as carpets is the only sector which is exclusively export-oriented in our sample. Results from Karachi, in particular, point towards extreme exploitation of workers in this industry. Whereas results from Peshawar are more in line with the pattern observed world-wide that workers in the export-oriented industries are better paid than those producing for domestic work. Further information is required to decipher the pre-dominant pattern in Pakistan.

Workers in the garments industry are relatively the best paid in the sample. Here also the divergence across regions is marked. Both differences in industry type as well as the nature of work are the major determinants. Whereas the entire sample in Karachi is home-based, 45% and 55% of workers in Lahore and Peshawar respectively worked in factories. The nature of work, however, also determines the wage differentials across cities. Women in Karachi were engaged in a less specialised garment accessory production of pony-tail ribbons, while women in Peshawar and Lahore were stitching garments (shalwars, shorts and infant frocks). The wide differential in the process of work is highlighted by this differential in wages observed.

### 3.2. Household Size, Number of Earners and Incomes

The average household size in the sample comes to 7.6 individuals. There is little variation in the household size across cities and sectors. However the median and the range varies considerably. The minimum size of households is 2 while the maximum is 16. The average number of wage earners in the household comes to 3. Interestingly this number is also constant across cities and sectors. The average number of dependants in Karachi and Peshawar is five while in Lahore it is four.

The average monthly income during the last 6 months in the overall sample comes to Rs. 4,520 per month or US \$ 83.7. This shows that women workers contribute on average 27% to household incomes. It is important to note that these households are considerably below the average per-capita income in the country. Whereas the average monthly per capita income in 1998-99 was Rs. 1,877 in the country as a whole, per capita incomes in our sample comes to Rs. 595 per month or more poignantly less than one third of the national average.

*Table 3.4:* Average Monthly Income of Households by Sectors

| Sectors          | Average Monthly Income in Rupees |
|------------------|----------------------------------|
| Garments         | 4691                             |
| Carpets          | 4286                             |
| Plastic          | 4610                             |
| Weighted Average | 4520                             |

Household income differentials across sectors and cities are given in Tables 3.4 and 3.5 respectively. We see that the average household incomes in Peshawar are considerably higher than in Karachi and Lahore. The higher average incomes of women workers to some extent explain the higher household incomes in Peshawar also. In Peshawar, 33 per cent of the household income came from the woman worker, whereas this average was 29 per cent and 16.6 per cent in Lahore and Karachi respectively. Higher

household incomes in Peshawar were also due to the inflow of remittance income from overseas relatives.

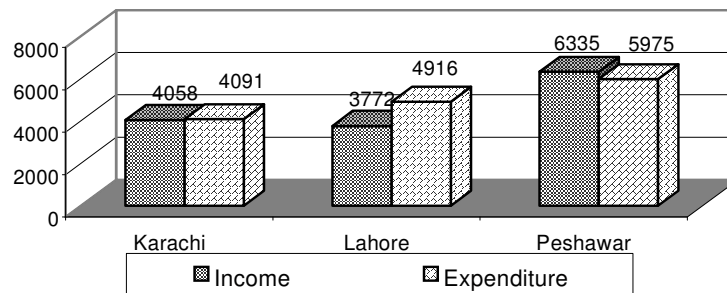
Table 3.5: Average Monthly Income of Households by City

| Cities           | Average Monthly Income in Rupees |
|------------------|----------------------------------|
| Karachi          | 4058                             |
| Lahore           | 3772                             |
| Peshawar         | 6335                             |
| Weighted Average | 4520                             |

### 3.3. Gap Between Household Income and Expenditure

The gap between per capita household income and expenditure is expected to vary according to the level of household income as well as family size. Survey data does not reveal any direct correlation between family size and indebtedness across cities. Only in Karachi did we find a positive correlation; families with six or more members were for the most part indebted. In Lahore, the majority of households, regardless of family size were indebted. In Peshawar, the sample was much more scattered. Indebtedness was the least, but where found, it did not correlate with either absolute income levels of the household or the family size.

Chart 4: Average Monthly Income and Expenditure of Household by City



### **3.4. Distribution and Change in Household Expenditure**

The expenditure pattern among working class families in developing countries is expected to be dominated by expenditure on basic necessities, i.e., food and clothing. Our survey results corroborate these findings. There is also a correlation between household incomes and the proportion of expenditure on necessities. The highest share of expenditure on food and clothing is observed in Karachi, which has the lowest household income in the sample whereas the lowest expenditure in this category is in Peshawar that has the highest average household income in the sample.

The household expenditure pattern also reveals two interesting patterns, which are not as obvious as the above. One is that the share of house rents in total expenditure is much lower than expected. In both Karachi and Lahore, the share of house rent in total household expenditure is less than 5%, while in Peshawar it is roughly one fourth. Poorer households, as in Karachi and Lahore, live in *kutchas* houses for which they have perhaps paid a lump sum, whereas some workers were living in government-provided housing. More information is needed to decipher the pattern of expenditure on housing among working class families.

Another important result is the significant expenditure on 'others'. Across all cities and households, the category 'others' was defined by the respondents as expenditure on hospitality and marriages. While marriages are expected to be a one-off affair, hospitality is constant and on-going. Thus, extra-economic, essentially cultural factors, define household expenditure in a significant manner.

Change in expenditure over the last year is expected to inform us about the impact of inflationary impact on the pattern of household expenditures. We see a significant increase in expenditure on groceries and other expenditures. Interestingly more than 50% of the sample has not reported any increase in education and medical expenditure. This might be due to the fact

that the transition to more expensive medical treatment (in the private sector) and to higher educational expenditures has already been made. The costs that increase on a year to year bases more consistently are on groceries and other food and clothing items which dominate the consumption bundle of these households.

*Table 3.6:* Percentage Distribution of Change in Expenditures by Sector and City

| Type of Expenditures       | Karachi       | Lahore        | Peshawar      | Total %       |
|----------------------------|---------------|---------------|---------------|---------------|
| <b>Grocery</b>             |               |               |               |               |
| Increase                   | 55.00         | 96.70         | 97.50         | 81.30         |
| Decrease                   | 1.70          | -             | 2.50          | 1.30          |
| No Change                  | 43.30         | 3.30          | -             | 17.50         |
| <b>Total %</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Shoes and Clothing</b>  |               |               |               |               |
| Increase                   | 45.00         | 29.50         | 55.00         | 41.60         |
| Decrease                   | 5.00          | 27.90         | 5.0           | 13.70         |
| No Change                  | 50.00         | 42.60         | 40.00         | 44.70         |
| <b>Total %</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100</b>    |
| <b>Education</b>           |               |               |               |               |
| Increase                   | 12.50         | 69.40         | 55.90         | 40.50         |
| Decrease                   | -             | 2.80          | 2.90          | 1.60          |
| No Change                  | 87.50         | 27.60         | 41.20         | 57.90         |
| <b>Total %</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Medical</b>             |               |               |               |               |
| Increase                   | 10.00         | 68.90         | 70.00         | 47.20         |
| Decrease                   | -             | 3.30          | 2.50          | 1.90          |
| No Change                  | 90.00         | 27.90         | 27.50         | 50.30         |
| <b>Total %</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>House Rent</b>          |               |               |               |               |
| Increase                   | 8.30          | 26.20         | 37.50         | 22.40         |
| Decrease                   | -             | 1.60          | 2.50          | 1.20          |
| No Change                  | 91.70         | 72.10         | 60.00         | 76.40         |
| <b>Total %</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Others Expenditures</b> |               |               |               |               |
| Increase                   | 16.70         | 57.10         | 81.80         | 65.70         |
| Decrease                   | -             | -             | -             | -             |
| No Change                  | 83.30         | 28.60         | 18.20         | 34.30         |
| <b>Total %</b>             | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

### **3.5. Health and safety standards**

In this regard, only women working in small factories were surveyed. Therefore, the sample is quite small, consisting of 26 respondents, of whom 16 are from Lahore and 10 from Peshawar. (for more details, see attached table titled, “City-wise percentage distribution of facilities by factory owners” in the annexes). There are no responses from Karachi-based women workers since they are all involved in home-based work. There are some conjectures that this area has improved in general, e.g., 10 years ago there were hardly any toilet facilities or ventilators in the workplace.

Of the limited sample, over 95 per cent women report the presence of ventilators while 87 per cent claim the availability of exhaust fans. Gloves (61 per cent), glasses (62.50 per cent), masks (38 per cent) and fire control equipment (57 per cent) are also provided to a majority. With regard to health, it was reported that first aid, cold water and restroom facilities are available to 68 per cent, 97.8 per cent and 97 per cent cases respectively. This paints an optimistic picture; however, we must bear in mind that this is a partial account based on a tiny sample.

An even smaller number of women could respond to the questions regarding injury during work and owner help for treatment. This is because very few are employed by factories and formal establishments. Therefore, this sample is based on 19 responses, 14 from Lahore and 5 from Peshawar. The average response, with regard to the first category, is 40 per cent in the positive and 60 per cent in the negative. Owner help for injury during work shows that almost 80 per cent factory owners do not provide any help if a worker is seriously ill or hospitalized. Only 20 per cent said that the employer provides help.

## Chapter 4

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### Subcontracted Work and Gender Relations

#### Background

The purpose of this chapter is to delineate the problems, unfair remuneration and work conditions of informal sector workers to a larger audience of policy-makers and activists.

Within the larger national context, we find that the trend toward women's incorporation into the market has increased substantially over the last decade and especially since the introduction of structural adjustment programs. However, women are largely part of the informal workforce and as such are present in large numbers in the informal and low-paid sectors. For a more detailed discussion, see section 1.4.2.

Furthermore, as women's labour is relatively cheap and because their organizational and, therefore, bargaining abilities are negligent, given the circumstances in which they work, the trend toward subcontracting work to women workers is on the rise. However, there is some degree of awareness in government circles about this trend and the need for protection.

For example, in 1994, the Task Force on Labour of the GOP recommended the

*"... constitution of a special committee to study and identify the problems faced by the working women and their needs and to suggest ways and means to evolve certain minimum standards to protect women workers and prevent their exploitation"*

*(Report of the Task Force on Labour, Ministry of Labour, Manpower and Overseas Pakistanis, Government of Pakistan, October 1994, pp. 14-15).*

According to the Pakistan National Report for the Fourth World Conference on Women in Beijing (1995), “In 1990-91 about 77% of the economically active women in the urban areas were employed in the informal sector. The overwhelming majority of these women, four-fifths of informal sector workers, are engaged in home-based work, which has very low remuneration. The average monthly earning of home-based workers are less than one-third the average monthly income of factory workers—the lowest level employees in the formal sector.”

According to the Report of the Commission of Inquiry for Women (1997), “The exclusion of some sectors of the economy...from the ambit of the labour laws is likely to leave women unprotected in certain industries where their participation might be disproportionately high. On an analogous note, because the informal sector of the economy, by its very nature, goes unmeasured, the substantial contributions of women to it are both unrecorded, and often made under conditions unprotected by law.” The Report identifies EPZs and Special Industrial Zones among others to have this effect. In the context of employers, it states that the ones that are entirely privately owned and managed, are beyond the purview of law.

Given the bleak picture that exists in Pakistan, any focus on the rights of women workers is virtually absent. They constitute only a fraction of the membership of trade unions, which have not made any serious effort to address specific problems of women workers. Furthermore, women have few opportunities to participate in union activities, partially due to social norms that discourage such activity and partially due to the internal policies and workings of unions. No role models for women exist in the unions at the prominent leadership level. Therefore, there is little incentive and space for women to join unions and make demands

in their capacity as women. Despite the awareness and wish-list type recommendations, the government and civil society institutions have not adopted any concrete measures to address the situation of women workers, especially those who fall outside the protection of Pakistan's patchy labour legislation.

#### **4.2. Data Profile of Subcontracted Women Workers**

This subsection provides a portrait of subcontracted women workers' lives based upon the data generated by our questionnaires. It discusses the major factors that affect these women's everyday existence such as work conditions, remuneration, and a picture of their household.

The average age of women workers in our survey is approximately 27 years; the highest percentage (57 per cent) is found in the 20-35-age bracket. The other two age brackets, below 20 and above 35, are almost evenly divided at 21 per cent and 22 per cent respectively. Our questionnaires indicate that a large percentage of the surveyed women workers have not worked before. From Peshawar and Lahore, only 10.3 per cent reported to have worked earlier. Figures for Karachi are not available.

Women workers' working hours indicate that they spend at least eight hours daily, six and a half days a week to meet their work targets. For an industry-wise breakdown please see section 3.1.2. Furthermore, the women who work in factories stand very little chance of attaining support from the employer in case of a serious injury or illness that requires hospitalization (Refer back to Section 3.5). Minimum wage laws are seldom if ever implemented. Women lack knowledge of these laws, which are inapplicable in the context of subcontracted work anyway.

The average household size, as discussed in the previous chapter, is rather large at 7.66 persons per household. On average there are three earners per household. This average is uniform across industries and cities. Given the worsening economic trends, this indicates the need for more household members to become wage earners. This point is indirectly borne out by the information

supplied by many women who said that they were working at their first job and that they began working seven years ago, roughly corresponding to the timeframe when the negative impact of structural adjustment policies began to be felt in Pakistan.

A substantial number of respondents from all three cities reported that no other women in their family had worked before. The industry-wise break-up indicates that 67% women in the garments sector have no other woman family member who has worked before; in plastics 85% women reported that no other woman family member has worked before; while in the carpets sector 56% women had no other women family members who had worked before. This left 33 per cent women in garments, 15% women in plastics and 44% women in carpets respectively reporting that another woman family member had worked before they joined paid work. Thus, except for the carpets sector, a large majority of women workers had no role models to follow within their own family. To venture into the area of paid employment was not only a new experience for them, but also for the family. One can conjecture that acceptance of this new role has much to do with the economic squeeze that families are faced with.

The average income of a household over the last six months in all sectors was approximately Rs 4,500 with slight variations across industries. There is a vast variation in the average household incomes across cities: Karachi has the lowest monthly income, averaging at Rs 675 per month. In Lahore, the average income is Rs 1092 and in Peshawar it comes to Rs 2187. For a detailed discussion and explanation, please see section 3.1.3.

In summary, one finds that subcontracted women workers have extremely long working hours matched by extremely low rates of remuneration. They have joined the workforce because families cannot meet expenses due to high inflation and the unemployment of a male family member. These women are without any cover of labour legislation so that they are easily incorporated into exploitative low paid jobs.

### **4.3. Conditions precipitating women's incorporation into subcontracted work**

The conditions that induce women to seek paid work relate largely to the macro economy and not so much to the internal compulsions/desire of women to work. Additionally, the large size of the family dictates that more money be brought in, therefore, women seek employment. This is complicated by the trend of retrenchment in large outfits, which causes a higher percentage of male unemployment. Thus a combination of high inflation, male unemployment, large family sizes and expenditure increases lead to women's incorporation into subcontracted work.

According to almost 70% of the survey respondents, they have started subcontracted work due to an increase in household expenditures and rising inflation. For a detailed breakdown of expenditures, please refer back to section 3.4. The death or illness of a family member accounted for 10.31% joining paid work while 8.25% said that they had started work due to the unemployment of a family member. Only 8.25% stated that they began working because they wanted to be financially independent.

The survey data indicates that structural conditions rather than the goal of personal empowerment through economic independence are precipitating women's incorporation into subcontracted work. Concurrently, manufacturers are also happy to subcontract to women as they can circumvent labour legislation on minimum wage and working conditions, thereby lowering their costs and maintaining flexibility in the quantity of goods they produce. They prefer women workers because they know that women's ability to bargain or retaliate is minimal. Thus a combination of factors ranging from worsening conditions fostered by the macro economy to the convenience of patriarchal controls have led to the incorporation of women into subcontracted work.

#### **4.4. Encouragement of Subcontracted Work through Social Conditions and Cultural Norms**

Employment, apparently, enables women to help meet the demands of everyday life; however, it maintains the status quo simultaneously and thereby does little to stop the processes of women's subordination. Some of the questions asked of the women show that cultural norms and traditions play an important part in women's decision not to step out of the house.

The questionnaire data discloses the trends that incline women to seek home-based employment. Thirty-eight percent women reported that they did not seek employment outside the home due to objection from other family members; thirty-three percent women stated that they themselves considered it wrong to go outside the house; and twenty-three percent respondents said that they did not seek work outside the home due to a combination of objection from family members and people in the neighborhood as well as the fear of creating a bad impression in the neighborhood.

A reading of the information derived from the questionnaire reveals that self-censorship plays an important role in limiting women's choices. The opinion of people living in the locality receives relatively low weightage compared to family members and women's own opinions because of the tendency to internalize the social environment and thereby exercise of self-censorship. One could call it a defensive mechanism: before anyone from outside objects, the women themselves or their family members impose the same codes and restrictions upon their behavior that they are expected to adhere to.

Furthermore, among those working at factories, 47 per cent preferred to work at home while 53 per cent disagreed with this point of view. Therefore, opinion among the group that goes out to work appears to be almost evenly divided. This again is a significant finding indicating that a large majority of the surveyed women prefer to work from home even though the remuneration at home might be significantly less than that at the small factory.

