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The Market and Skill Needs Assessment of Self-Employed Working Women



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MANAGEMENT

BEST?

BUSINESS

IDEAS

PROGRESS

SUCCESS

GO!!!

Executive Summary

Women face social and cultural bottlenecks while doing business. Due to the unsafe environment in the country, the biggest challenge faced by women is mobility. In terms of operation of business, capacity building and business development, business registration, and capital arrangement remain prominent hurdles faced by the working women. The purpose of this report is to carry out market and skill need assessment of the self-employed and contract based working women, and men. Two surveys were conducted in the three districts of Punjab, Pakistan: Lahore, Sheikhupura and Gujranwala. In the surveys, male workers were also included to analyze the disparity between men and women. The survey was conducted by using the technique of purposive sampling with a larger proportion of Christian workers. The data was collected from contractors as well as own-account workers from both genders to know the difference in their income, skills, and business models. Data was collected from 211 own account workers, out of that 88 were male and 123 were females. 31 contractors (who gave the contract to workers) were also part of the study. The survey was conducted during October-November 2022.

Main Findings

- Self-employed women earn less as compared to self-employed men with 84 female respondents (68 percent) earning below Rs. 15,000 per month as compared to 25 male respondents (28 percent).
- Female contractors also earn less as compared to male contractors with 6 female contractors (100 percent) having annual business income less than or equal to Rs. 2.5 million as compared to 11 male contractors (44 percent).
- Self-employed men have a higher proportion of registered businesses as compared to women with 4 self-employed men out of 88 (5 percent) having registered businesses as compared to only 1 woman out of 123 (1 percent).
- Self-employed women have a higher proportion of university graduates as compared to men with 13 females out of 123 (10 percent) having a university degree as compared to 8 males out of 88 (9 percent).
- Self-employed women with higher levels of education tend to earn more but their earnings remain confined to less than Rs. 50,000 per month. In contrast, self-employed men earn more as their level of education increases. Male university graduates have a lower proportion of respondents 1 out of 25 (4 percent) earning less than Rs. 15,000 per month and 2 out of 8 (25 percent) earning more than Rs. 50,000 per month.
- In terms of university education, male contractors are 7 out of 27 (25 percent) as compared to 2 out of 25 female contractors (40 percent).
- Contractors with a university education earn more as compared to those with less education or are illiterate in case of males; around 6 out of 7 males (85 percent) have a university degree and earn more than Rs. 2.5 million per annum. In contrast, all female contractors have income

below Rs. 2.5 million per annum irrespective of their level of education.

- Dressmaking, embroidery, retail shops, and beauticians are the most common occupations of self-employed women.
- Most of the female respondents from all the sampled districts are married. Around 97 females out of 123 (79 percent) are married where 43 females (44 percent) reside in Lahore, 37 females (38 percent) reside in Gujranwala and 17 females (18 percent) reside in Sheikhupura.
- Majority of respondents from all the sampled districts are married. Around 65 males out of 88 (74 percent) and 97 females out of 123 (79 percent) are married.
- The majority of respondents used their personal savings to start businesses. Around 50 out of 123 female respondents (41 percent) and 31 out of 88 male respondents (35 percent) used their savings for business. Respondents acquiring funds from banks are 5 males (6 percent) and 8 females (7 percent).
- The availability of cell phones among female respondents is 85 out of 123 (69 percent) out of which 52 respondents have personal numbers and 49 respondents have smartphones.
- The availability of cell phones among male respondents is 79 out of 88 (90 percent) out of which 68 respondents have personal numbers and 44 respondents have smartphones.
- A low proportion of respondents have received formal technical training with 96 female respondents (78 percent) and 75 male respondents (85 percent) lacking such formal technical training, resulting in low productivity.
- The respondents expressed the need for training related to business planning and development, marketing skills, capacity building, budget planning and communication skills to expand their businesses.
- The majority of self-employed working women have independence to spend money i.e. 74 female respondents out of 123 (60 percent).
- Earning income has resulted in higher decision making for most women with 2 female respondents (100 percent) earning more than Rs. 50,000 per month are completely independent to spend money.
- Most of the women experienced an increase in their decision making power in terms of household decisions after earning income. Around 43 female respondents (34 percent) said that their decision making power increased while 40 respondents (33 percent) did not feel any change and 40 respondents (33 percent) were uncertain of any change.