While there is a certain amount of convenience attached to working at home, this convenience is based upon women's gender roles as well as the hostile public arena that discourages women from going outside the home. For example, most women want to avoid using public transport not only because it is inefficient and can take well over an hour to commute one way, but also because they are potentially exposed to sexual harassment. Only two seats are 'reserved' for women, right next to the driver of the vehicle (usually a small van or wagon). As these seats are occupied in no time, women, in comparison to men, have to wait much longer before they can catch a van. Sometimes the transporters try to accommodate three women on a seat meant for two persons, thereby making the women feel cramped for space. Women avoid sitting next to the driver because usually his hand, while changing gears, touches the women's knees or legs, which in the local cultural context is tantamount to sexual harassment.<sup>39</sup> Thus, the psychological strain involved in entering the public domain, itself is enough to dissuade and discourage women from leaving the house.

The potential threat of sexual harassment also extends to the workplace where those in management positions can exert power over women workers. There is a widespread perception that due to women's economic vulnerability, they suffer the unwanted advances of men in the factory without being able to put up effective resistance. This perception reinforces the stigma attached to work outside the home. The public arena is thus hostile to women in several subtle as well as direct ways.

#### **4.5. Women's productive and reproductive labour**

Women incorporate the care economy into their daily work. The double burden phenomenon is now widely recognized with little being done about it. In fact, the negative trends set in by globalization processes have aggravated this phenomenon further. This has been documented in detail in the latest 1999 Human Development Report of the UNDP (see pages 77-83).

A snap shot of the life of a woman worker in Peshawar outskirts, Meena, provides an idea of women workers' daily lives. Meena,

like many others, has been working for the last 13 years in a small boutique/tailoring shop. Earlier, she worked from the home (mostly stitching clothes or embroidering). She could not remember the exact number of years she has worked, saying it seems forever. She is the youngest of seven sisters. Ever since she lost her father, 25 years ago at the age of 13, she has been taking care of her ailing mother who decided that her youngest daughter should stay single so as to look after her. A few months ago, when the mother fell extremely ill, Meena's sisters persuaded their mother to agree to Meena's marriage. The unstated logic was that after the mother's death, there would be no one for Meena to live with and a single woman living by herself in a village is socially unacceptable. Meena would need a man's protection and presence in the house; therefore, marriage appeared to be an appropriate solution. The mother agreed, presumably, reluctantly.

By any standards, and particularly by local standards, this is an extremely late marriage for Meena at the age of 38. Meena's responsibilities at the workplace, like her household responsibilities, have increased over the years. Her responsibilities include looking after her mother, cooking, cleaning, and repairing the mud walls of the house during the rainy/monsoon season. Moreover, she is now pregnant. Her income (Rs 2,500) is insufficient for covering household expenses and her mother's medicines. She has hardly any money left to spend on herself. This has been the pattern all her life. In the past, Meena used to bring home some work to earn additional money, however, this has become virtually impossible at present because her ailing mother demands more attention as does her relationship with her husband. In fact, she showed us some of the quilting work that has been lying with her for the last six months due to lack of time.

Meena's story is unusual in that she has managed to work outside the house, within the restricted atmosphere of a village on the outskirts of Peshawar. However, due to the care economy, she has had to suffer in terms of a late marriage just so she would continue to look after her mother. In return, her mother would probably leave her the one-room, one verandah house where they live.

Not only do women workers incorporate the care economy and productive labour into their daily lives; they also pay in other ways: In Meena's case it was her late marriage and late high-risk pregnancy. Quite often women's marriages do not take place because they bring home money that helps meet the family's expenses. Thus their work deeply impacts their personal lives. Late marriage or the absence of marriage affects their self-image, as subtly enforced 'spinsterhood' is not a phenomenon that is socially rewarded or attractive.

Three other case studies also indicate that women's earnings are crucial to the support of a sick parent or a non-working/jobless husband. For example, Shahjehan is the first of three wives and earns Rs 1,300 per month sorting plastic and scrap from 8 am to 5 pm, six days a week. Her workplace is a large plot enclosed by high walls but no ceiling. There is no protection from the summer sun or winter cold. She also shares some of the household work with her daughter and stepdaughters. Her husband was a brick-breaker and general-purpose labourer who stopped working some years ago when his first two wives began to earn money. Both support him and his third wife. He works occasionally when he feels the remuneration is good.

Similarly, Razia has to support her 70-year-old husband when he comes to visit her for 3-4 months each year, usually during winter. She worries about her 18-year old son who slipped from a roof and broke his right arm. Despite three operations, the arm has become useless due to which his ability to serve customers in the shop he works at is severely impaired. The third case is that of Fokraaj, age 40, whose monthly salary has recently increased from Rs 1,600 to Rs 2000. She stitches children's frocks in addition to supervising and teaching other women in the shop where she works. She is the eldest of two brothers and two sisters. She and her youngest sister are not married. Her brothers are unable to meet the entire amount of household expenses from their electrical repair shop. They say that business is not good as people these days neither buy electrical gadgets nor bring in the old ones for repair. She said that recently one of her brothers cried

because yet another long day had passed without any customer coming to the shop. The brothers were reduced to having green tea (cheaper than black tea due to the absence of milk) with roti (bread) for lunch as they could not afford a proper meal. Fokraaj's income has always been critical for the household. She broke down when she recalled her sick mother's wish to have chicken broth when she could ill-afford to buy a small chicken. She also felt helpless when her mother asked for talcum powder and toothpaste, explaining that despite trying to save by foregoing public transport and walking instead, she was unable to provide more than the doctor's fee and medicines for her mother. She also mentioned that she had managed to save some money in the past for her dowry; however, it was unclear whether she still hoped to get married or was resigned to supporting her family.

While all these women are acutely aware of the centrality of their work and earnings, they are equally conscious of their limitations and helplessness. They feel that compared to their work, their remuneration is unfair. But the needs and survival of the family come first, so they continue to plod through exploitative work conditions and simultaneously shoulder the responsibility of looking after the home, bearing and bringing up children and looking after sick family members.

#### **4.6. Division of labour within the household and help with subcontracted work**

Over 50 per cent women reported no change in their responsibilities, 35-40 per cent women reported a decrease in their household responsibilities, while 10-15 per cent reported an increase. It is not clear what the decrease is related to and who, if anyone, within the household has assumed the extra responsibilities. It is probable that either the grown-up daughters have assumed responsibility for some of the chores, or other women (such as sisters, mother or mother-in-law) have accepted responsibility to support the woman worker. It could also be that the husband and children are helping out.

As stated above, we do not have specific information in this regard from questionnaire data as this information was not sought directly. However, the qualitative interviews clearly indicate that household chores as well as home-based subcontracted work involve the labour of children. For example, Salma, who has six children, earns between Rs500-700 per month by trimming plastic bottles and cooler caps at home. While the older children work as apprentices in factories for Rs 100 per week for 12-14 hours of daily work, six days a week, the youngest, eight-year-old, son stays at home as he is too young to be accepted as an apprentice anywhere. He helps his mother in household chores as well as her paid work. Some women whose daughters were attending school also reported that they helped with cooking and washing after school. One can easily conclude that for many mothers, their children are assets as they share household responsibilities. However, those women who do not have children reported that they fulfill their household responsibilities of cooking and cleaning on returning home at the end of the day. Thus household responsibilities are also tied to a woman's marital status within the household.

#### **4.7. Subcontracted work, gender hierarchies and new forms of power relations**

A mixed picture emerges where changing power relations are concerned. As a result of women's work, they are accorded more importance. Therefore, some amount of slow-paced social change has occurred. But whether this is bringing any immediate change in gender-power relations is questionable since it is based on a non-threatening gender ideology. Some changes in values can be clearly observed e.g., girls' education receives equal importance: 95 per cent women said they give equal importance to girls' and boys' education, only 4 per cent said that they give boys' education greater importance, while 1 per cent claimed to give girls' education more importance. Notwithstanding attitudes, not all women reported that their children were going to school. A majority whose children do not attend school (roughly 50 per cent) said that they could not afford to send their children to school. In the survey, approximately 53 per cent boys and 47 per cent girls attend school.

The challenge to gender relations will be very subtle and slow to perceive since it will be across generations.

In terms of the importance given to subcontracted women workers' decisions, a majority of women (63 per cent) reported that their opinions and decisions receive importance. Approximately 37 per cent said that their suggestions do not receive importance. There were variations across sectors in that 44.64 per cent of the carpet sector women workers said that their suggestions do not receive importance even after the commencement of work. Plastics (35 per cent) followed this and the lowest was 13 per cent in the garments sector.

We should note, however, that despite trying to sensitize surveyors about the thrust of the question, most women interpreted this to include everyday issues such as what will be cooked in the house or the decisions regarding children. It did not extend to the public sphere in terms of decisions related to women's mobility or more importantly their own autonomy. For example, none of the respondents felt confident enough to venture outside the pre-laid-out boundaries of access to the public arena. They did not feel that joining any kind of a neighborhood organization was within the prescribed gender roles; similarly, staying on till late outside the house in connection with a possible meeting was also not an option they could consider without the permission of a male relative or family elder. Thus one finds that any change in gender relations in women's traditional roles has barely taken place.

Furthermore, it is not entirely clear whether the commencement of work alone determines the importance of decision-making. Decision-making is directly related to marital status in conjunction with the age and status of the woman concerned. If she is older and is a mother or mother-in-law, her say will carry weight. But if she is young and unmarried, she will not be expected to be a part of the decision-making hierarchy. This, of course, implies that the stereotypes upon which gender hierarchies are built are being maintained consciously both by men and women since there is a certain amount of social stigma attached to breaking away. Thus, in

order to gain social approbation as well as for reasons of convenience, women will not 'rock the boat.'

Overall, complaints by men with regard to paid work were quite low. Ninety per cent women reported that men in the family do not object to their paid work. This is probably because the majority work at home, therefore, they work within the confines of social norms and taboos. Only 7.6 per cent reported household quarrels related to their paid work while 2.5 per cent admitted that physical violence takes place. This information may have two explanations: first, there might be under-reporting of physical violence for obvious reasons of privacy and pride; second, paid work might not have anything to do with the incidence of women bashing in so far as the latter takes place due to multiple reasons not necessarily connected to structural/economic phenomena.

We also tried to explore whether women felt pressured by their husbands with regard to conjugal relations. The assumption was that after a long day's work, as per cultural and religious presumptions, women might feel it to be their duty to provide sexual services no matter how tired they might be. Not many women were willing to address this issue and those who did stated that there was no conflict with regard to sexual relations. Their work thus did not appear to interfere with their marital relations.

The low incidence of objection to paid work is also an indication of changing social attitudes. A somewhat similar survey conducted by the Pakistan Institute of Labour Education and Research (PILER) ten years ago showed a much higher incidence of objection to paid work. The worsening economic situation in the country has, therefore, forced men to reassess their attitudes and thus we find that they are no longer averse to women joining the workforce.

Any change in power relations requires that both men and women change their attitudes. The above information demonstrates that only slow forms of attitudinal change are becoming visible. These attitudes have not been introduced from outside Pakistan but are a result of a combination of factors taking place within Pakistan.

However, given the excruciatingly slow pace of social change (and there is no evidence that it will continue in the same direction since it has been observed to become retrogressive in some countries), we can easily conclude that subcontracted work has not provided women with any advantages in the power relations *vis a vis* men. If anything, the system of subcontracting appears to have strengthened and reinforced women's subordinate position.

#### **4.8. Change in women's self-perception**

We believe women's self-perception and sense of self-worth undergoes a change after they begin to earn money. One may analyze women's self-perception in two different contexts: a) personal/private, and b) public. While some change can be observed in the personal context, for example opting for financial independence, they were at best cautious in the context of the public realm. For example, their reasons for starting work were not radical in terms of a sense of empowerment and autonomy. In fact, these related to the non-threatening stereotyped gender roles of protection and sacrifice for family survival. Similarly, the idea of joining a trade union or a community-based organization was alien to most of them. In the same manner, the idea of attending a meeting of any organization, even if it was working for their welfare, or visiting its offices was equally "iffy" in that it required the permission of the head of the household. Generally, there was a sense of hesitation with regard issues involving mobility in the public domain. Women's movement and bodies have enormous representational value in the extremely patriarchal settings in Pakistan. A majority of the respondents, acutely aware of the constraints, did not feel that they had the right to challenge the curbs on their mobility or access to institutions.

In our survey, the reasons for starting work (discussed earlier on also) range considerably. Although a majority of reasons pertain to everyday survival, it is important to note that 8% women opted for financial independence. Mostly these women are unmarried and wish to pursue work so they may have money of their own to spend as they chose. Furthermore, a relatively larger percentage of women in the plastics sector have chosen to work in order to acquire

financial independence even though this is not a highly paid sector. Also, it is a relatively new sector while the average age for women working in this sector is 28 years

We can safely assume that subcontracted work has given a small percentage of women some semblance of financial independence. One cannot overrule the same for the other women even though the reasons for starting work might arise out of different compulsions.

While a majority of 69 per cent reported zero savings, some women did acknowledge retaining earnings for personal use. Though we do not know the scope or percentage of income being used for personal use, the fact that such a trend exists indicates that there is a sense of self-worth. It also shows that some women feel that they have a right to spend on themselves after working so hard to earn their money. In this regard, overall in the garment, carpet and plastics sectors 39, 37 and 51 per cent women, respectively, said they spend a percentage on themselves. As noted above, a majority of the women who primarily wished to acquire financial independence were employed in the plastics sector. Therefore, the higher percentage in the plastics sector further strengthens the conjecture that women in the plastics industry also work for themselves and not under family compulsions alone.

We may thus conclude that women find it easier to assert themselves in the private context, especially in matters that are traditionally within their control or purview than in the public context, which has traditionally been inaccessible to them. Given this trend, change leading to empowerment in terms of access to resources and control over their own lives is necessarily going to extremely gradual, spread across generations.

#### **4.9. Women's level of awareness and understanding of the macro economy**

Awareness of the macro economy did not exist, perhaps due to a combination of low levels of education and communication with the outside world. There was a clear sense of being underpaid but simultaneously there was a sense of coming to terms with reality. As

women, they felt that this was the best bargain available to them since they did not have much choice. A repeated response was that if they refuse to work at the rates offered by the middleman, he would take the work elsewhere. As a result they will be unable to earn the little that they were earning. A variation was the belief that given the public arena, they were better off than many others. Therefore, a comparatively low wage for their skills was rationalized on the basis of a Hobbesian world from which they received a bit of protection through the good offices of their employer. This was the case for women working in a shop or small factory.

The justification for low wages and exploitative conditions revolved around the issue of limited opportunities and personal choices. The respondents did not associate these issues with structural conditions, i.e., the national economy and the international economic order. Similarly, their knowledge of any legal protection was virtually non-existent: there was a sense of fatality/predetermination regarding their circumstances. They knew about factory workers and the advantages accruing to them, but they were only too acutely aware of their own as well as their employers' (middlemen or *saith*) limitations.

#### **4.10. Strategies for organizing**

We did not want to treat women as passive victims of a larger system, and, therefore, felt that surely they would articulate strategies or steps for resistance. These need not be well-thought-out strategies or systematically laid-out plans for improving their bargaining position; they could be vague indications about the direction of future planning. However, this did not emerge since a vast majority did not think that they could improve their position *vis a vis* the '*saith*' or the middle man who brought them work.

Four different questions directed at assessing the possibilities for organizing among subcontracted women workers were included in the questionnaire. Three of these questions were indirect, i.e., they did not ask if the women had any organizing strategies but attempted to extricate this information by asking about related

issues. The last question asked directly if in the woman worker's opinion, she could fight for fairer remuneration through organizing with other women in similar circumstances.

Considering that unemployment of a family member and the rise in expenditures has pushed a majority of women workers into subcontracted work, our first question attempted to explore the degree of friction and competition over trying to obtain work. The results indicate that women do not fight over work. Only 7 per cent reported some degree of fighting or friction while 93 per cent said that they do not fight to obtain or snatch work. This overrules the idea that scarcity sows the seeds of division among workers. In fact, this can be considered a supportive facet for activism to move forward since there is no animosity where work and remuneration is concerned. One may assume that a substantial possibility of organizing women to defend their interests exists in local communities. However, women have little experience and exposure to community or political organizations.

The second question asked respondents whether they were aware of any kind of organization working in their locality. Only 12 per cent answered in the affirmative while 88 per cent had no knowledge of any organization that might be working for the vicinity's people. Again, Peshawar averages are much higher than Lahore and Karachi ones. The picture becomes substantially more bleak if one removes Peshawar from the scene; then it becomes a 96 per cent average for the two cities where women are unaware of any kind of an organization in their locality. This makes working together with these women all the more imperative but simultaneously all the more difficult since almost no inroads exist which could be used as a stepping-stone for organizing and strategizing.

The issue of organizing was also explored through a third question that inquired into women's personal experience regarding informal systems of savings. They were asked if they saved any money through the 'committee system' (a system through which women pool money, usually on a monthly basis for a specific

number of months, and each month one woman receives the lump sum). Thirty-three percent women said that they took part in such schemes while 67 per cent said that they did not. They explained that usually there was very little money to save hence it was impossible to participate in the committee system. There were also some women who did not know what the committee system stood for. We then asked them if the same principle could be extended for solidarity among women workers with regard to their remuneration. Often, the response was in the negative though some stated that such a possibility, if it existed, would be ideal. A small number of respondents even tried to explore options, however, they mostly drew blanks. They did emphasize that they would be interested in working with any organization that could/might promote such arrangements. However, the bottom-line is that no alternative strategies emerged from our questionnaires and interviews.

Finally, to the question whether they felt they could obtain a better wage from the middleman by organizing, only 25 per cent replied in the affirmative while 75 per cent thought otherwise. Of the 25 per cent who said that they probably could get a better wage from their employer/middleman, none were able to discuss concrete strategies to bring this about. Those who responded in the negative about the ability to organize for better remuneration explained that the middleman or employer had his own limitations and constraints. They also feared that he would just take the work to another home or community.

Given the fact that only a few women are aware of the possibilities of legal protection (the basis for which are very fragile in Pakistan anyway) and their disadvantage *vis a vis* the subcontractor, there is little room for strategizing at the community level at this point in time. This is not to say that the possibility is non-existent, but only to indicate that the issue will require tremendous amount of patience, risk and painstaking, continuous work within communities and among women workers as well as subcontractors. Simultaneously, and on a more urgent basis, one needs to advocate at the national level with policy-

makers and other stakeholders to provide humane work conditions and fair remuneration to subcontracted workers. This process has already begun as can be observed in the statements contained in various government reports issued by the labour and women's ministries. These statements must be highlighted and made more public to spread general awareness and force action.

#### **4.11. Conclusion**

The survey data demonstrates that women are joining the workforce due to worsening economic conditions. Their economic contribution to the household is crucial for survival. The fact that they are bringing in an income has contributed very little to any radical change in the position and status within the household or for that matter in the public context. In fact, their relative power position continues to depend upon traditionally drawn parameters and criteria of gender roles to which women themselves adhere diligently. In fact, the larger system of gender relations ensures that there is some degree of convenience to subservience, which is taken as a given by many women.

Capital, local, national and international, thus colludes with patriarchy to maintain a system that ensures profit by maintaining the systems of gender relations that subordinate women. The case of Pakistan proves that patriarchal controls have not relaxed; in certain instances they have been strengthened to the detriment of women's empowerment. Home-based subcontracted work, just as contract work at factories, has been built up and is thriving due to the usurpation of the rights of workers. A majority of women workers feel that they cannot exercise choices *vis a vis* the conditions of work and remuneration. While male family members do not object to their work, they are not supportive in the sense of proactively helping the women in their work. In the same vein, middlemen and manufacturers are able to keep costs under control and avoid confrontations with labour by distributing work to individual workers in different settings. Where small shops or factories are concerned, workers are not allowed to organize or bargain because they run the risk of losing their jobs if they do so. Hence, labour regulations are made inapplicable.

Employers often act as benevolent patriarchs who might provide a loan or other help on a personalized patronage basis.

Although women's contribution to the national economy is now widely acknowledged and recognized, much of this contribution is taking place outside the formal sector. Women are at the bottom rungs of the informal sector with very few chances of upward mobility. Their own ability to conceptualize and implement alternative strategies that will bring about an improvement in their working conditions, their remuneration and their level of empowerment in the context of their gender relations is extremely limited. For any effective resistance strategies to be effected, multiple stakeholders need to be involved actively to canvass for improvement in the overall picture.

The lack of legal protection as well as implementation mechanisms compounds the bleak situation further. While it is easy to advocate at the end of a research that the affectees should organize themselves, we should realize that it is usually quite difficult for those who are victimized by a particular system to organize against it, especially when everything is pitted against them. In this particular instance, patches of resistance are few and far between. For any effective action, several actors will need to take responsibility. These include civil society institutions such as community-based organizations, non-governmental organizations, the media, government as well as international development institutions. Only with consorted action can we begin to reverse the negative effects of subcontracted work upon the lives of women workers.

## Recommendations

1. Comprehensive labour legislation to ensure workers rights are required. The informal sector worker in the cities should be brought within the purview of the labour laws, including the right to minimum wage and collective bargaining.  
This would include signing and ratifying the 1996 UN convention on home workers which remains unacknowledged by the GoP. The government needs to recognize the need for protection of the majority of the labour force through programs aimed at improving their conditions of work and legal rights.
2. The government should encourage workers to organize simultaneously with the pursuit of privatization.
3. Effective enforcement mechanisms must be deployed to ensure widespread compliance.
4. Better statistics and information are required to understand the situation of subcontracted workers. At present, there is barely any information in this regard. Some basic issues relate to the scale of employment and wage differentials across sectors, regions and gender. Also, information on subcontracted workers' economic contribution to the national economy would be of critical use for devising advocacy strategies for workers' economic rights and legal protection.
5. Encourage research studies that highlight issues pertaining to subcontracted work from multiple perspectives. This would include examining not only the living and working conditions of subcontracted workers but also developing an understanding of the chains and intermediaries involved in the process, the macro economic policies that contribute to the phenomenon, and the perspectives of employers who face competition both nationally and internationally. Thus the research needs to build an understanding of the wider context in which a

particular sector is operating and within that context recommend different strategies. Additionally, research needs to be undertaken on national, regional and international variations in conditions of work and remuneration.

6. Encourage debate among all stakeholders and through advocacy strategies, promote awareness among employers for the need to provide minimum wage and humane conditions of work including health and safety standards while canvassing for legal safeguards.
7. Role of civil society institutions needs to be strengthened. Local community organizations as well as NGOs can play an active role in helping subcontracted workers construct their own organizations to advocate and fight for their rights.
8. Development of regional links with subcontracted workers organizations will help promote workers agendas on regional forums. This might not be the most effective tool at the moment, but it will be useful in the medium term to pressure governments into agreeing to protect labour.
9. Develop programs for enhancing the skills of subcontracted workers as well as provide opportunities and credit facilities.
10. The need to 'pay special attention to the needs of women' by highlighting the kind of jobs that are being created for them through macro-economic policy compulsions and constraints.
11. The need to address women's specific problems related to transport, language barriers and the strengthening of gender hierarchies. In this context, educate and sensitise local communities to the needs of women so that the *mullahs* and fundamentalists do not oppose steps for empowering women.

## Annexure A

### Questionnaire Personal Information

1. Name of interviewee: \_\_\_\_\_
2. Age: \_\_\_\_\_
3. Are you literate: Yes: \_\_\_\_\_ No: \_\_\_\_\_  
If yes:
  - i. Can read only
  - ii. Can read and write
  - iii. Formal Education (in Years)
4. Marital Status
  - i. Unmarried
  - ii. Married
  - iii. Widowed
  - iv. Divorced
  - v. Separated
  - vi. Other
5. Full residential address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

### Household Related Information

6. Number of people residing in the house: (Total number: \_\_\_\_\_)  
Women (over 14 years: \_\_\_\_\_) Men (over 14 years: \_\_\_\_\_)  
Girls (less than 14 years: \_\_\_\_\_) Boys (less than 14 years: \_\_\_\_\_)
7. Total number of earning members residing in the house? \_\_\_\_\_
8. Number of people who contribute in household income on a regular basis but do not reside permanently in the house? \_\_\_\_\_

9. Details of those contributing to household:

| No. | Relation | Education | Age | Sex | Nature of employment<br>(Self-employed)<br>(Service)<br>(Home based work) |
|-----|----------|-----------|-----|-----|---|
| —   | —        | —         | —   | —   | —   |
| —   | —        | —         | —   | —   | —   |
| —   | —        | —         | —   | —   | —   |
| —   | —        | —         | —   | —   | —   |

| No. | Resides in the house | Resides elsewhere | Average monthly income |
|-----|----------------------|-------------------|------------------------|
| —   | —                    | —                 | —                      |
| —   | —                    | —                 | —                      |
| —   | —                    | —                 | —                      |
| —   | —                    | —                 | —                      |

10. Monthly average income in the last 6 months: (household: \_\_\_\_\_)

11. Monthly average expenditure in the last 6 months: ( household: \_\_\_\_\_)

12. Have you taken any loan in the last 6 months? Yes: \_\_\_\_\_ No: \_\_\_\_\_

13. How much debt has been accumulated in the last 6 months? \_\_\_\_\_

14. How much total debt has your household incurred? \_\_\_\_\_

15. From whom is the loan contracted?

- i. Relatives
- ii. Biradri
- iii. Neighbours
- iv. Professional Money Lender
- v. Bank
- vi. Welfare Society (NGO/CBO)
- vii. Employer
- viii. Others(Specify)

16. How will you repay this debt?

- i. Through deduction in remuneration

- ii. Through working over time/extra piece rate work in the same job
- iii. By doing two (or more) jobs
- iv. By making your children work
- v. Others (specify)

17. Monthly household expenditures

| Head                     | Rupees per month |
|--------------------------|------------------|
| i. Groceries, Clothing   | _____            |
| ii House Rent            | _____            |
| iii Children's Education | _____            |
| iv Health/Medicines      | _____            |
| v Others/ Miscellaneous  | _____            |
| vi Saving                | _____            |

18. On which of the following items, expenditure has increased or decreased over the last year and why?

| Head                  | Increase | Decrease | No change | Why   |
|-----------------------|----------|----------|-----------|-------|
| Groceries             | _____    | _____    | _____     | _____ |
| Clothing, Shoes, etc. | _____    | _____    | _____     | _____ |
| Children's Education  | _____    | _____    | _____     | _____ |
| Health/Medicines      | _____    | _____    | _____     | _____ |
| House Rent            | _____    | _____    | _____     | _____ |
| Miscellaneous         | _____    | _____    | _____     | _____ |

**Work Related questions**

19. Is this your first job? **Yes** ( ) **No** ( ). If Yes, then ask Q # 21.
20. If No, how many jobs have you done? Total number (including the present job): \_\_\_\_\_
21. At what age, did you take your first job?
22. Reasons for working ( as for the basic reason, only tick one)
- i. Because of the unemployment of some other earning member of the household
  - ii. Because of the death/disability/illness of some other earning member of the household (specify which)
  - iii. Because of additional expenses being incurred by the household

- iv. Because of inflation (no new expenditures being incurred)
  - v. To collect money for your own or your sister/daughters' dowry
  - vi. Because it gives you financial independence
  - vii. Others (please specify)
23. How you are paid for your work?
- i. One Piece Rate
  - ii. On Time Basis
24. If paid on piece rate, what is the rate? Rs ( ) per ( )
25. If paid on time basis, what is the frequency?
- i. Monthly
  - ii. Weekly
  - iii. Daily
  - iv. Hourly
26. Does it happen that you are not paid on time? **Yes** ( ) **No** ( )
- 26A. If yes, then (I) At times ( ) Monthly ( )
27. How many hours do you work in a day?
28. Do you get a break during work?

**For women who work on time basis**

29. How many days do you work in a week? Days ( )

**For women who are working in a small scale industry**

1. Are the following provided at the place where you work?

|                        |       |
|------------------------|-------|
| Windows/Ventilation    | _____ |
| Exhaust Fan            | _____ |
| Cold Water             | _____ |
| Spectacles             | _____ |
| Gloves                 | _____ |
| Masks                  | _____ |
| Relaxation/Common Room | _____ |

Fire Extinguishers \_\_\_\_\_  
Toilet Facility \_\_\_\_\_  
First Aid \_\_\_\_\_

31. Have you ever been injured while working? **Yes**( ) **No**( )  
32. If Yes, did the employer bear the cost of treatment? **Yes**( ) **No**( )

**For home based subcontracted workers only**

33. What are the materials used for this work and who supplies these materials?

| Material | Supplied by |
|----------|-------------|
| _____    | _____       |
| _____    | _____       |
| _____    | _____       |
| _____    | _____       |

**Health and Education**

**Education**

34. In your household, do children (between 5-14 years) go to school?  
**Yes**( ) **No**( )

If Yes, then how many? Boys ( ) Girls ( )  
If all of them go to school, then leave Q # 35.

35. Reasons for not sending children to school?
- i. Is it because you cannot afford it?
  - ii. Is it because the child is earning?
  - iii. You do not agree with sending the child to school

36. Do you value the education of boys and girls?
- i. Equally
  - ii. More for boys
  - iii. More for girls

37. Your children go to
- i. government school?
  - ii. private school?

**Health**

38. Is there a government dispensary in your community? **Yes** ( )  
**No** ( )
39. For treatment, do you go to  
 i. government dispensary  
 ii. Private doctor  
 iii. Hakim  
 iv. Homeopath  
 v. Other (specify)
40. How many times in the last one year you or your children have gone for treatment?
41. In the last one-year, how often have you missed work due to illness?
- 41A. How paid work impacts your health?

**Gender Related Questions**

42. How much of your income you keep for personal expenses? Rs ( )  
 If no, Then as Q # 43.
43. If no, then where do you spend this income? Explain
44. Does the household save money for your future? **Yes** ( ) **No**( )
45. If yes, who saves it and how? Person ( ) Way ( )
46. Is the Prime responsibility of household chores yours? **Yes**( ) **No**( )
47. Eversince you started work, for which of the following household chores have you changed your responsibilities.

| Responsibility         | Increased | Decreased | Unchanged |
|------------------------|-----------|-----------|-----------|
| Grocery purchasing     | _____     | _____     | _____     |
| Cooking                | _____     | _____     | _____     |
| Dish washing           | _____     | _____     | _____     |
| Laundry                | _____     | _____     | _____     |
| House cleaning         | _____     | _____     | _____     |
| Looking after children | _____     | _____     | _____     |

|                        |       |                                  |         |
|------------------------|-------|----------------------------------|---------|
| Children's Education   | _____ | _____                            | _____   |
| Others                 | _____ | _____                            | _____   |
| Responsibility         |       | If reduced who performs the work |         |
|                        |       | A female                         | Or Male |
| Grocery Purchasing     | _____ | _____                            | _____   |
| Cooking                | _____ | _____                            | _____   |
| Dish Washing           | _____ | _____                            | _____   |
| Laundry                | _____ | _____                            | _____   |
| House Cleaning         | _____ | _____                            | _____   |
| Looking after Children | _____ | _____                            | _____   |
| Children's Education   | _____ | _____                            | _____   |
| Others                 | _____ | _____                            | _____   |

**For women who bring remuneration work in the house**

48. If you had to work outside the house, would you still have worked?  
Yes( ) No( )
49. Reasons for not working outside the house
- i. Others in the house would have objected
  - ii. Because of reputation in the neighbourhood
  - iii. You consider it wrong

**For women who work outside the house**

50. If you had to bring work in the house, it would have been better?  
Yes( ) No( )
51. If yes, why, explain?
52. What is your opinion about working for remuneration outside the house?
- i. Benefits
  - ii. Costs
54. What is your opinion about working inside the house for remuneration?
- i. Benefits

ii. Costs

55. Has any woman in your family done remuneration work before you?  
**Yes( ) No( )**

56. If yes, then give details

| # | Relation | Home-based | Outside the House | Nature of work | Duration of work |
|---|----------|------------|-------------------|----------------|------------------|
| — | _____    | _____      | _____             | _____          | _____            |
| — | _____    | _____      | _____             | _____          | _____            |
| — | _____    | _____      | _____             | _____          | _____            |
| — | _____    | _____      | _____             | _____          | _____            |
| — | _____    | _____      | _____             | _____          | _____            |

57. How does household work affect your remunerative work?

58. How does remunerative work affect household work?

59. How would your remunerative work affect the future?

i. Yourself

ii. Your family

iii. Your children

60. Since you started working, do you think your opinions in important household decisions are given more importance? **Yes( ) No( )**

61. If Yes, then to what degree (elabourate)

62. Because of your work, do your husband, brother or father

i. fight with you

ii. threaten you

iii. beat you

63. When did home-based or small industry work start in your neighborhood/area?

64. In your neighborhood/area, Do women in your neighbourhood/area help out each other if work deadlines are to be met? **Yes( ) No( )**

65. In your neighborhood, if some women's right is violated, do other women help each other out? **Yes**(  ) **No**(  )
66. Do women fight with each other to procure work? **Yes**(  ) **No**(  )
67. If Yes, then do men participate in it as well? **Yes**(  ) **No**(  )
68. Do work related quarrels occur? **Yes**(  ) **No**(  ). If Yes, Elaborate?
69. Do you save money by the committee system? **Yes**(  ) **No**(  )
70. If yes, then do you think this is a mechanism through which you can organise yourself to seek better/fair remuneration from the contractor? **Yes**(  ) **No**(  )
- 71A. Are there any organised women groups in your community?  
**Yes**(  ) **No**(  )
- B. If Yes, do you participate in their activities?
- C. If not, what role can you play in formulating and organising working women groups?
- D. How women's group should be formulated in your opinion?