1. Status of Pakistan's Women Self Employed/ own account Workers

1.1 Overview

As per the definition by International Labor Organization (ILO), Own-account workers are workers who, working on their account or with one or more partners, hold the types of jobs defined as "self-employment jobs" and have not continuously engaged any employees to work for them. Own account workers are a subcategory of "self-employed".

In Pakistan, the informal sector accounts for more than 70 percent of non-agricultural employment. The informal sector employs approximately 65.5 percent of all women. Own-account workers (without hired workers) are considered informal when their economic units are in the informal sector. Because 19 percent women are self-employed, there is a need to assess their market needs and how these self-employed women operate.

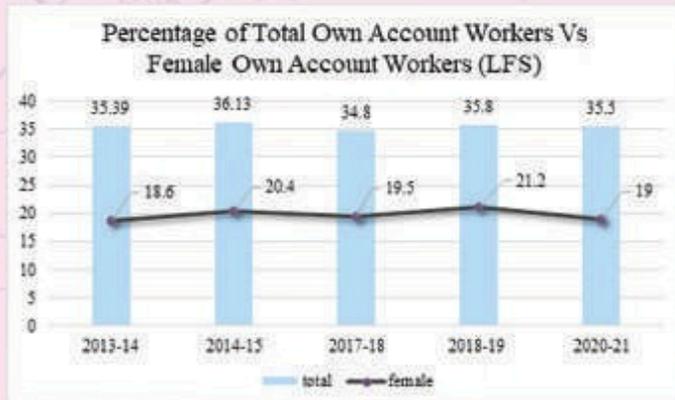


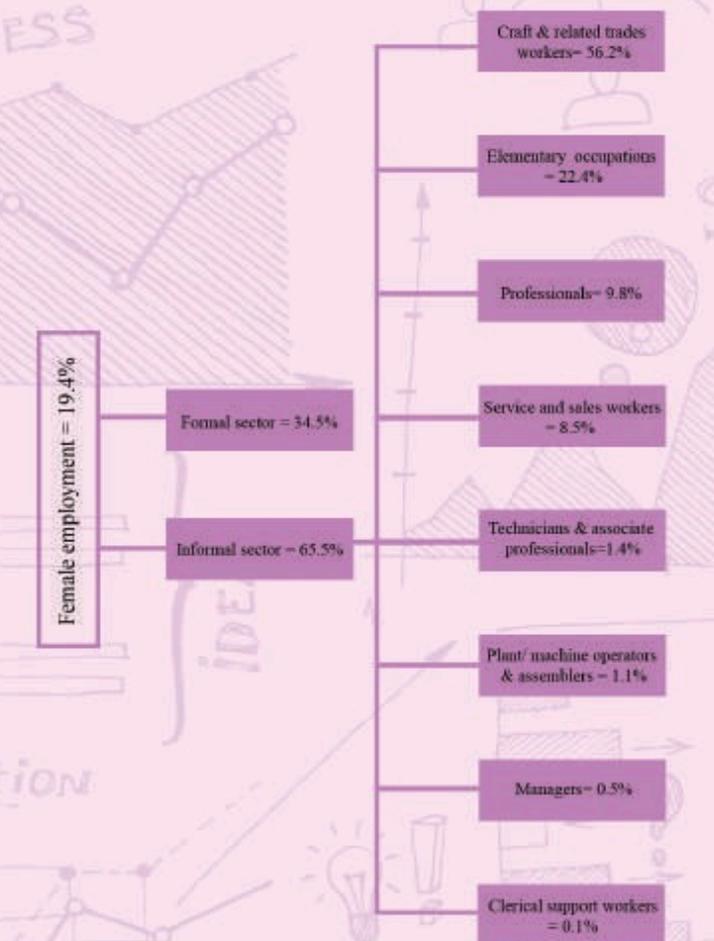
Figure 1: Percentage of Own-Account Workers Vs Female Own-Account Workers (LFS)