## Annexure 2

*Table 1:* Percentage Distribution by Type of Industry

| Type of Industry | Sample | Percentage |
|------------------|--------|------------|
| Small Scale      | 55     | 34.20      |
| Home Based       | 106    | 65.80      |
| Total            | 161    | 100        |

*Table 2:* Percentage Distribution of Sample by Type of Industry by City

| Type of Industry          | Karachi       | Lahore        | Peshawar      | Total         |
|---------------------------|---------------|---------------|---------------|---------------|
| <b><i>Small Scale</i></b> |               |               |               |               |
| Numbers                   | NA            | 29            | 26            | 55            |
| % within Sector           | NA            | 52.70         | 47.30         | 100.00        |
| % Within City             | NA            | 47.50         | 65.00         | 34.20         |
| <b><i>Home Based</i></b>  |               |               |               |               |
| Numbers                   | 60            | 32            | 14            | 106           |
| % within Sector           | 56.60         | 30.20         | 13.20         | 100.00        |
| % Within City             | 100.00        | 52.50         | 35.00         | 65.80         |
| <b>Total Sample</b>       | <b>60</b>     | <b>61</b>     | <b>40</b>     | <b>161</b>    |
| <b>Total Percentage</b>   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 3:* Percentage Distribution of sample by Sector and City

| Sectors                | Karachi | Lahore | Peshawar | Total  |
|------------------------|---------|--------|----------|--------|
| <b><i>Garments</i></b> |         |        |          |        |
| Sample                 | 19      | 20     | 12       | 51     |
| % Within Sector        | 37.25   | 39.22  | 23.53    | 100.00 |
| % Within City          | 31.67   | 32.79  | 30.00    | 31.68  |
| <b><i>Carpets</i></b>  |         |        |          |        |
| Sample                 | 21      | 21     | 15       | 57     |
| % Within Sector        | 36.84   | 36.84  | 26.32    | 100.00 |
| % Within City          | 35.00   | 34.43  | 37.50    | 35.40  |

*Continued...*

| <i>Plastics</i>         |               |               |               |               |
|-------------------------|---------------|---------------|---------------|---------------|
| Sample                  | 20            | 20            | 13            | 53            |
| % Within Sector         | 37.74         | 37.74         | 24.53         | 100.00        |
| % Within City           | 33.33         | 32.79         | 32.50         | 32.92         |
| <b>Total Sample</b>     | <b>60</b>     | <b>61</b>     | <b>40</b>     | <b>161</b>    |
| <b>Total Percentage</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

Table 4: Percentage Distribution of the Type of the Industry by Sector and City

| Sectors                 | Karachi       | Lahore        | Peshawar      | Total         |
|-------------------------|---------------|---------------|---------------|---------------|
| <i>Garments Factory</i> |               |               |               |               |
| Sample                  |               | 9             | 11            | 20            |
| % Within Sector         | -             | 45.00         | 55.00         | 100.00        |
| % Within City           | -             | 45.00         | 91.67         | 39.22         |
| <i>Home Based</i>       |               |               |               |               |
| Sample                  | 19            | 11            | 1             | 31            |
| % Within Sector         | 61.29         | 35.48         | 3.23          | 100.00        |
| % Within City           | 100.00        | 55.00         | 8.33          | 60.78         |
| <b>Total Sample</b>     | <b>19</b>     | <b>20</b>     | <b>12</b>     | <b>51</b>     |
| <b>Total Percentage</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <i>Carpets Factory</i>  |               |               |               |               |
| Sample                  |               |               | 2             | 2             |
| % Within Sector         | -             | -             | 100.00        | 100.00        |
| % Within City           | -             | -             | 13.33         | 3.51          |
| <i>Home Based</i>       |               |               |               |               |
| Sample                  | 21            | 21            | 13            | 55            |
| % Within Sector         | 38.18         | 38.18         | 23.64         | 100.00        |
| % Within City           | 100.00        | 100.00        | 86.67         | 96.49         |
| <b>Total Sample</b>     | <b>21</b>     | <b>21</b>     | <b>15</b>     | <b>57</b>     |
| <b>Total Percentage</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <i>Plastics Factory</i> |               |               |               |               |
| Sample                  |               | 20            | 13            | 33            |
| % Within Sector         | -             | 60.61         | 39.39         | 100.00        |
| % Within City           | -             | 100.00        | 100.00        | 62.26         |

Continued...

**Home Based**

|                         |               |               |               |               |
|-------------------------|---------------|---------------|---------------|---------------|
| Sample                  | 20            | -             | -             | 20            |
| % Within Sector         | 100.00        | -             | -             | 100.00        |
| % Within City           | 100.00        | -             | -             | 37.74         |
| <b>Total Sample</b>     | <b>20</b>     | <b>20</b>     | <b>13</b>     | <b>53</b>     |
| <b>Total Percentage</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 5:* Average Age of Female Workers by Sectors and City

| Sectors         | Karachi | Lahore | Peshawar | Average of Sector |
|-----------------|---------|--------|----------|-------------------|
| Garments        | 25      | 29     | 31       | 28                |
| Carpets         | 26      | 19     | 27       | 24                |
| Plastics        | 28      | 29     | 26       | 28                |
| Average of City | 27      | 25     | 28       | 26                |

*Table 6:* Frequency Distribution of Female Workers

| Age Group      | Percentage |
|----------------|------------|
| Under 20 Years | 21.40      |
| 20 – 35 years  | 56.60      |
| Over 35 years  | 22.00      |
| Total          | 100.00     |

*Table 7:* Average Household Size by Sector and City

| Sector          | Karachi | Lahore | Peshawar | Average of Sectors |
|-----------------|---------|--------|----------|--------------------|
| Garments        | 8.00    | 8.65   | 7.00     | 8.01               |
| Carpets         | 7.52    | 7.76   | 6.93     | 7.45               |
| Plastics        | 8.35    | 6.95   | 7.23     | 7.66               |
| Average of City | 7.85    | 7.78   | 7.05     | 7.66               |

**Table 8:** Average Family Size Under and Above 14 Years by Sectors and City

| Sectors                | Karachi     | Lahore      | Peshawar    | Average of Sectors |
|------------------------|-------------|-------------|-------------|--------------------|
| <b>Garments</b>        |             |             |             |                    |
| Under 14 Years         | 4.06        | 2.67        | 3.13        | 3.30               |
| Above 14 Years         | 4.37        | 6.21        | 4.92        | 5.20               |
| <b>Carpets</b>         |             |             |             |                    |
| Under 14 Years         | 3.70        | 3.13        | 2.73        | 3.24               |
| Above 14 Years         | 4.00        | 5.52        | 4.20        | 4.61               |
| <b>Plastics</b>        |             |             |             |                    |
| Under 14 Years         | 4.61        | 3.45        | 2.38        | 3.72               |
| Above 14 Years         | 4.32        | 3.78        | 6.00        | 4.53               |
| <b>Average of City</b> |             |             |             |                    |
| <b>Under 14 Years</b>  | <b>4.11</b> | <b>3.09</b> | <b>2.74</b> | <b>3.42</b>        |
| <b>Above 14 Years</b>  | <b>4.22</b> | <b>5.21</b> | <b>4.97</b> | <b>4.78</b>        |

**Table 9:** Average Numbers of Earners by Sector and City

| Sectors         | Karachi | Lahore | Peshawar | Average of Sectors |
|-----------------|---------|--------|----------|--------------------|
| Garments        | 3       | 3      | 3        | 3                  |
| Carpets         | 3       | 3      | 3        | 3                  |
| Plastics        | 3       | 2      | 3        | 3                  |
| Average of City | 3       | 2      | 3        | 3                  |

**Table 10:** Percentage Distribution of Literate and Illiterate by Sector and City

| Sector                   | Karachi       | Lahore        | Peshawar      | Total %       |
|--------------------------|---------------|---------------|---------------|---------------|
| <b>Garments Literate</b> |               |               |               |               |
| % within Literacy        | 37.83         | 43.24         | 18.91         | 100.00        |
| % within City            | 73.68         | 80.00         | 58.33         | 72.54         |
| <b>Carpets Literate</b>  |               |               |               |               |
| % within Literacy        | 50.00         | 15.00         | 35.00         | 100.00        |
| % within City            | 47.61         | 14.28         | 46.66         | 35.08         |
| <b>Plastics Literate</b> |               |               |               |               |
| % within Literacy        | 43.33         | 16.66         | 40.00         | 100.00        |
| % within City            | 65.00         | 25.00         | 92.30         | 56.60         |
| <b>Total %</b>           | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

Table 11: Percentage Distribution of Education by Sector Sand City\*

| <b>Sectors</b>                   | <b>Karachi</b> | <b>Lahore</b> | <b>Peshawar</b> | <b>Total %</b> |
|----------------------------------|----------------|---------------|-----------------|----------------|
| <b><i>Garments Primary</i></b>   |                |               |                 |                |
| % within Sector                  | 60.00          | 26.67         | 13.33           | 100.00         |
| % within City                    | 60.00          | 23.53         | 28.57           | 38.46          |
| <b><i>Garments Secondary</i></b> |                |               |                 |                |
| % within Sector                  | 23.81          | 57.14         | 19.05           | 100.00         |
| % within City                    | 33.33          | 70.59         | 57.14           | 53.85          |
| <b><i>Over Secondary</i></b>     |                |               |                 |                |
| % within Sector                  | 33.33          | 33.33         | 33.33           | 100.00         |
| % within City                    | 6.67           | 5.88          | 14.29           | 7.69           |
| <b>Total %</b>                   | <b>100.00</b>  | <b>100.00</b> | <b>100.00</b>   | <b>100.00</b>  |
| <b><i>Carpets Primary</i></b>    |                |               |                 |                |
| % within Sector                  | 75.00          | 16.67         | 8.33            | 100.00         |
| % within City                    | 90.00          | 100.00        | 14.29           | 63.16          |
| <b><i>Carpets Secondary</i></b>  |                |               |                 |                |
| % within Sector                  | 16.67          | -             | 83.33           | 100.00         |
| % within City                    | 10.00          | -             | 71.43           | 31.58          |
| <b><i>Over Secondary</i></b>     |                |               |                 |                |
| % within Sector                  | -              | -             | 100.00          | 100.00         |
| % within City                    | -              | -             | 14.29           | 5.26           |
| <b>Total %</b>                   | <b>100.00</b>  | <b>100.00</b> | <b>100.00</b>   | <b>100.00</b>  |
| <b><i>Plastics Primary</i></b>   |                |               |                 |                |
| % within Sector                  | 54.55          | 36.36         | 9.09            | 100.00         |
| % within City                    | 50.00          | 66.67         | 8.33            | 36.67          |
| <b><i>Plastics Secondary</i></b> |                |               |                 |                |
| % within Sector                  | 33.33          | 16.67         | 50.00           | 100.00         |
| % within City                    | 33.33          | 33.33         | 50.00           | 40.00          |
| <b><i>Over Secondary</i></b>     |                |               |                 |                |
| % within Sector                  | 28.57          | -             | 71.43           | 100.00         |
| % within City                    | 16.67          | -             | 41.67           | 23.33          |
| <b>Total %</b>                   | <b>100.00</b>  | <b>100.00</b> | <b>100.00</b>   | <b>100.00</b>  |

Note: \* Who receive the Formal Education

*Table 12:* Average Monthly Income of Household by Sector and City

| Sectors         | Karachi | Lahore | Peshawar | Average of Sector |
|-----------------|---------|--------|----------|-------------------|
| Garments        | 4005    | 4726   | 5717     | 4691              |
| Carpets         | 3710    | 2852   | 7100     | 4286              |
| Plastics        | 4475    | 3784   | 6023     | 4610              |
| Average of City | 4058    | 3772   | 6335     | 4520              |

*Table 13:* Average Monthly Income of Female Workers by Sector and City

| Sectors         | Karachi | Lahore | Peshawar | Average of Sector |
|-----------------|---------|--------|----------|-------------------|
| Garments        | 700     | 1564   | 1907     | 1323              |
| Carpets         | 619     | 474    | 2899     | 1224              |
| Plastics        | 710     | 1277   | 1458     | 1097              |
| Average of City | 675     | 1092   | 2187     | 1215              |

*Table 14:* Average Monthly Expenditure of Household by Sector and City

| Sector          | Karachi | Lahore | Peshawar | Average of Sector |
|-----------------|---------|--------|----------|-------------------|
| Garments        | 4082    | 5013   | 5383     | 4776              |
| Carpets         | 3733    | 5800   | 6867     | 5319              |
| Plastics        | 4475    | 3782   | 5492     | 4490              |
| Average of City | 4091    | 4916   | 5975     | 4881              |

*Table 15:* Percentage Share of Expenditures in Total Expenditure by City

| Expenditures        | Karachi | Lahore | Peshawar |
|---------------------|---------|--------|----------|
| Education           | 7.54    | 6.63   | 4.78     |
| Grocery ,Cloths etc | 63.82   | 51.16  | 47.04    |
| Medical             | 9.83    | 14.26  | 12.42    |
| House rent          | 2.11    | 4.66   | 14.96    |
| Other Expenditure   | 16.70   | 23.30  | 20.81    |
| Total %             | 100.00  | 100.00 | 100.00   |

*Table 16:* Percentage Distribution of Wage Frequency of Work by City\*

| Frequency of Wages | Karachi | Lahore | Peshawar | Total % |
|--------------------|---------|--------|----------|---------|
| Monthly            | Na      | 57.14  | 96.55    | 83.12   |
| Weekly             | Na      | 39.29  |          | 14.29   |
| Daily              | Na      | 3.57   | 3.45     | 2.60    |
| Total %            | Na      | 100.00 | 100.00   | 100.00  |

Note: \* Only for factory Worker (55)

*Table 17:* Percentage Distribution of Change in Expenditure by Sector and city

| Type of Expenditures             | Karachi       | Lahore        | Peshawar      | Total %       |
|----------------------------------|---------------|---------------|---------------|---------------|
| <b><i>Grocery</i></b>            |               |               |               |               |
| Increase                         | 55.00         | 96.70         | 97.50         | 81.30         |
| Decrease                         | 1.70          | -             | 2.50          | 1.30          |
| No Change                        | 43.30         | 3.30          | -             | 17.50         |
| <b>Total %</b>                   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b><i>Shoes and Clothing</i></b> |               |               |               |               |
| Increase                         | 45.00         | 29.50         | 55.00         | 41.60         |
| Decrease                         | 5.00          | 27.90         | 5.0           | 13.70         |
| No Change                        | 50.00         | 42.60         | 40.00         | 44.70         |
| <b>Total %</b>                   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100</b>    |
| <b><i>Education</i></b>          |               |               |               |               |
| Increase                         | 12.50         | 69.40         | 55.90         | 40.50         |
| Decrease                         | -             | 2.80          | 2.90          | 1.60          |
| No Change                        | 87.50         | 27.60         | 41.20         | 57.90         |
| <b>Total %</b>                   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b><i>Medical</i></b>            |               |               |               |               |
| Increase                         | 10.00         | 68.90         | 70.00         | 47.20         |
| Decrease                         | -             | 3.30          | 2.50          | 1.90          |
| No Change                        | 90.00         | 27.90         | 27.50         | 50.30         |
| <b>Total %</b>                   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b><i>House Rent</i></b>         |               |               |               |               |
| Increase                         | 8.30          | 26.20         | 37.50         | 22.40         |
| Decrease                         | -             | 1.60          | 2.50          | 1.20          |
| No Change                        | 91.70         | 72.10         | 60.00         | 76.40         |
| <b>Total %</b>                   | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

Continued...

| <i>Others Expenditure</i> |               |               |               |               |
|---------------------------|---------------|---------------|---------------|---------------|
| Increase                  | 16.70         | 57.10         | 81.80         | 65.70         |
| Decrease                  | -             | -             | -             |               |
| No Change                 | 83.30         | 28.60         | 18.20         | 34.30         |
| <b>Total %</b>            | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 18:* Percentage Distribution of First Job of Female Workers by Sector and City

| Sectors                | Karachi       | Lahore        | Peshawar      | Total %       |
|------------------------|---------------|---------------|---------------|---------------|
| <b><i>Garments</i></b> |               |               |               |               |
| <i>Yes</i>             |               |               |               |               |
| % within Sector        | 35.14         | 35.14         | 29.73         | 100.00        |
| % within City          | 68.42         | 65.00         | 91.67         | 72.55         |
| <i>No</i>              |               |               |               |               |
| % w% within Sector     | 42.86         | 50.00         | 7.14          | 100.00        |
| % within City          | 31.58         | 35.00         | 8.33          | 27.45         |
| <b>Total %</b>         | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b><i>Carpets</i></b>  |               |               |               |               |
| <i>Yes</i>             |               |               |               |               |
| % within Sector        | 13.00         | 20.00         | 14.00         | 47.00         |
| % within City          | 27.66         | 42.55         | 29.79         | 100.00        |
| % within City          | 61.90         | 95.24         | 93.33         | 82.46         |
| <i>No</i>              |               |               |               |               |
| % within Sector        | 80.00         | 10.00         | 10.00         | 100.00        |
| % within City          | 38.10         | 4.76          | 6.67          | 17.54         |
| <b>Total %</b>         | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b><i>Plastics</i></b> |               |               |               |               |
| <i>Yes</i>             |               |               |               |               |
| % within Sector        | 22.22         | 47.22         | 30.56         | 100.00        |
| % within City          | 40.00         | 85.00         | 84.62         | 67.92         |
| <i>No</i>              |               |               |               |               |
| % within Sector        | 70.59         | 17.65         | 11.76         | 100.00        |
| % within City          | 60.00         | 15.00         | 15.38         | 32.08         |
| <b>Total %</b>         | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 19:* Percentage Distribution of Reasons for Starting Working by City

| Reasons                                      | Karachi | Lahore | Peshawar | Total % |
|--|---------|--------|----------|---------|
| Due To Unemployment Of Family Member         | 21.43   | 11.11  | -        | 8.25    |
| Due To Death And Illness Of Family Member    | 14.29   | 11.11  | 7.89     | 10.31   |
| Due To Increase In Expenditure Of Household  | 35.71   | 60.00  | 76.32    | 62.89   |
| Due To Inflation Only                        | 14.29   | 6.67   | 2.63     | 6.19    |
| Due To Dowry Expenditure Of Sister /Daughter | 7.14    | 4.44   | 0.00     | 3.09    |
| Due To Financial Independence Separation     | 7.14    | 4.44   | 13.16    | 8.25    |
|  | -       | 2.22   | -        | 1.03    |
| Total %                                      | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 20:* Percentage Distribution of Reasons for Starting Work by City

| Reasons   | Karachi | Lahore | Peshawar | Total % |
|---|---------|--------|----------|---------|
| Unemployment and Death and illness of family Member                         | 2.17    | 14.29  |          | 4.84    |
| Unemployment of family Member and Increase in Household Expenditure         | 2.17    | 21.43  | 50.00    | 8.06    |
| Unemployment of family Member and Inflation                                 | 10.87   |        |          | 8.06    |
| Unemployment of family Member and Dowry Expenditure of Sister / daughter    | 10.87   |        |          | 8.06    |
| Death and Illness of Family member and Increase in Expenditure of Household |         | 21.43  |          | 4.84    |
| Due to the death and illness of Family Member and Inflation                 | 2.10    |        |          | 1.61    |
| Due to the death and illness of Family Member                               | 4.35    | 7.14   |          | 4.84    |

*Continued....*

|   |       |       |       |
|---|-------|-------|-------|
| and Dowry Expenditure of Sister / daughter  |       |       |       |
| Increase in the expenditure of Household and Inflation Only   | 2.17  |       | 1.61  |
| Increase in the expenditure of Household and Dowry expenditure of sister and Daughter                             | 4.35  | 14.29 | 6.45  |
| Increase in the Expenditure of Household and Financial Independence   | 2.17  | 7.14  | 3.23  |
| Inflation and Dowry Expenditure of Sister/Daughter  | 4.35  | 7.14  | 4.84  |
| Inflation and Financial Independence  | 4.35  |       | 3.23  |
| Unemployment of family Member, Death and Illness of Family Member and Increase in expenditure of Household        |       |       | 50.00 |
| Unemployment of Family Member, Increase in Household and Expenditure and the Dowry expenditure of Sister/Daughter | 2.17  | 7.14  | 3.23  |
| Unemployment of Family member, Inflation Only and Dowry expenditure of sister and Daughter                        | 23.91 |       | 17.74 |
| Unemployment of Family member, Inflation Only and Financial Independence  | 6.52  |       | 4.84  |
| Unemployment of Family member, Dowry Expenditure of Daughter/Sister and Financial Independence                    | 4.35  |       | 3.23  |
| Death and Illness of Family member , Inflation Only and Dowry expenditure of sister and Daughter                  | 6.52  |       | 4.84  |
| Increase in expenditure of Household expenditure, Inflation and Dowry Expenditure of Sister / daughter            | 4.35  |       | 3.23  |

Continued....

|   |        |        |        |        |
|---|--------|--------|--------|--------|
| Inflation and Dowry Expenditure of Sister/Daughter and Financial Independence | 2.17   |        |        | 1.61   |
| Total %   | 100.00 | 100.00 | 100.00 | 100.00 |

*Table 21:* Average Working Days per Week by Sector and City

| Sectors         | Karachi | Lahore | Peshawar | Average of Sectors |
|-----------------|---------|--------|----------|--------------------|
| Garments        | 6.84    | 6.58   | 5.70     | 6.50               |
| Carpets         | 6.10    | 6.94   | 6.80     | 6.55               |
| Plastics        | 6.45    | 5.61   | 6.08     | 6.06               |
| Average of City | 6.45    | 6.37   | 6.18     | 6.36               |

*Table 22:* Average Working Hours per Week by Sector and City

| Sectors         | Karachi | Lahore | Peshawar | Average of Sectors |
|-----------------|---------|--------|----------|--------------------|
| Garments        | 9.63    | 9.55   | 6.00     | 8.75               |
| Carpets         | 7.05    | 6.48   | 10.50    | 7.70               |
| Plastics        | 7.40    | 8.20   | 8.00     | 7.85               |
| Average of City | 8.00    | 8.04   | 8.28     | 8.09               |

*Table 23:* Percentage Distribution of Material Supply by Sector and City\*

| Sectors              | Karachi       | Lahore        | Peshawar      | Total %       |
|----------------------|---------------|---------------|---------------|---------------|
| <b>Garments</b>      |               |               |               |               |
| <i>Factory Owner</i> |               |               |               |               |
| % Within Sector      | 63.33         | 36.67         | -             | 100.00        |
| % Within City        | 100.00        | 100.00        | -             | 96.77         |
| <i>Self</i>          |               |               |               |               |
| % Within Sector      | -             | -             | 100.00        | 100.00        |
| % Within City        | -             | -             | 100.00        | 3.23          |
| <b>Total %</b>       | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Carpets</b>       |               |               |               |               |
| <i>Factory Owner</i> |               |               |               |               |
| % Within Sector      | 7.41          | 77.78         | 14.81         | 100.00        |
| % Within City        | 10.00         | 100.00        | 30.77         | 50.00         |

Continued....

|                   |               |               |               |               |
|-------------------|---------------|---------------|---------------|---------------|
| <i>Self</i>       |               |               |               |               |
| % Within Sector   | 100.00        | -             | -             | 100.00        |
| % Within City     | 90.00         | -             | -             | 33.33         |
| <i>Contractor</i> |               |               |               |               |
| % Within Sector   |               | 100.00        | 100.00        |               |
| % Within City     |               | 69.23         | 16.67         |               |
| <b>Total %</b>    | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Plastics</b>   |               |               |               |               |
| <i>Self</i>       |               |               |               |               |
| % Within Sector   | 100.00        | -             | -             | 100.00        |
| % Within City     | 100.00        | -             | -             | 100.00        |
| <b>Total %</b>    | <b>100.00</b> | <b>-</b>      | <b>-</b>      | <b>100.00</b> |

Note: \* Only Home Based Workers (106)

*Table 24:* Percentage of School Going Children by Gender and City\*

| School Going Children        | Karachi | Lahore | Peshawar | Total % |
|------------------------------|---------|--------|----------|---------|
| Total School Going Children* | 80.53   | 88.99  | 83.57    | 76.31   |
| School Going Females**       | 75.10   | 73.10  | 72.22    | 66.30   |
| School Going Males***        | 76.60   | 70.00  | 66.47    | 67.34   |

Note: \* All under 14 year age of household.  
 \*\* Among girls under the age of 14 years  
 \*\*\* Among boys under the age of 14 years

*Table 25:* Percentage Distribution of Reasons for Not Sending Children to School by City

| Reasons                                 | Karachi       | Lahore        | Peshawar      | Total %       |
|---|---------------|---------------|---------------|---------------|
| Cannot Afford                           | -             | 91.30         | 33.30         | 74.20         |
| Child is an Earner                      | 100.00        | 8.70          | 16.70         | 16.10         |
| Not in favor to send Children to School | -             | -             | 50.00         | 9.70          |
| <b>Total %</b>                          | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 26:* Percentage Distribution of Importance of Education by Gender by City

| Importance                        | Karachi | Lahore | Peshawar | Total % |
|-----------------------------------|---------|--------|----------|---------|
| Equally                           | 96.40   | 90.30  | 97.10    | 95.00   |
| More Importance to male Education | 1.80    | 9.70   | 2.90     | 4.10    |
| More Importance to male Education | 1.80    | -      | -        | 0.80    |
| Total %                           | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 27:* Percentage Distribution of Type of School by City

| Type of School              | Karachi | Lahore | Peshawar | Total % |
|-----------------------------|---------|--------|----------|---------|
| Government School           | 48.90   | 79.10  | 74.10    | 63.30   |
| Private School              | 27.70   | 16.70  | 25.90    | 24.50   |
| Madarsa                     | 14.90   | -      | -        | 8.20    |
| Center for Working Children | 8.50    | -      | -        | 4.10    |
| Total %                     | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 28:* Percentage Distribution of Existence of Government Dispensary by City

| Existence of Dispensary | Karachi | Lahore | Peshawar | Total % |
|-------------------------|---------|--------|----------|---------|
| Yes                     | 93.33   | 47.54  | 52.50    | 65.84   |
| No                      | 6.67    | 52.46  | 47.50    | 34.16   |
| Total %                 | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 29:* Percentage Distribution of Excess to Medical Facilities by City

| Medical Facilities             | Karachi | Lahore | Peshawar | Total % |
|--------------------------------|---------|--------|----------|---------|
| Govt. Dispensary               | 27.12   | 18.64  | 35.00    | 25.95   |
| Private Doctor                 | 15.25   | 79.66  | 62.50    | 51.27   |
| Hakeem                         |         |        | 2.50     | 0.63    |
| Homeopathic                    |         | 1.69   |          | 0.63    |
| Govt. Dispensary & Pvt. Doctor | 32.20   |        |          | 12.03   |
| Govt. Dispensary & Hakeem      | 5.08    |        |          | 1.90    |
| Govt. Dispensary & Homeopathic | 6.78    |        |          | 2.53    |
| Others                         | 13.54   |        |          | 5.05    |
| Total %                        | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 30:* Percentage Distribution of Those Who Retain Earnings for Personal Use by Sector and City

| Sectors         | Karachi       | Lahore        | Peshawar      | Total %       |
|-----------------|---------------|---------------|---------------|---------------|
| <b>Garments</b> |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within Sector | 20.00         | 60.00         | 20.00         | 100.00        |
| % Within City   | 21.05         | 60.00         | 33.33         | 39.22         |
| <i>No</i>       |               |               |               |               |
| % Within Sector | 48.39         | 25.81         | 25.81         | 100.00        |
| % Within City   | 78.95         | 40.00         | 66.67         | 60.78         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Carpets</b>  |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within Sector | 28.57         | 19.05         | 52.38         | 100.00        |
| % Within City   | 28.57         | 19.05         | 73.33         | 36.84         |
| <i>No</i>       |               |               |               |               |
| % Within Sector | 41.67         | 47.22         | 11.11         | 100.00        |
| % Within City   | 71.43         | 80.95         | 26.67         | 63.16         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Continued...*

**Plastics**

*Yes*

% Within Sector 29.63 33.33 37.04 100.00

% Within City 40.00 45.00 76.92 50.94

*No*

% Within Sector 46.15 42.31 11.54 100.00

% Within City 60.00 55.00 23.08 49.06

**Total % 100.00 100.00 100.00 100.00**

*Table 31:* Percentage Distribution of Saving for Individual by City

| Saving for Individual | Karachi       | Lahore        | Peshawar      | Total %       |
|-----------------------|---------------|---------------|---------------|---------------|
| Yes                   | 30.51         | 21.31         | 45.00         | 30.63         |
| No                    | 69.49         | 78.69         | 55.00         | 69.38         |
| <b>Total %</b>        | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 32:* Percentage Distribution of Change in Household Responsibilities by City

| Responsibilities          | Karachi       | Lahore        | Peshawar      | Total %       |
|---------------------------|---------------|---------------|---------------|---------------|
| <b>Grocery Purchasing</b> |               |               |               |               |
| Increase                  | 6.80          | 18.00         | -             | 9.60          |
| Decrease                  | 22.00         | 36.10         | 62.20         | 36.90         |
| No Change                 | 71.20         | 45.90         | 37.80         | 53.50         |
| <b>Total %</b>            | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Cooking</b>            |               |               |               |               |
| Increase                  | 1.70          | 16.40         | 30.00         | 14.40         |
| Decrease                  | 25.40         | 52.50         | 42.50         | 40.00         |
| No Change                 | 72.90         | 31.10         | 27.50         | 45.60         |
| <b>Total %</b>            | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Dish Washing</b>       |               |               |               |               |
| Increase                  | -             | 16.40         | 30.00         | 13.80         |
| Decrease                  | 23.70         | 49.20         | 37.50         | 36.90         |
| No Change                 | 76.30         | 34.40         | 32.50         | 49.40         |
| <b>Total %</b>            | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Continued....*

|                             |               |               |               |               |
|-----------------------------|---------------|---------------|---------------|---------------|
| <b>Washing Clothes</b>      |               |               |               |               |
| Increase                    | -             | 16.70         | 27.50         | 13.20         |
| Decrease                    | 18.60         | 46.70         | 40.00         | 34.60         |
| No Change                   | 81.40         | 36.70         | 32.50         | 52.20         |
| <b>Total %</b>              | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Cleaning House</b>       |               |               |               |               |
| Increase                    | 1.70          | 19.70         | 32.50         | 16.30         |
| Decrease                    | 20.30         | 49.20         | 35.00         | 35.00         |
| No Change                   | 78.00         | 31.10         | 32.50         | 48.80         |
| <b>Total %</b>              | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Upkeep of Children</b>   |               |               |               |               |
| Increase                    | -             | 25.00         | 23.70         | 15.10         |
| Decrease                    | 8.60          | 51.80         | 47.40         | 34.20         |
| No Change                   | 91.40         | 23.20         | 28.90         | 50.70         |
| <b>Total %</b>              | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Children's Education</b> |               |               |               |               |
| Increase                    | -             | 22.50         | 20.60         | 12.90         |
| Decrease                    | 8.00          | 47.50         | 44.10         | 30.60         |
| No Change                   | 92.00         | 30.00         | 35.30         | 56.50         |
| <b>Total %</b>              | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Others</b>               |               |               |               |               |
| Increase                    | -             | 8.30          | 17.20         | 14.30         |
| Decrease                    | -             | 58.30         | 14.00         | 50.00         |
| No Change                   | 100.00        | 33.3          | 10.00         | 35.70         |
| <b>Total %</b>              | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 33:* Percentage Distribution of Reasons for Not Working Outside the House by City

| Reasons   | Karachi       | Lahore        | Peshawar      | Total %       |
|---|---------------|---------------|---------------|---------------|
| Objection From Other Family Members                               | 33.33         | 46.67         | 50.00         | 37.70         |
| Bad Impression In Mohalla   | 7.14          | 13.33         |               | 8.20          |
| Don't Things Its Right  | 28.57         | 40.00         | 50.00         | 32.79         |
| Objection From Other Family Members and Bad Impression in Mohalla | 21.43         | -             | -             | 14.75         |
| Objection From Other Family Members And Don't Things Its Right    | 4.76          | -             | -             | 3.28          |
| Bad Impression In Mohalla and don't Things its Right              | 4.76          | -             | -             | 3.28          |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Note:* \* Only Home based worker (106)

**Table 34:** Percentage Distribution of Working At Your Home is Better by City\*

| Working at House is Better | Karachi | Lahore | Peshawar | Total % |
|----------------------------|---------|--------|----------|---------|
| Yes                        | NA      | 54.17  | 35.71    | 47.37   |
| No                         | NA      | 45.83  | 64.29    | 52.63   |
| Total %                    | NA      | 100.00 | 100.00   | 100.00  |

Note: \* Only Factory worker (55)

**Table 35:** Percentage Distribution of Reasons for Working At Home is Better by City

| Reasons                          | Karachi | Lahore | Peshawar | Total % |
|----------------------------------|---------|--------|----------|---------|
| Much Easier                      |         | 8.33   | 37.50    | 25.00   |
| Help Other Members Of The Family | -       |        | 31.25    | 17.86   |
| An Escape From Social Problems   | -       | 8.33   | 6.25     | 7.14    |
| Time For Household Work          | -       | 33.33  | 12.50    | 21.43   |
| Can Take Care Of Children        | -       | 33.33  |          | 14.29   |
| Social Security                  | -       | 16.67  | 12.50    | 14.29   |
| Total %                          |         | 100.00 | 100.00   | 100.00  |

Note: \* Only Factory worker (55)

**Table 36:** Percentage Distribution of Paid Work At Home Before the Present Work by City

| Work at Home Before Present work | Karachi | Lahore | Peshawar | Total % |
|----------------------------------|---------|--------|----------|---------|
| Yes                              | -       | 7.14   | 15.00    | 10.30   |
| No                               | -       | 92.86  | 85.00    | 89.61   |
| Total %                          | -       | 100.00 | 100.00   | 100.00  |

Note: \* Only Factory worker (55)