LFS 2021 Trends:

According to the most recent Labor Force Survey 2020-21, Pakistan has a total labor force of 71.76 million with women accounting for 21.4 percent of the labor force. Agriculture has the highest female labor force concentration (67.9 percent), followed by community/social and personal services (15.8 percent), and manufacturing (14.2 percent). According to the LFS 2021, skilled agriculture/forestry and fishery occupations account for 60.5 percent of all employed women while elementary occupations account for 13.7 percent, 12.3 percent in crafts and related trade, and 8.5 percent women are employed in professional occupational groups. Furthermore, because of employment status, out of total employed women 19 percent are self-employed.

In Pakistan, women are more concentrated in the informal sector (65.5 percent) than in the formal sector (34.5 percent). The informal sector has emerged as a major employment hub in Pakistan where employed women are mostly concentrated in manufacturing (58.6 percent), and community, social and personal services (34.5 percent). According to the sub-category analysis, 56.2 percent of women employed in the informal sector are working in crafts and related trade, 22.4 percent in elementary occupations and 9.8 percent are professionals. The average annual income of self-employed female workers is Rs. 360,000 in the construction sector, Rs. 179,754 (transport, storage, and communication), Rs. 130,575 (wholesale & retail trade, restaurants, hotels, and Rs. 121,005 (community, social and personal services).

Female own-account workers in informal sectors in Pakistan



2. Literature Review

Pakistan has a large labor force, ranking among the top 10 in labor force around the world (ESP, 2020-21). Having a large labor force is a challenge, providing opportunities according to the skills is not as easy as it appears. Additionally, skills gaps make it hard for individuals to find jobs, and for employers to hire new employees. Those with some skills, attempt to start their own small business, and the majority of the time their venture is not a part of the formal economy.

Informal employment is considered by four out of every five self-employed workers. The share of own-account workers is particularly high in developing countries (Gurria, 2019). Own account or self-employed female workers are self-sufficient individuals who do not rely on employees or other subcontractors. And according to the Labor Force Survey of Pakistan, all household enterprises owned and operated by own-account workers, irrespective of the size of the enterprise (informal own-account enterprises), are classified as informal.

Many research studies highlight the prevalence of own account or self-employed workers in Pakistan, which is one of the dominant forms of informal employment. In 2016, 45 percent of all informal employment was dominated by own-account workers worldwide, with many of these workers having no formal education (Gurria, 2019). Furthermore, several manufacturing activities take place in the informal sector, with women performing the majority of the work. (Malik, 2019).

One example is that of home-based women workers, who constitute the largest part of informal work in Pakistan. As per a study carried out in 2009, almost 43 percent of female home-based workers were own-account workers (Akhtar, 2013). Due to the unavailability of official data, many female home-based workers specifically in the shoe industry of Pakistan remain unrecognized. Most of these home-based workers are own-account workers who are involved in the provision of services within their own living space (Shahid et al., 2020). According to Muhammad et al., (2021), women owned home based businesses are presumed to be economically inconsequential, which is untrue.

Instead, such businesses have a multiplier effect on the economy, in the form of better living standards and children's well-being.

As the workforce increases in Pakistan, the number of male home-based workers are falling while female home-based workers rose from 2.67 million in 2013/14 to 3.59 million in 2017/18. The number of independent home-based workers who are primarily account workers also increased from 41 percent to 45 percent between these two surveys (Akhtar, 2020).