*Table 37:* Percentage Distribution of Women in the Family Who Have Worked Before by Sectors and City

| Sectors         | Karachi       | Lahore        | Peshawar      | Total %       |
|-----------------|---------------|---------------|---------------|---------------|
| <b>Garments</b> |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within sector | 47.06         | 41.18         | 11.76         | 100.00        |
| % within City   | 42.11         | 35.00         | 16.67         | 33.33         |
| <i>No</i>       |               |               |               |               |
| % Within sector | 32.35         | 38.24         | 29.41         | 100.00        |
| % Within City   | 57.89         | 65.00         | 83.33         | 66.67         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Carpets</b>  |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within sector | 48.00         | 28.00         | 24.00         | 100.00        |
| % within City   | 57.14         | 33.33         | 40.00         | 43.86         |
| <i>No</i>       |               |               |               |               |
| % Within sector | 28.13         | 43.75         | 28.13         | 100.00        |
| % within City   | 42.86         | 66.67         | 60.00         | 56.14         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Plastics</b> |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within sector | 75.00         | 12.50         | 12.50         | 100.00        |
| % within City   | 30.00         | 5.00          | 7.69          | 15.09         |
| <i>No</i>       |               |               |               |               |
| % Within sector | 31.11         | 42.22         | 26.67         | 100.00        |
| % within City   | 70.00         | 95.00         | 92.31         | 84.91         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 38:* Percentage Distribution of Importance Give to Your Suggestions After Commencing Work by City and Sectors

| Sectors         | Karachi       | Lahore        | Peshawar      | Total %       |
|-----------------|---------------|---------------|---------------|---------------|
| <b>Garments</b> |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within Sector | 42.50         | 35.00         | 22.50         | 100.00        |
| % Within City   | 89.47         | 77.78         | 75.00         | 81.63         |
| <i>No</i>       |               |               |               |               |
| % Within Sector | 22.22         | 44.44         | 33.33         | 100.00        |
| % Within City   | 10.53         | 22.22         | 25.00         | 18.37         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Carpets</b>  |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within Sector | 45.16         | 22.58         | 32.26         | 100.00        |
| % Within City   | 70.00         | 33.33         | 66.67         | 55.36         |
| <i>No</i>       |               |               |               |               |
| % Within Sector | 24.00         | 56.00         | 20.00         | 100.00        |
| % Within City   | 30.00         | 66.67         | 33.33         | 44.64         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Plastics</b> |               |               |               |               |
| <i>Yes</i>      |               |               |               |               |
| % Within Sector | 45.45         | 33.33         | 21.21         | 100.00        |
| % Within City   | 78.95         | 55.00         | 53.85         | 63.46         |
| <i>No</i>       |               |               |               |               |
| % Within Sector | 22.22         | 44.44         | 33.33         | 100.00        |
| % Within City   | 21.05         | 40.00         | 46.15         | 34.62         |
| <b>Total %</b>  | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 39:* Percentage Distribution of Complaints From Male Family Member After Commencing Work by City

| Complaints         | Karachi       | Lahore        | Peshawar      | Total %       |
|--------------------|---------------|---------------|---------------|---------------|
| Household Quarrels | 13.56         | 1.72          | 7.69          | 7.69          |
| Women Bashing      | 3.39          | 3.45          | -             | 2.56          |
| No Objection       | 82.85         | 94.83         | 92.31         | 89.64         |
| <b>Total %</b>     | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Table 40:* Average years of Starting Work at Mohallah/House/Small Factory by City

| Sectors  | Karachi | Lahore | Peshawar |
|----------|---------|--------|----------|
| Garments | 24.47   | 9.94   | 10.00    |
| Carpets  | 27.25   | 6.00   | 10.60    |
| Plastics | 16.00   | 13.60  | 5.50     |

*Table 41:* Percentage Distribution of Assurance of Pay by City

| Assurance of Pay | Karachi | Lahore | Peshawar | Total % |
|------------------|---------|--------|----------|---------|
| Yes              | 35.00   | 54.10  | 52.50    | 46.58   |
| No               | 65.00   | 45.90  | 47.50    | 53.42   |
| Total %          | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 42:* Percentage Distribution of Facilities Provided by Factory Owner By City

| Facilities         | Lahore        | Peshawar      | Total %       |
|--------------------|---------------|---------------|---------------|
| <b>Ventilator</b>  |               |               |               |
| Yes                | 86.67         | 100.00        | 95.12         |
| No                 | 13.33         | -             | 4.88          |
| <b>Total %</b>     | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Exhaust Fan</b> |               |               |               |
| Yes                | 94.74         | 80.77         | 86.67         |
| No                 | 5.26          | 19.23         | 13.33         |
| <b>Total %</b>     | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Cold Water</b>  |               |               |               |
| Yes                | 95.00         | 100.00        | 97.8          |
| No                 | 5.00          | -             | 2.17          |
| <b>Total %</b>     | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Gloves</b>      |               |               |               |
| Yes                | -             | 100.00        | 61.11         |
| No                 | 100.00        | -             | 38.89         |
| <b>Total %</b>     | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

*Continued....*

|                               |               |               |               |
|-------------------------------|---------------|---------------|---------------|
| <b>Glasses</b>                |               |               |               |
| Yes                           | 14.29         | 100.00        | 62.50         |
| No                            | 85.71         | -             | 37.50         |
| <b>Total %</b>                | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Mask</b>                   |               |               |               |
| Yes                           | 6.25          | 90.00         | 38.46         |
| No                            | 93.75         | 10.00         | 61.54         |
| <b>Total %</b>                | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Rest Room</b>              |               |               |               |
| Yes                           | 57.14         | 37.50         | 46.67         |
| No                            | 42.86         | 62.50         | 53.33         |
| <b>Total %</b>                | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Fire Control Equipment</b> |               |               |               |
| Yes                           | 46.67         | 65.00         | 57.14         |
| No                            | 53.33         | 35.00         | 42.86         |
| <b>Total %</b>                | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>Toilet</b>                 |               |               |               |
| Yes                           | 95.45         | 100.00        | 97.92         |
| No                            | 4.55          | -             | 2.08          |
| <b>Total %</b>                | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |
| <b>First Aid</b>              |               |               |               |
| Yes                           | 61.90         | 73.08         | 68.09         |
| No                            | 38.10         | 26.92         | 31.91         |
| <b>Total %</b>                | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

Note: In Karachi no Small scale unit

Table 43: Percentage Distribution of Injury At Work by City\*

| Injured During The Work | Lahore        | Peshawar      | Total %       |
|-------------------------|---------------|---------------|---------------|
| Yes                     | 53.33         | 8.11          | 40.13         |
| No                      | 46.67         | 91.89         | 59.87         |
| <b>Total %</b>          | <b>100.00</b> | <b>100.00</b> | <b>100.00</b> |

Note: \* Only Factory workers (55)

**Table 44:** Percentage Distribution of Factory Owner Help for Treatment by City\*

| Owner Help for Treatment | Lahore | Peshawar | Total % |
|--------------------------|--------|----------|---------|
| Yes                      | 34.04  | 33.33    | 20.73   |
| No                       | 65.96  | 66.67    | 79.27   |
| Total %                  | 100.00 | 100.00   | 100.00  |

Note: \* Only Factory workers (55)

**Table 45:** Percentage Distribution of Women Fighting Each Other to Get Work By City

| Fighting Each Other | Karachi | Lahore | Peshawar | Total % |
|---------------------|---------|--------|----------|---------|
| Yes                 | 3.39    | 16.36  | -        | 7.14    |
| No                  | 96.61   | 83.64  | 100.00   | 92.85   |
| Total %             | 100.00  | 100.00 | 100.00   | 100.00  |

**Table 46:** Percentage Distribution of Savings From the Committee System by City

| Saving From Committee System | Karachi | Lahore | Peshawar | Total % |
|------------------------------|---------|--------|----------|---------|
| Yes                          | 43.33   | 37.70  | 10.00    | 32.92   |
| No                           | 56.67   | 62.30  | 90.00    | 67.08   |
| Total %                      | 100.00  | 100.00 | 100.00   | 100.00  |

**Table 47:** Percentage Distribution of Any Ways to Get Better Wage From the Employer by Organizing Yourself by City

| Get Better Wage | Karachi | Lahore | Peshawar | Total % |
|-----------------|---------|--------|----------|---------|
| Yes             | 30.77   | 21.88  | -        | 25.00   |
| No              | 69.23   | 78.13  | 100.00   | 75.00   |
| Total %         | 100.00  | 100.00 | 100.00   | 100.00  |

*Table 48:* Percentage Distribution of Existence of any Organized Group in Your Locality by City

| Existence of Organized Group | Karachi | Lahore | Peshawar | Total % |
|------------------------------|---------|--------|----------|---------|
| Yes                          | 1.92    | 6.25   | 33.33    | 12.23   |
| No                           | 98.08   | 93.75  | 66.66    | 87.77   |
| Total %                      | 100.00  | 100.00 | 100.00   | 100.00  |

## Annexure C

### **SALMA, Orangi Town, Sector 16 (Interviewer: Ms Najma Sadiq)**

Salma and her family are illegal migrants from Burma. The problems she faces are typical and many are in common with other women interviewed here.

Salma came with her parents and seven siblings in 1963. Salma's age was 5-6 years then.

Anti-Muslim feeling backed by the state has been running high for over a couple of decades and they too were finally forced out of Burma when local Buddhists began to incessantly torment them and raided their house, threatening their lives. They travelled by ship via Bangladesh, obtaining tickets with ease. They had no problem getting off in Karachi as in those days little checking was done for visas. On arrival they contacted a relative who had arrived 3-4 months earlier and was living at the jetty with other refugees of which there was a regular stream. They then drifted along to Teen Hatti along with other refugees.

When floods came to Teen Hatti in 1966, following a pattern of many squatters of the time, they shifted to Sabzi Mandi (the fruit and vegetable wholesale market), paying 35/- to occupy a small plot on which to set up their *juggi* (makeshift shelter). They sold the small amount of jewellery they had brought with them from Burma to buy essentials and start off life afresh. This entailed cutting through and uprooting the wild vegetation before they could build on it. Here they stayed for 5 years until 1969 when the Karachi Development Authority (KDA) finally allotted land to father as head of the family. It cost him Rs. 72/- only for the documentation and ownership papers for the 80 square yard plot. In time her father and brothers built a house on the plot consisting of 3 rooms, 1 bathroom, 1 kitchen. Later bought the house that

was made, for 40,000/-. In 3 months. Building materials were very cheap then.

In Burma, the male family members had been skilled stone-workers. Here there was no demand or scope for the same craft and they worked as ordinary labourers instead. One of the brothers eventually set up a small kiosk selling general everyday items. Except for one older brother who began to live separately and began to work in a restaurant and later married, the entire family continued to live together.

All her siblings are now married, and Salma herself was married in 1983. Her husband is also a labourer. They have six children including four sons and what she considers a marriageable daughter who has studied upto Class VIII.

Salma works for both the plastics and the garments industry depending on the season. Her three youngest sons are aged 12, 11 and 8 years old. All of them work. She is planning to get her eldest son, who is about 20 years old, married. When it was suggested that he was too young for marriage and it would entail additional hardship especially since she was still facing financial hardship which would be compounded once the couple had children, she had no satisfactory explanation for her plans except that it was the 'done thing' for males to be married around his age (though this was found not to be necessarily true. It was possible (as suggested by a neighbour) that a daughter-in-law would help to ease her burden of household work and give her more time to devote to income generation.

Previously at one point she had set up a bangle shop at home. This suited her ideally as her children were small and she needed to be at home and at the same bring in some income. It brought in some much-needed earnings but when many old neighbours she was familiar began to move out of the locality and were replaced by more orthodox families, it created a lot of gossip and social criticism. Although it was unwarranted she was forced to close shop in her own home. She suspects that although some of the less

tolerant male elders may have disapproved, many of the newcomer women were mainly responsible as they themselves were not allowed to do any 'independent' work and resented her relative freedom. The gossip was transmitted by and through them anyway, she pointed out.

She finally took up what many of the other home-based workers were doing in her locality -- trimming and finishing of plastic water bottles and water-cooler caps. This is her first 'job' involving taking work from outside, and she has been doing this for the last 2 years.

The remuneration for trimming plastic bottles and cooler caps is Rs.10/- per bundle. Each 'bundle' or lot consists of 3500 pieces. A plastic bottle cap works out between Rs. 2/- and 4/- in the retail market; a cooler cap costs between Rs. 5/- and 10/-. Working alone, it takes her between a day to a day and a half (given the interruptions) to complete one lot. With three of her children (two daughters and the youngest son) working with her, they are able to complete one lot in about 6 hours of continuous work. This fetches them Rs. 500/- to 700/- a month.

When plastic work falls short, she makes *agarbatti* (incense sticks), the rate for which is 10/- for 1000 sticks, a task which takes most of the day. It is a labourious job using a toxic mixture that first has to be kneaded with bare hands. Frequent breaks are necessary as it causes an unpleasant burning sensation which is relieved by rubbing on oil. She avoids making *agarbatti* unless there is no other work available.

Salma's husband earns 100/- to 125/- per day as a labourer, but work is not guaranteed on a daily basis. On average he is able to obtain work for 15 to 20 days a month, but there are also leaner times especially during Ramazan and the rainy season.

Salma's 12-year-old son works in a ready-made garment shop. He earns 100/- per week and is provided free lunch. He had to leave school, as the parents could no longer afford to pay the fees. For

same reason, the 11 year old also works at a water-cooler factory for 100/- a week for a 12-hour day. The 8-year old works at home with his mother.

The average working day for the older boy is about 14 hours. His employer is a harsh man and he often gets abused and slapped. When a follow-up interview took place with Salma a fortnight after the first, her son was dismissed from his job for missing a day's work when he fell ill and developed high fever and chest congestion. The family is currently pleading the employer to give back his job.

Seasonal sewing piecework supplements or offsets other earnings a few months in the year, stitching winter pajamas and summer knickers. Salma has an old sewing machine on which she is able to do the simple stitching required of her, but will have to buy a better, more advanced machine for more complex sewing work that pays higher rates. She hopes to be able to do so next year. She is paid Rs. 2.50 per dozen for knickers and pajamas.

The total family income averages 4000/- to 4500/- per month. Compared to others this income is deemed enviable, although savings are meagre and not regularly possible.

Health services are virtually non-available. There are no government health centres in the entire sector, only private ones run mainly by quacks (pharmacy dispensers passing themselves as doctors). Consequently, women in particular tend not to seek medical attention for minor or even chronic illnesses as long as they can bear it. For serious illnesses, they go to the faraway Jinnah Post-Graduate Hospital, the city's major government teaching medical centre that is an hour and half's travel away by bus, requiring several bus changes. Even this is avoided unless absolutely necessary because although medical examination is free, prescription drugs and technical services (such as X-rays and blood tests, etc.) are not. 18 PILER centres were refused when they, approached hospital for funds. The specialised Sindh Government Hospital Chest Clinic in the area otherwise only

provides vaccine for new-born babies at nominal cost but no other service except for chest-related diseases.

On the other hand however, there are many women health workers who visit house to house, but most women of the locality, do not follow family planning advice out of fear of their husbands as well as out of their own ingrained conservatism. There is not a single government or mother-and-child care clinic in the area. Only private maternity clinics of low standard exist. They are in fact responsible for further entrenching discrimination against females by charging Rs. 2000/- (about US \$ 40) for attending to the birth of a son, but less – Rs. 1500/- -- for a daughter. Those who cannot afford the cost of private maternity homes are attended to by 'dais', or informally trained midwives. Although young, formally-trained midwives are available, they are not called upon unless they are married and, therefore, socially unacceptable – which most are not.

There is no bank or credit service in the area that provides micro-or small credit to women.

Health and sanitation in the area are seriously affected by acute water shortage. Even when water is available, the pressure is so low, an electric motor is needed to lift the limited supply. Not all can afford this so the cost is generally shared. However, since the supply is limited, physical fights often erupt. Previously water shortage occurred only briefly during the summer months. For the past few years, water shortage becomes chronic for more than half the year.

Electric supply on the other hand has improved ever since the government introduced regularisation of illegal connections earlier this year. Load shedding however continues and the timetable provided by the electric supply department is never followed to enable home-workers to plan their work from which they earn. A good deal of work is carried on till late at night and many work on electric sewing machines. Consequently, when there is no power, home-workers suffer the most.

Salma has plans to send her eldest son to learn to operate lathe-machines when he obtains his National Identity Card at the age of 18 years. Lathe-machine operation is relatively a higher-income skill.

Local male leaders made efforts and had a tailor training centre set up for boys, as tailoring is also a well-paid skill. However, no similar set-up was created for women and girls.

Conservatism and manipulation of a conditioned fanaticism are major problems for women in Salma's locality. The moment a woman becomes more 'noticeable' in the locality than is deemed fit, the 'mullahs' (religious teachers) are the first ones to spread rumours along with their condemnation. It usually has the effect of affecting the target's mobility. If it does not, criticism is stepped up until male family members or neighbours feel offended enough to intervene. Fearful of outside influence or perhaps displacement of mullah domination, even the women's and child labour centre set up by PILER was accused of having been set up by Jews to move women away from Islam. One mullah even threw out a pupil from his class when he found out that the boy was attending literacy classes at the centre. PILER's interaction with the mullah and local people diffused the situation and earned friendship, but each locality with similar problems has to be dealt with individually which is a Herculean task. There is extreme conservatism among the Burmese in any case.

**SHAMA, Godra – Sector A, Karachi  
(Interviewer: Ms Najma Sadiq)**

Shama has lived 27 years in the current house that is her family's permanent home. She is part of a joint-family system. She was 8 years old when her father purchased a plot of land for Rs. 280/- from the government that made low-cost land available to the poor and Muslim migrants from India. Shama was sent to school and studied up to Class V only although she wished to matriculate at the very least. Her illiterate paternal grandmother, however, forced her schooling to be stopped on the grounds that there was no need for it since she would never need to do a job. Yet she started home-based work at the age of 10 years.

When her maternal uncle opened a factory, she started doing packing work for him. She continued doing so after she was married. She has been married 13 years and has five children -- 3 daughters the eldest being 12 years old, and 2 sons, 5 years and 5 months respectively. She sends all three daughters to school and plans to educate all her children as much as possible. Before she was married, she performed entire days with this grandmother who favoured her son at whose factory Shama worked most of her life.

Shama was subjected to the greatest exploitation after her own father died, and especially after she was married into her uncle's family. While other women in her uncle's family also worked, most of it including household work was dumped on her. She was the first to rise and last to go to bed late at night. Ever since she got married her routine includes all the housework (cooking, cleaning, washing and attending to children) up to lunchtime. After lunch, the packing work begins which continues till late night interrupted only to serve meals, say prayers or to attend to the children. Over a 10-year period, she was paid only Rs. 500/- a month although generally, even low-level wages have at least tripled.

One of her brothers used to work for her uncle as well, and when he grew older and, he thought of striking out on his own in the same field of work. On doing a costing, he discovered the extent to which workers were being exploited and challenged his uncle whose services he finally left to start his own competing business. Since she was her uncle's daughter-in-law, Shama was unable to leave her uncle's service to work for her brother who invited her to do so. But after her uncle died a couple of years ago, she began to work for her brother. This brought her considerable relief, she says, as the worst of the exploitation was over. She receives slightly better rates than what her uncle paid her but it is not that her brother does not exploit her either. The rate he pays her is less than the market one, but being of a meek personality and having been dominated all her life, she lacks the incentive to look for better rates elsewhere. An additional problem is that the work Shama does (currently making elasticised hair bands) is not done by her alone but is a task shared with sisters-in-law and sisters. The income is shared after deductions for input into monthly joint family expenses such as for food, fuel and utilities. Furthermore, it would offend her brother and the women of the family, as a matter of rule, avoid taking any step that would ruffle the feathers of the menfolk even when the women are being taken undue advantage of.

The rates paid for making hair bands is by the 100 gross (1 gross = 12 dozen). For 14,400 hair bands, Shama and her co-workers receive 200/-. It takes four people working for just over 3 days to complete making the 100 gross. This works out to an income of less than Rs. 17/- per person per day. On average 4 people can make about 30 dozen hair bands a day. For making hair tassels (known as 'poni') which requires more skill, the rate of payment is higher at Rs. 4/- a dozen/-, but the requirement for these is much lower. The women's maximum combined monthly income ranges between Rs. 3,000/- and Rs. 3500/-.

One of Shama's sisters who has completed high school and took training in tailoring and embroidery also works as a sewing teacher for 4 hours a day, six days a week at an NGO centre, and

therefore earns more than the other women. Encouraged by her, Shama is now learning to stitch so as to be able to do the same. Progress is slow however as she has a nursing infant to also care for.

**MAIMOONA, Orangi Sector 16, Karachi**  
**(Interviewer: Ms Najma Sadiq)**

Maimoona is of Burmese origin, and followed the migration pattern of most Burmese refugees in Pakistan of settling down in Karachi. She was born at Sabzi Mandi (the city's fruit and vegetable wholesale market) where most Burmese families congregated. The family lived on rented premises for about 7 years before the government allotted 80 square yard plots and her father was a recipient. She was seen as a good omen despite being female because the plot allotment came within three days of her birth.

Her father used to be a building-painter and did fairly well. He sent his daughters to school and would not allow them to take in any outside manual work because he wanted them to be educated enough to have well-paid trades or professions. He later became a ship painter and did even better. Unfortunately, about 5-6 years ago, he fell from a scaffolding and injured himself seriously. Despite the best available treatment, he was never able to pursue his trade again.

Maimoona lives with her mother, two sisters (one married with two children) and a younger brother. It is a virtually man-less household as both her husband and father are away in Saudi Arabia, her husband for the past 8 months and her father for the last 3 years. There are no earnings forthcoming from Saudi Arabia however as her father is now crippled and her husband, a tailor, first has to work off the cost of his passage and sponsorship with a year's work before he can start sending money home. Once he has paid off his debt, he will be paid in lump sum only twice a year. The women have no idea how much he earns.

When all else failed to cure him, her father proceeded to Saudi Arabia to perform Haj and help others perform religious duties to support himself. The two men were able to go to Saudi Arabia with the help of relatives who had gone there years earlier to work, seemingly as illegal migrants.

Before Maimoona got married, she had learned, like her mother and sisters, to make handloom carpets, which is a widespread tradition among Burmese female labour. She makes (mainly) 2 ft. X 3 ft. carpets (prayer-mat size) for a contractor provides both the *khaddi* and loom and the wool. Although her mother and sister see to most housework, she can give only limited time to carpet-weaving as she has two small children to care of, the younger one being a nursing infant. She earns with difficulty between Rs. 500/- and Rs. 1000/- a month. She is not entirely clear about the rates as the contractor determines them, and she and her family do not find themselves in a strong enough position to try and bargain for fear of having work withdrawn from them.

There are no credit facilities available, either formal or informal, to women in the locality. Credit would make a difference, they said, in obtaining slightly better rates from contractors. But to negotiate directly with the exporter or wholesaler buyers, they would still require a woman of strong personality to bargain and negotiate on their behalf. Their menfolk were not interested in helping out on this score, although they could not explain why.

**SHAHJAHAN, Lahore outskirts  
(Interviewer: Ms Najma Sadiq)**

Shahjahan is an Afghan. She was born and brought up in Afghanistan along with her four sisters and one brother. Her father and his tribe were mountain farmers scratching out a difficult living. She was 16 years old when she got married and was brought to Pakistan by her husband. Although her husband is also an Afghan, he was born and brought up in Pakistan.

Essentially a squatter, their simple home is built on a 4-marla plot, and each wife has a separate room that each shares with her own children. They live on the fringes of Lahore where there are no water and sanitation or health services.

Shahjahan is the first wife, her husband having taken on two more wives afterwards. The three wives have borne between them eight children excluding those that died in infancy. The third wife, the youngest, was a divorcee with one child who had been rendered homeless by circumstances.

Shahjahan's husband was a brick-breaker and general-purpose labourer who stopped working some years ago when his first two wives began to work on a full-time basis. He now works only occasionally when he feels the need for extra money or when the pay is good. His first two wives, who work sorting plastic waste and scrap, maintain him like the rest of the family. But even when he does earn, he gives money only to his youngest and favourite wife who does not work for a living.

Shahjahan rises at 5 a.m. and does some housework until 7:30 a.m. There is no running water and it has to be carried from distance, a task she shares with some of the other family members. She has two children. Her older daughter and the older stepdaughters do the remaining housework. After breakfast she makes the half an hour walk to the workplace to arrive there at 8 a.m. to work 9-hours (including a 1-hour lunch break) until 5 p.m. The workplace is a large plot enclosed by very high walls but no

ceiling whatsoever. Consequently there are no fans to bring relief in the summer heat when temperatures soar very high in Lahore. She, like all the other women workers, sits in the direct sun, shielded only by her *chaddar* (large scarf) or a makeshift shade made with any kind of available scrap.

Shahjahan works a six-day week and earns about Rs.1300/- a month at the rate of Rs. 50/- a day. Wages are on a daily basis and although they are deducted if she misses work, she is paid on a weekly basis. That is all she has to support herself and her two children in addition to the share she has to give to her husband.

**NAZIRA BIBI, Lahore outskirts  
(Interviewer: Ms Najma Sadiq)**

Nazira Bibi hails from Village Chalis Chat, near Rana Town, Lahore. She is the youngest of seven sisters and two brothers one of whom died. Her father was a landless peasant while her mother worked as a domestic servant in the home of their feudal master. They all migrated to Pakistan. When she was 16 years old, she was married off to a cousin, a construction worker. She currently works as a plastic waste sorter.

She has two children, a 14 year old daughter and a 7 year old son. Her husband abandoned her and disappeared almost 13 years ago when he became involved with another woman and went to live in the same town where she did. Their son was born after he left and he has never seen the boy. He has never sent maintenance for her or the children and her parents were forced to support them. Some seven years ago, relatives forcibly brought her husband back home to try and reconcile the couple. He stayed two days and left, never to return again and making it quite clear that he had no intention of ever doing so. He is unconcerned by any suggestions of fatherly responsibilities. When asked why no effort was made to make contact with him earlier, she explained that he ignored written and verbal communications, and it was a Rs.150/- distance by public transport to Hafizabad where he has settled. Her parents continued to maintain her until her mother fell seriously ill and died and her father developed a severe knee problem that affected his work and earnings. She then started working some three years ago and single-handedly maintains her family of four (including her father). She sent her daughter to primary school where she studied till Class IV. There was no middle school in the vicinity to enable her to continue further. With no male discipline exercised over him, her son became spoiled and unruly, and is afraid of no one. Family warnings and threats fall on deaf ears and he refuses to go to school. He spends his time playing and roaming the streets coming home only to eat and sleep.

She has no direct electric connection but an illegal one from her sister's home next-door for Rs. 50/- a month. Her home consists of one large room. She considers herself fortunate in that there is a hand-pump outside her door and she does not have to walk great distances for water. There are no health facilities in her area whatsoever and she goes to a distant hospital or private clinic only in the event of an emergency. She is then compelled to borrow money for the expense involved from relatives. She finds relief in the fact that two of her sisters, both married, live nearby. Her daughter is engaged to her 17-year old nephew (brother's son) and she hopes to have them married next year. He is an apprentice learning 'karhai' (silver embroidery).

A major expense for her is the bus fare between home and work. It costs Rs. 16/- per day to make the two-way trip that takes away a third of her earnings.

**RAZIA, Lahore outskirts**  
**(Interviewer: Ms Najma Sadiq)**

Razia is a Pathan (from the North West Frontier province of Pakistan) and is married to a Pathan who hails from and lives most of the time – about 9 months in the year -- in Afghanistan. Razia is the younger of his two wives who have twelve children in between, five of them being Razia's. From the very beginning of her marriage, the husband has been spending his time between Pakistan and Afghanistan. He is now almost 70 years old and a grandfather of grownup, married children who jointly maintain him and his wife, but not Razia and her family who have to fend for themselves. The husband has not worked for many years since his children began working.

Razia receives no financial support from her husband whatsoever and he becomes a burden when he visits her for 3-4 months in the year, usually during the winter months.

Her greatest sorrow and concern is for her 18 year old son who was working as a salesman in a drugstore, but slipped from a roof and broke his right arm. Despite three operations, the arm has been rendered useless, and he is unable to serve customers satisfactorily.

Her other son is also a labourer and earns Rs. 60/- per day when work is available. Since she was left to her own devices, she did whatever work was available to her. Relatives also helped to tide her over the transition period when she first began to need to earn for herself. She considers herself unusually fortunate in that she has a kind employer who felt sorry for the raw deal she got from her husband and has helped her to obtain a permanent home. She was allotted a 4-marla plot for which she had no money but was paid for by her employer who also helped her build her home.

**Shamshad, Age: 30 years  
(Interviewer: Saba Khattak)**

Women who work outside the house usually come from homes where there are a large number of family members, where there are more women than men, where the husband is dead or the couple is divorced, or there are family problems. They work because living in this country is expensive. These are the reasons that women work outside the house.

In my family, before this no woman has worked outside the house. I am the only woman in my family, who is working, because I am divorced. My husband was involved with another woman. When I found out I left the house. Now I live with my parents. I have 8 sisters and 1 brother. I have 2 daughters. It has been 10 years since my divorce. My husband doesn't give me money for the children (2 daughters live with me) and to provide for them I started working. My family wanted me to get married again but because of my kids I refused. I have been working here for 5 years. Before this I worked in another factory (National) but that closed down and with the managers help I came here. Initially my salary was Rs. 1200/- but now it is Rs. 1500/-. In the other factory my salary was also Rs. 1200/-.

My house is on the railway line. My father works in the railway. The family members living at home are my parents, my brother, my children and my younger sister.

The factory provides free pick and drop. Sunday is a holiday. During the month we are just allowed one holiday. If we take more than 2 days off, money is deducted from our salaries.

We get money for medical treatment. There is no job security here. If we don't work properly they can make us leave.

I started working 5 years after my divorce. I started working to look after my children. I feel that if a woman comes back to her

parent's house (e.g., divorce), once she has left it after getting married the level of respect for her decreases.

From my salary I give Rs. 500 for my children's tuition fee. In addition to this I give Rs. 600/- to my mother for household expenditure and put Rs. 200 aside for "Committee". Whenever I need money I can get the "committee". When my children get sick and I need money for medicines the factory gives the money to me.

If you work it makes you less dependent on other people, as you don't have to ask them for anything.

I don't take part in household decisions. My father looks after my daughters. I want to educate them and want them to join the nursing profession. My daughters want to become doctors but I don't have enough money to provide them that education.

After going home from work I also participate in household chores. I cook and clean so that nobody has a chance to complain that I don't contribute to the house.

For 5 years my relatives did not know that I was working, but now they know because they keep on coming to our house. My younger brother studies in class 8.

I used to do stitching but nobody would come to the house and give me work and I always used to have a backache. After my divorce for a year I did a course in stitching and cutting. I can stitch clothes for men and women. My parents wanted me to get married again but I don't want to ruin my children's life. I always think that my life might be ruined but I don't want my children to have the same fate.

I was married to my uncle's son (father's brother's son). At the time of divorce my parents said, if you are not happy leave him. They left everything up to me and all they wanted was my happiness. Now we no longer have any contact with them (my uncle).

After the divorce my husband got married again. Despite my family's insistence I decided not to marry again. My husband was an apprentice mechanic and became involved with his teacher's wife. When I found out I left him. He would come home late and I grew suspicious. Then I found out that he was involved with his teacher's wife. Our differences grew until I had no choice but to get a divorce. Now he lives with his second wife in that woman's house. I heard her husband died.

I have no idea about the rate at which the factory purchases goods.

I have studied till middle.

I would like to have my own house to live in.

**Hamida Bibi, Age: 25 years.  
(Interviewer: Saba Khattak)**

Hamida is a weak woman of average height, attired in simple clothes.

I have been working in this factory for nine years. My father was working at the Mental Hospital. After his death due to financial problems I started this job. I was 18 years old at that time and had just finished my matric. I have 2 older sisters and a younger sister. My older sisters and older brother are married and my brother lives separately. 2 brothers are not married and they live with my mother and me. My mother has joint pains.

I arrive at the factory at 8:00 a.m. The factory provides pick and drop. I leave the house at 7:00 a.m., work here till 4:00 p.m. and arrive back at around 5:15 p.m. We bring our own lunch. When I started working here my pay was Rs. 700/-. I do packing here. I pack scotch tape in cartons, packs of 12 each. Now my pay has increased to Rs. 1800/-. Every year they increase the salary by Rs. 100/- After going from here I do all the household chores like cleaning, cooking food, etc. My mother is frequently sick; therefore, she doesn't work in the house. I am happy to be able to do these chores but at the same time I don't have a choice.

Besides me, my 2 brothers also work in a factory. Their salary is less than mine. One brother earns Rs. 1200/- and the other earns Rs. 1400/-.

This job requires working standing up due to which I feel very tired. We get a holiday if we are sick. In a year we get 14 holidays and money for medical and also money for my mothers medicines.

Because of the work I stay tired. I often have headaches, fever, etc. Initially I had pain in my appendix, backaches, pain in my hands, headaches. Despite being sick I have to work because I don't have a choice. People used to talk when I started working

but I didn't care because they don't help us financially and working is a necessity. My younger sister also used to work here but then she got married and left the job. Her husband does "Tila" work. Our house is rented. My sister is not educated. My education is till matric. I studied because I had the desire and interest in learning. However my work keeps me so busy, there is hardly time to study. I couldn't study further because of our conditions. Initially people used to talk but now it is different because other women and girls from our neighborhood also work in factories and now the people are used to it. At home my mother and older sisters make all the family decisions. They don't consult me even though I am working. Our parents don't like us getting involved in decisions relating to marriage. My younger sister was also not consulted before she got married.

14 women work here. There are around 20-25 men. Teaching doesn't pay much that's why I didn't teach. Madam is our supervisor and keeps a check on how we work. If we have any problems at work she helps us and guides us.

We work 6 days a week. Lunch break is from 1:00 –1:30 p.m. We bring our own food. Here 3 women are married and the rest are single.

Men and women are different from each other. Men are given more importance compared to women. If we don't work nobody is going to sit us down and give us food. If I leave my job today and sit at home nobody will give me any importance and nobody will care. After getting married even my brother doesn't care anymore. My fellow workers also face the same problems at home. Their parents want them to get married and to marry people that they choose. They usually leave their jobs after getting married.

Here we don't have any unions. If we make a mistake at work they don't throw us out. I have job security here. If someone gets married they also help him or her. I get paid Rs. 1800/- and I have to sign when I receive my salary. Every year in January I get a raise. Here we are only concerned with work and nothing else. If

an accident occurs during work they provide medical attention. When I first started working, I would usually cut my hand but I am trained now. Women who have children don't bring them to work because there is no facility of a nursery and the children also disturb them at work.

After marriage if my in-laws let me work I'll work, otherwise, I'll leave my job. During my sister's marriage the owners of the factory helped us out.

From my salary I usually save around Rs. 50-100/- for personal use. My family members know how much money I keep for myself. Something is also kept aside for my dowry.

Here we just get salary, not any kind of bonus. I have been working here for a long time so I don't have the time to go out that much. I spend most of my time here.

From my "committee" (saving arrangement with other workers at the factory) we bought a house (of 1 "Marla") worth 1 Lakh and 30 thousand. It was necessary to buy the house because it is expensive to live in a rented house. We took a loan in order to buy the house, half of which still has to be paid. Every month we pay Rs. 1000/-. We all live together in the house. Because of our financial conditions at home my brothers don't have a problem with my working.

**Meena, Age: 38**  
**(Interviewer: Saba Khattak)**

Description: Meena is a healthy woman, medium height. She was wearing ordinary inexpensive clothes and had a gold chain and a ring on her middle finger. We interviewed her in her village house that consisted of two rooms and a verandah (brick construction). There was a *kutchra* toilet of sorts. Cooking was done on a stove in the courtyard. There were some hens and a jasmine vine in the verandah and a few potted plants. The boundary wall was made of mud.