Yaqoob (2020) suggested that the share of self-employed women in Pakistan is increasing among other professions; however, such women are employed in small sectors where productivity is less or sectors which have smaller market share. One of the main reasons is lack of financing. Based on a common trend in Pakistani culture, most women consider home responsibilities as a principal duty.

Therefore, the contribution of women in self-employment is increasing but not significantly (Raheem, 2017). Similarly, Tanaka et al. (2016) indicates that only 25 percent of the total women working in Pakistan have a university degree, which results in lower participation of women in Pakistan as compared to other countries.

A UN Women Report 2016 indicated that there were 20 million home-based workers in Pakistan (both male and female) who contributed around Rs. 400 billion to the GDP of Pakistan while the contribution of female home-based workers is 65 percent. Since self-employment is concentrated in the informal sector of Pakistan, female own-account workers remain deprived of the government's supportive policies and social protection laws .

There is a dire need to carry out a research-based market and skills needs assessment for the local community women, in order to determine the main skills, sectors and factors causing or hampering the growth of such female workers. We intend to carry out research in the districts of Lahore, Gujranwala and Sheikhupura; to carry out a market skill and needs assessment study for the own account of the female labor force. For the purpose, this report intends to investigate the following research questions. 1) What are the main economic sectors in the selected districts where self-employed women and female own-account workers predominantly work? 2) What is the estimated economic contribution of these women in the selected sectors of Lahore, Gujranwala and Sheikhupura? 3) What are the hard skills exhibited by these self-employed/own-account working women in Lahore, Gujranwala and Sheikhupura? 4) What are the loyed/own-account working women and what are the gaps? 5) What is the estimated potential of the economic role and contribution of these self-employed/own-account working women? 6) What needs to be done in terms of training, policy advocacy and mobilization to realize this potential?

<https://paycheck.pk/labour-laws/home-based-workers-in-pakistan>

3. Methodology

3.1 Research Design

The research design of the study is depicted in the flow chart. The literature provides statistics on the prevalence of own-account or self-employed workers in Pakistan, how females dominate in the informal sector, and play a role in improving living standards. However, there is a need to carry out a research-based market and skills analysis needs assessment for local community women to determine the main skills, sectors and the factors leading to or hampering the growth of such female workers.



3.2 Data collection

For a market and skills assessment of self-employed or own-account workers, the data was collected from primary and secondary resources. Secondary data was only taken from previous studies, and primary data was taken through interviews and a questionnaire-based survey. Primary data was collected from three selected districts (Gujranwala, Sheikhupura, and Lahore) of Punjab, Pakistan. These three districts of Punjab are home to more than 19 million people

fall in category above 50 years.

Among the total respondents, 162 out of 211 (76 percent) are married, 37 (17 percent) are unmarried, 4 (1 percent) are divorced and the remaining 8 (3 percent) are widows. The majority of respondents belonged to Christianity i.e. 143 out of 211 (67 percent); whereas, 68 respondents (33 percent) are Muslims. Among Christians, 65 respondents (45 percent) are male while 78 respondents (55 percent) are female. Similarly, among Muslim respondents, 23 respondents (33 percent) are male while 45 respondents (67 percent) are female.

The survey was conducted from three districts Lahore, Gujranwala and Sheikhupura. Around 93 respondents (44 percent) belonged to Lahore, 36 respondents (16 percent) belonged to Sheikhupura and 67 respondents (31 percent) belonged to Gujranwala.

From Lahore, 44 male respondents (51 percent) and 41 female respondents (49 percent) are self-employed workers while 8 male respondents (38 percent) and 13 female respondents (62 percent) are own-account workers. Moreover, from Sheikhupura, 8 male respondents (42 percent) and 11 female respondents (58 percent) are self-employed workers while 3 male respondents (23 percent) and 10 female respondents (77 percent) are self-employed workers.

Furthermore, from Gujranwala, 4 male respondents (80 percent) and 1 female respondent (20 percent) are self-employed workers while 21 male respondents (31 percent) and 47 female respondents (69 percent) are self-employed workers.

Age, Education and Marital Status of Self-employed Workers

Self-employed Women

Most of the self-employed working women are in the range of 34 to 41 years as depicted in Figure 2. The detailed breakdown of female respondents by age reveals that 19 females (15 percent) are between 18 to 25 years, 30 females (24 percent) are between 26 to 33 years, 32 females (27 percent) are between 34 to 41 years, 29 females (23 percent) are between 42 to 49 years and 13 females (11 percent) are above 50 years of age.

While considering distribution by district, the majority of female respondents are from Lahore. Around 54 female respondents (44 percent) reside in Lahore, 48 respondents (39 percent) reside in Gujranwala and 21 respondents (17 percent) reside in Sheikhupura.

The analysis on district wise age composition of the female respondents shows that the majority of the respondents residing in Lahore i.e. 41 (76 percent) are between 26 to 49 years while 6 respondents (11 percent) are between 18 to 25

years and 7 respondents (13 percent) are above 50 year. Similarly, in Gujranwala, 38 respondents (79 percent) are between 26 to 49 years while 6 respondents (13 percent) are between 18 to 25 years and 4 respondents (8 percent) are above 50 years.

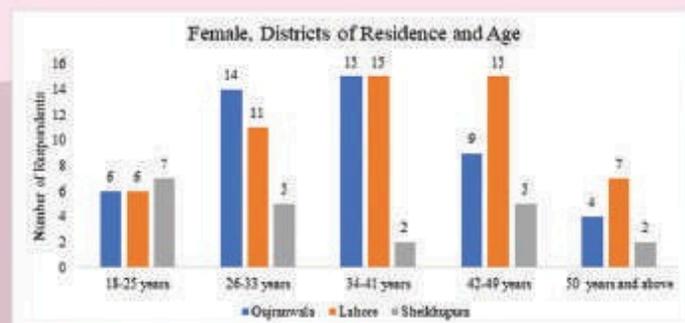


Figure 2: Female, District of Residence and their Age

Most of the female respondents from all the sampled districts are married. Around 97 females out of 123 (79 percent) are married where 43 females (44 percent) reside in Lahore, 37 females (38 percent) reside in Gujranwala and 17 females (18 percent) reside in Sheikhupura. Moreover, 15 respondents (15 percent) are unmarried with most i.e. 6 respondents (40 percent) residing in Gujranwala. Furthermore, 4 respondents (4 percent) are divorced, residing in Gujranwala and Lahore while 7 respondents (7 percent) are widows with most residing in Lahore (Figure 3).

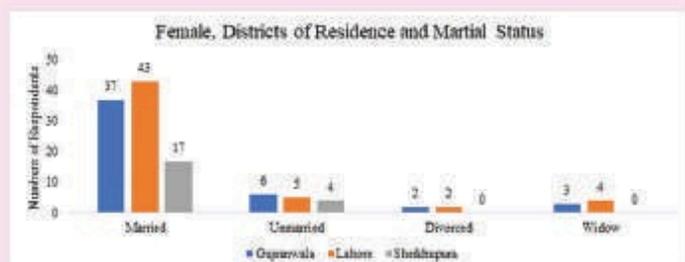


Figure 3: Female, Districts of Residence and Marital Status

The analysis on education of respondents by districts indicates that most of the female respondents i.e. 39 out of 123 (32 percent) in all the districts are illiterate while 22 respondents (18 percent) have acquired middle level of education, 18 respondents (15 percent) acquired education till matric, 16 respondents (13 percent) acquired education till intermediate and 11 respondents (9 percent) have university level education.

The breakdown indicates that most of the female respondents without education reside in Lahore i.e. 18 respondents (46 percent) while 14 respondents (36 percent) reside in Gujranwala and 7 respondents (18 percent) reside in Sheikhupura.

In contrast, most of the respondents with university education i.e. 6 respondents (46 percent) reside in Sheikhupura while 4 respondents (31 percent) reside in Gujranwala and 3 respondents (23 percent) reside in Lahore (Figure 4).