We belong to Peshawar. I was born here as was my father. My grandfather came from Kashmir so our caste is Kashmiri. My mother is from Peshawar. We are seven sisters and we don't have any brothers. I am the youngest and I got married recently; due to my mother's illness, she did not want to marry me off. She has been sick most of her life and I have looked after her. My sisters asked my mother as to how long she intended to keep me single. They persuaded her to agree to my marriage, as I would not have anyone after my mother passes away. I am now expecting a baby...

I live with my mother; my husband also lives here with me. My mother stays unwell and I continue to look after her. Sometimes my sisters or a niece also help.

I have worked with Miss Sartaj (name changed deliberately to keep anonymity) for thirteen years. In fact, I began work when the Center was only 5 or 6 days old. I used to sew women's clothes at home. I worked from my home for about five or six years. Then I heard of the Center and went there and met Ms. Sartaj who decided to employ me after seeing my stitching and embroidery. At that time I used to earn Rs 200 per month. This used to be a good salary in those days. At that time, I had to work very hard for long hours at home to be able to earn between Rs 200 to Rs 250. My salary increased steadily ever since I joined the Center. I have continued to work after my marriage because my in-laws

gave me permission to work prior to my marriage. My husband is very supportive also. He makes metal suitcases and the big quilt and mattress containers. When he has the money, he buys the metal sheets and then makes these boxes.

When I used to work from my home, I used to do cutting, stitching and embroidering. But living in a village, I couldn't get much for my work...

My father died twenty-five years ago. He ran a kiriyana store (general store). After his death, my sister and I worked from our home and tried to meet household expenses. You see, we didn't have any brother or a man in the house to earn a living. After my marriage, I don't have time to continue work from my home. I only work at the Center from where I receive Rs 2500 as salary every month. I feel that my salary is not commensurate with my experience, quality and quantity of work. I can't fulfill my little wishes due to the high inflation and my mother's illness expenses. All the accounts at the Center are in my hands. I have been there so long that I have developed a sense of ownership of the place. This is why I try to buy material at bargain prices for the Center.

There are three other girls working at the Center. They sew while I do everything. If the Center charges Rs 70 for stitching one suit, the girl who stitches the suit receives Rs 35 and the Center keeps 35. The tailor charges Rs 100 per suit because he also does overlocking whereas when the girls stitch, they charge Rs 80. Most people prefer to have their clothes cut by the tailor. At the Center, we embroider towels also. These really sell.

The Center also runs a welfare school where street children and poor children receive free education. We help out over there also. Madam supplies all the material and other things, e.g., sewing machines that are needed to make the different items for sale. At the Center we sell clothes, cushions, bags, bed-sets, chadors and so on. Lots of people visit the Center to purchase these things while many others come to give their clothes for stitching.

The Center provides us free transport facility. I work from 7:30 am till 1:30 pm daily. My salary is fixed and not tied to the number of clothes that I stitch. The other girls' salary is not fixed. They get their money in accordance with the number of suits they stitch. Miss Sartaj says that if you can make some money out of any project I get, do go ahead. Sartaj reinvests half the amount of money she earns from the Center into the children's education program at the Center. If the money she raises for the children's program at the Center comes in late, she spends from the Center's funds.

These days I am unable to work much due to my pregnancy. Dr. Minhas has advised me not to overwork myself. Madam brings in the designs that go on the towels. This extra work helped increase my earnings. I used to bring this work home from the Center. But nowadays, I just don't have the time to do this work. The towels I brought months ago are still lying unfinished because I don't have time and I get tired now. We get 17 days off in a year. But if we take more than 17 days off, a proportionate amount is deducted from our salary. I had to take extra leave due to my marriage and the equivalent amount was deducted. They will cut my salary again upon the birth of my baby when I take more leave. There is no maternity leave. I tell Madam that I have worked at the Center for so long and with such dedication that she should increase my salary. However, she doesn't agree. She points out that we get free pick and drop.

If other women have monetary problems, I try to help them by mentioning them to Sartaj. Sartaj says if they are willing to work, bring them to the Center. My wish/aim is to start a Center in my village but I can't do so due to my mother's illness. She feels unwell most of the time and needs constant attention hence I don't have time to start a Center. Her illness makes her very irritable and she can't stand any noise or disturbance. However, I do know many people and have seen lots of places, therefore, whenever I get a chance, I will start a Center of my own.

With time, my expenses have gone up; that's why I want my earnings to increase. My husband is a very good person. He has

commendable habits. The Center does not provide us any medical facilities. And whether I earn or not, we can all fall sick. Illnesses don't check whether a person is earning. I want to help my husband with money until the time that our financial situation improves. At one time Madam wanted to shut down the Center as it was not earning much but despite that she reassured us that she would not abandon us. If she had employed new workers later on, she would have had to teach them the necessary skills that would require a lot of time.

I feel that I have changed a lot due to stepping out of the house. This does not mean that I do not do housework. I still cook, wash and clean. I also layer the mud walls of our house after the rains. But I look at the other women around me who look to others for help because they don't earn themselves. I usually advise them to work and earn for themselves so their income would increase and so their lives would be easier. If they earn themselves, they can then spend according to their wishes.

Most of what I earn is usually spent in the house because I feel responsible for the house and worry about it. I don't have many wish-lists where I am concerned; for my mother I buy and stitch a new suit now and then. Our expenses are more or less the same after my marriage. I keep worrying about running the house. Things are becoming expensive especially the gas and electricity bills have gone up tremendously. Just last month, our electricity bill was Rs 1400 and the gas bill was Rs 800. Of course, we share this with my sister who lives next door but due to these bills, our expenses have gone up.

**Fokraj, Age: 40**  
**(Interviewer: Saba Khattak)**

Description: Fokraj is a healthy and tall woman. She has a darkish complexion and had make-up on and had “cut” hair. She was wearing ordinary, inexpensive clothes and old slippers. She was wearing gold earrings. The workplace was on the third story accessed through steep flights of stairs that did not have any natural light. The room we conducted the interview in looked like it had been used as a salon. There was no fan and no running water in the place.

I began paid work around the age of 16. I try to earn more by working as much as possible because my anxieties have increased tremendously after my father’s death. I am not married. We are six sisters, three of us are married and three single. Two brothers work in an electrical repairs shop as electricians. But the shop is not picking any business. They say that no one brings anything for repairs because no one has any money in these hard times. A few days ago my younger brother cried like a baby saying he is at his wits end about how to earn money. My brothers have *roti* (bread) with green tea because they cannot afford to buy lunch. It’s so bad that we don’t have anything to offer in hospitality to guests whereas guests take offence thinking that we don’t want to extend proper courtesy to them.

First of all, at the age of sixteen I started knitting sweaters. I used to get four and a half rupees each for knitting baby-sets and sleeve-less sweaters for adults, and nine rupees for a full-sleeved sweater. At that time I used to buy myself clothes with that money –a shalwar kamiz suit used to cost 30 rupees then-or sometimes I would buy things that we used in the house such as soaps, or something for my dowry.

My mother used to stitch at home and I learnt stitching watching her. At that time if someone brought us clothes for stitching, I used to sew them. My father did “tableegh” (missionary preacher) and whatever he earned from the small grocery store that he ran,

went into his preaching. After his death, the shop also closed as few customers came to purchase anything.

My mother is paralyzed after a third attack of paralysis. She is over 60 years old. I live with my brothers. After our father's death, life changed. I became sick and couldn't concentrate; I would invariably make mistakes in my work. I went to many doctors then.

Our house was very small. There was no space to set up a sewing machine. My brother's sister-in-law suggested that I go and work at the (vocational) center. She took me to a center in Gulbahar but it was too far from us in Faqirabad. Someone gave me the address of "Little Baby Flower Boutique" and I came here. Over here, I met Madam and she checked my stitching abilities and gave me a job at 20 rupees a day, 600 rupees per month. Madam is really a good and caring person. Many times I have even swept and cleaned this place for Madam. For 2-3 years I have stitched clothes and swept this place. For the past one year however, I have only stitched. My working hours here are from 8:30 am till 3 pm in the summers and from 9 am till 4 pm in the winters. We have only one weekly holiday on Friday. My salary has gradually increased over time from Rs 600 to Rs 2000. Although this salary is very little, Madam was averse to increasing it even to this limit because she considers this to be a high salary. This is why I constantly worry about the possibility of losing this job. I have bought two gold bangles and a pair of earrings with the money I have saved so far. You see I also wish to clothe well and eat well.

We lived in a small house that we owned but it became over crowded, as there were too many of us. This is why, upon someone's advice, we sold off our small house and with the money we got, we bought a bigger house. However, we also had to borrow money to be able to purchase the bigger house. That loan is still there. Besides that, my brothers also owe me Rs 15,000. My brothers feel that since times are hard and since my salary has increased Rs 2000, I should contribute Rs 1000 toward household expenses. My mother is sick and she also places little

demands on me. For instance, sometimes she asks me to buy her fruit. I didn't spend money on the house when I used to work from the home.

Ever since I have started paid work outside the house, my family has started respecting me much more than before. I don't do any household chores. Nowadays when I return home tired, my sister-in-laws and sisters serve me tea and food. Others also extend a lot of respect to me. We also found a job for my other sister in a doctor's clinic but our relatives objected very harshly, therefore, she quit work. They objected to her working alongside men; they do not object to my work because I work with other women.

We don't know where or for how much Madam sells the clothes that we stitch. All we know is that Madam buys the cloth from Saddar and she chooses the color combinations and designs. We then stitch the clothes. If we spend time chatting with one another instead of working, we put in extra time on that particular day. Of course, if we do not have any work to show for the day, we don't get salary for that day.

I haven't been able to start similar work/business on my own because I lack the capital. I don't have sewing machines; however, I have started to teach some girls stitching and charge them a fee of Rs 30 each per month. Some girls find it difficult to give me even this paltry amount. Sometimes they give me ten rupees, sometimes twenty rupees...

Our workspace here is spacious and well lit. We have a fan and cold water in our workplace. We pool money to get our lunch. When we fall sick, Madam sends us to the nearby doctor. However, the doctor does not provide medicines, nor are good medicines available in the neighborhood. Fortunately I have never fallen sick here.

I am not educated. I went to school and studied five or six classes only—this is why I haven't even tried to find a job in a technical organization. Madam is well aware of our situation. She knows

that we are decent and honest and that we work with dedication. This is why she trusts us completely. I haven't looked for a job elsewhere because, firstly, I don't know any prospective employers, and secondly, I don't know what kind of people they might be and how they will treat me...

I didn't get married because, firstly, I don't consider myself a beauty and I wasn't sure how a husband would treat me. Secondly, we did not even have enough money for a *chaarpaii* (wooden cot) to give in dowry. For my brother's wedding we did not have enough money to buy even a *tola* (few grams) of gold. My other brother cannot get married due to lack of dowry. Everyone demands dowry and we just can't give it. My sisters are young and beautiful. Whenever a marriage proposal comes for one of them, we inform the boy's side that we have nothing we can give as part of the dowry. No family comes back after hearing this. When a marriage proposal came for one of my sisters, again a pretty one, we made it clear to the boy's side that they can wed the girl but there is no dowry. The boys' side accepted this. However, after the marriage my sister's in-laws did not treat her well, rubbing it in that she came without a dowry. These days one needs to please the boy's family with gifts much more than the boy...It is only over time that her husband's attitude toward her has improved somewhat.

Life is passing by but it is full of problems and difficulties. We don't know if we will get the next meal. Gradually everything has become very expensive. We use electricity very carefully, but the electricity bill continues to be steep. My brothers pay the gas bill and the shop rent with great difficulty. My brother had to sell off his wife's jewellery to meet household expenses. He is the only married brother we have and he has two children. Sometimes I tell my mother that if she and my father hadn't gotten married, all of us would not have been born and all these problems that we face would not have existed.

My mother, because she is so sick, sometimes refuses to eat the bland food that is recommended for her condition. She asks me to

get her special foods and dishes that are sometimes very hard for us to purchase. The other day she asked me to get her a small chicken as she wanted to have soup... (breaks down). The hard times we face have made us so powerless/helpless that we cant even fulfill our mother's little wishes in her old age. This is why I try to save money from my salary to buy my mother something. Recently I bought her talcum powder and new clothes upon her request, she was so happy she held my hand and kissed it and prayed for me. Until my mother is alive, we will live together under the same roof. However, I fear that my brothers might turn us out after my mother passes away. I don't keep well myself. My arm is constantly in pain due to the kind of work I do...

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## Endnotes

- 1 Other countries in the study were India, Phillipines, SriLanka and Thailand.
- 2 Specifically, the Foundation's Women's Economic and Legal Rights Program in Washington D.C.
- 3 Please note that the percentages and figures relate to data gathered from a survey of 161 workers in Karachi, Lahore and Peshawar. Qualitative interviews have also been used to further explore issues arising from the findings generated by questionnaires.
- 4 By productivity, we refer to factor productivity of both capital and labour.
- 5 Especially the 'fashion' segment of the apparel commodity chain (Gereffi, 1994).
- 6 Because of low levels of literacy and educational attainment, the wage gap between skilled and unskilled labour is extremely wide due to the shortage of skilled labour.
- 7 Because of restricted public space for women, their employment in urban areas is largely confined to the informal sector. Kazi (1999) shows that a greater share of women's employment is generated in the temporary, casual and contract workers category. Also, home-based work – which is a growing contractual form – is exclusively dominated by women and children. All these contractual forms are usually associated with low wages and no employment regulation or benefits.
- 8 See Sayeed and Ali, (1999).
- 9 Skill intensity in out-sourcing is relative. As Feenstra (1998) states: "...outsourced activities are unskilled-labour intensive relative to those in the developed economy, but skilled-labour intensive relative to those in the less developed economy." Thus skills as well as skill intensity should be seen on a spectrum rather than as an absolute. The only defining criterion must be specific training acquired to undertake a specific task.
- 10 This will depend on the formal education intensity of the skill also.
- 11 This is particularly true for the carpets sector.
- 12 The 'flexible specialisation' paradigm is another variant of technological and skill-intensive work (Piore and Sabel 1984).
- 13 The example of computer aided embroidery in the Phillipines case study is one example of this form of subcontracting.

- 14 Even in continuous flow industries, ancillary activities, such as packaging, janitorial services, etc., are sourced out because of exogenous increase in economic costs.
- 15 Primarily for the lower income end of the domestic market.
- 16 Labour legislation has been an important reason for increasing flexibilisation of production in India (Ramaswamy, 1999).
- 17 See Sayeed and Ali (1999).
- 18 Calculated from GOP, *Statistical Yearbook* and *Economic Survey*, various issues of both publications.
- 19 Calculated from State Bank of Pakistan, *Annual Report*, various issues.
- 20 Growth rate of small-scale manufacturing is assumed in National Income Accounts data to be 8.4% for the last two decades.
- 21 The government's failure to honour contracts with Independent Power Producers (IPPs) has stalled foreign investment inflow in the country also.
- 22 These simulations are based on several assumptions. The most important is that the ESAF/EFF agreement with the IMF will last its full course. Recent history, however, shows that these agreements have never been implemented in full by the government. Second, the methodology and specifications in macro-econometric modeling itself is dubious. As such, the magnitudes given in the simulations may not be accurate, but the direction of change in the indicators above is expected to be similar to the projections.
- 23 See Sayeed and Ali (1999).
- 24 This is so because employment elasticity in large-scale manufacturing is much lower than in the small-scale sector.
- 25 This sudden increase in participation rates is, perhaps, due to a change in definition of labour force participation. Otherwise, there is no justification for such a sudden rise over a period of four years and then stability again in subsequent years.
- 26 See Kazi (1999, pp390-94).
- 27 Whether this trend increase in poverty is due to liberalisation policies remains a conjectural point. Sayeed and Ghaus (1996), Kemal and Amjad (1997) and Gazdar (1999) draw strong linkages between liberalisation policies and the increasing trend of poverty. The argument is based on the simple premise that factors contributing to poverty alleviation in the earlier decades – high economic growth, subsidies on important consumables, high rates of public investment, remittance income, etc. – have

- been absent in the 1990s. Some factors are absent because of policy reversals and others for exogenous reasons.
- 28 Whether measured through calorie consumption, head-counts on incomes and expenditures or a more encompassing basic needs index.
- 29 See Amjad and Kemal (1997), MHCHD/UNDP (1999) and SPDC (1998).
- 30 Because of unemployment of the main bread-winner, inflation, increase in household consumption and absence of access to social services.
- 31 See Kazi (1999) for details on previous surveys.
- 32 Data obtained from various issues of the Census of Manufacturing Industries (CMIs).
- 33 Only in Lahore did some evidence surface on some of the produce becoming part of the up-scale markets and exports.
- 34 Calculated from GOP, *Economic Survey*, various issues.
- 35 Mainly plastic pipes, tubes, wire casings, etc.
- 36 Mainly utensils, plastic furniture, luggage, etc.
- 37 Usually inserting hot plastic strips or recycled granule into the mould.
- 38 The only exception is the plastics industry in Lahore where the average came to two persons.
- 39 This has come out in various discussions with women workers as well as colleagues. It has also been reported in the press sporadically.

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