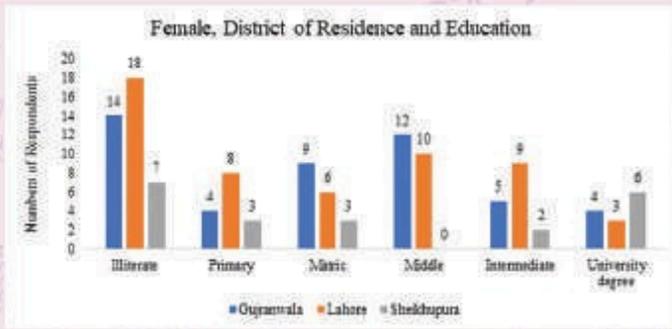


Figure 4: Female District of Residence and Education

Self-employed Men

Most of the self-employed men are in the range of 34 to 41 years as manifested in Figure 5. The detailed breakdown of male respondents by age is 14 males (16 percent) are between 18 to 25 years, 17 males (19 percent) are between 26 to 33 years, 23 males (26 percent) are between 34 to 41 years, 21 males (24 percent) are between 42 to 49 years and 13 males (15 percent) are above 50 years of age.

Most of male the respondents belonged to Lahore. Around 53 male respondents (60 percent) reside in Lahore, 24 respondents (27 percent) reside in Gujranwala and 11 respondents (13 percent) reside in Sheikhupura.

The analysis on district wise age distribution of the male respondents shows that the majority of the respondents residing in Lahore i.e. 36 (68 percent) are between 26 to 49 years while 6 respondents (11 percent) are between 18 to 25 years and 11 respondents (21 percent) are above 50 years. Similarly, in Gujranwala, 17 respondents (71 percent) are between 26 to 49 years while 5 respondents (21 percent) are above 50 years. Moreover, in Sheikhupura, 8 respondents (73 percent) are between 26 to 49 years and 3 respondents (27 percent) are between 18 to 25 years.

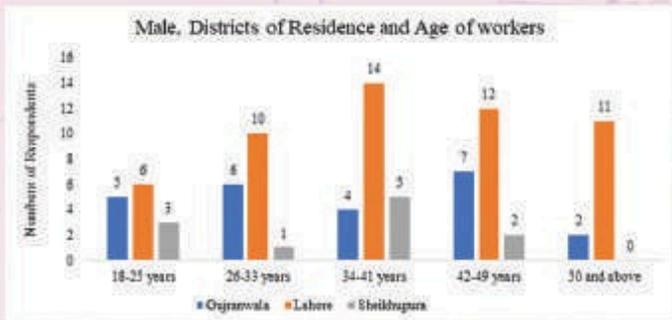


Figure 5: Male, Districts of Residence and Age

Most of the male respondents from all districts are married. Around 65 males out of 88 (74 percent) are married out of which 42 males (65 percent) reside in Lahore, 16 males (25 percent) reside in Gujranwala and 7 males (10 percent) reside in Sheikhupura. Moreover, 22 respondents (25 percent) are unmarried with 10 respondents (45 percent) residing in Lahore, 8 in Gujranwala, 4 in Sheikhupura. Furthermore, 1 respondent (1 percent) is a widower and residing in Lahore (Figure 6).

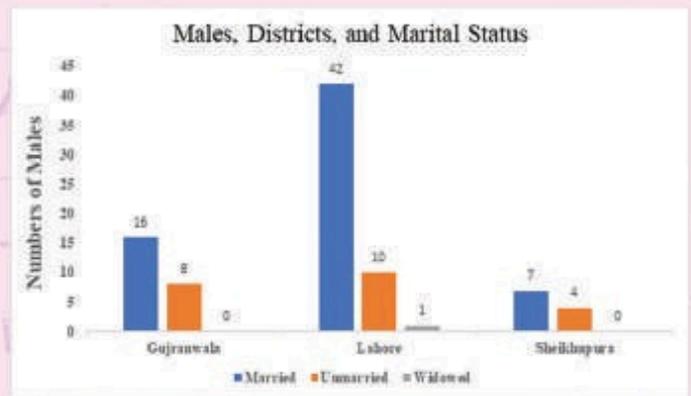


Figure 6: Male, Districts of Residence and Marital Status

In terms of education of the male respondents, 25 out of 88 (28 percent) in all the districts are illiterate while 18 respondents (20 percent) acquired middle level of education, 13 respondents (15 percent) acquired education till matric, 5 respondents (6 percent) acquired education till intermediate and 8 respondents (9 percent) have university level education.

The analysis on district and education of male respondents shows that the majority of respondents without education reside in Lahore i.e. 16 respondents (64 percent) while 7 respondents (28 percent) reside in Gujranwala and 2 respondents (8 percent) reside in Sheikhupura. In contrast, most of the respondents with university education i.e. 4 respondents (50 percent) reside in Sheikhupura while 2 respondents (25 percent) reside in Gujranwala and Lahore (Figure 7).

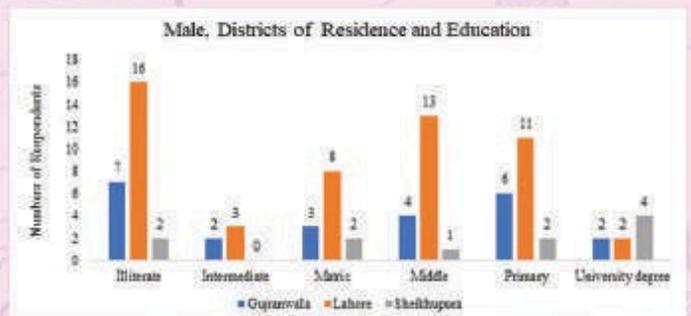


Figure 7: Male, District of Residence and Education

Income of Self-employed Respondents

The analysis on the income of self-employed respondents illustrate that a significant proportion of female respondents earn less than Rs. 15,000 per month (Figure 8). Around 84 female respondents (68 percent) earn below Rs. 15,000 per month out of which 38 respondents (45 percent) reside in Lahore, 34 respondents (40 percent) reside in Gujranwala and 12 respondents (14 percent) reside in Sheikhupura. In addition, 28 respondents (22 percent) earn between Rs. 15,000 to Rs. 20,000 per month, 7 respondents (6 percent) earn between Rs. 21,000 to Rs. 30,000 per month, 2 respondents (2 percent) earn between Rs. 41,000 to Rs. 50,000 per month, and 2 respondents (2 percent) earn greater than Rs. 50,000 per month. In terms of district, 38 respondents (70 percent) residing in Lahore earn below Rs. 15,000 per month and only 1 respondent (2 percent) earn greater than Rs. 50,000 per

month. Similarly, in Gujranwala, 34 respondents (71 percent) earn below Rs. 15,000 per month while not a single respondent earns more than Rs. 30,000 per month. Moreover, in Sheikhpura, 12 respondents (57 percent) earn less than Rs. 15,000 per month while 8 respondents (38 percent) earn between Rs. 15,000 to Rs. 30,000 per month and 1 respondent (5 percent) earn greater than Rs. 50,000 per month.

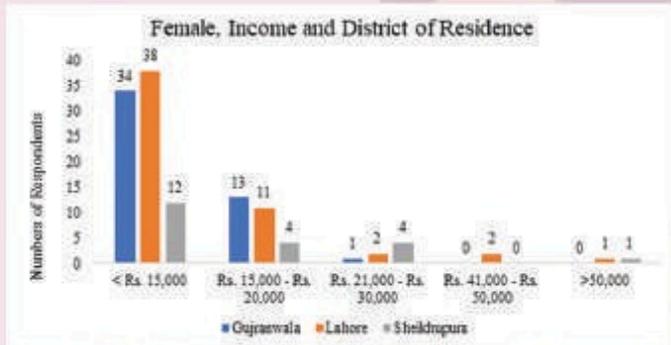


Figure 8: Income of Female Respondents in the District of Residence

The analysis on the income of self-employed male respondents illustrates that a significant proportion of male respondents earn less than Rs. 15,000 per month (Figure 9). Around 25 male respondents (28 percent) earn below Rs. 15,000 per month out of which 20 respondents (80 percent) reside in Lahore. In addition, 20 respondents (23 percent) earn between Rs. 15,000 to Rs. 20,000 per month, 21 respondents (24 percent) earn between Rs. 21,000 to Rs. 30,000 per month, 7 respondents (8 percent) earn between Rs. 31,000 to Rs. 40,000 per month, 7 respondents (8 percent) earn between Rs. 41,000 to Rs. 50,000 per month, and 8 respondents (9 percent) earn greater than Rs. 50,000 per month. In terms of district of residence, around 20 respondents (38 percent) residing in Lahore have income below Rs. 15,000 per month, 11 respondents (21 percent) have income between Rs. 21,000 to Rs. 30,000 per month and only 7 respondents (13 percent) have income greater than Rs. 50,000 per month.

Similarly, in Gujranwala, 2 respondents (8 percent) have income below Rs. 15,000 per month while 10 respondents (42 percent) have income between Rs. 21,000 to Rs. 30,000 per month and not a single respondent has income greater than Rs. 50,000 per month. Moreover, in Sheikhpura, 3 respondents (27 percent) have income less than Rs. 15,000 per month while 3 respondents (27 percent) have income between Rs. 31,000 to Rs. 40,000 per month and 1 respondent (9 percent) has income greater than Rs. 50,000 per month.

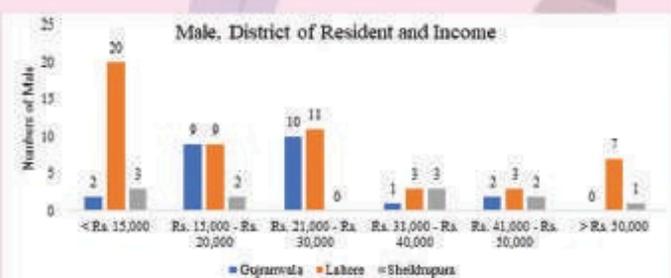


Figure 9: Income of Male Respondents in the District of Residence

Income and Education of Self-employed Workers

The analysis on the relationship between education and income of respondents indicates that higher education leads to higher income. The self-employed women remain confined to the middle level of income even at higher levels of education. Around 34 out of 83 female respondents (41 percent) have no education and earn less than Rs. 15,000 per month. In contrast, 7 female respondents out of 83 (8 percent) with intermediate level of education earn less than Rs. 15,000 per month while 4 female respondents out of 28 (14 percent) with intermediate level of education earn between Rs. 15,000 to Rs. 20,000 per month and 4 respondents out of 7 (29 percent) with intermediate level of education earn between Rs. 21,000 to Rs. 30,000 per month. The respondents with university level of education have a lower proportion of female respondents with income less than Rs. 15,000 per month as compared to respondents without education or lower level of education. However, not a single woman earns more than Rs. 50,000 per month.

The self-employed men earn more at higher levels of education. Around 11 out of 25 male respondents (44 percent) have no education and earn less than Rs. 15,000 per month. In contrast, 3 male respondents out of 25 (12 percent) with matric level of education earn less than Rs. 15,000 per month while 4 male respondents out of 20 (20 percent) with matric level of education earn between Rs. 15,000 to Rs. 20,000 per month and 2 respondents out of 21 (10 percent) with matric level of education earn between Rs. 21,000 to Rs. 30,000 per month. The respondents with university level of education comprise 1 out of 25 (4 percent) earning less than Rs. 15,000 per month as compared to respondents 2 out of 8 (25 percent) earning greater than Rs. 50,000 per month.

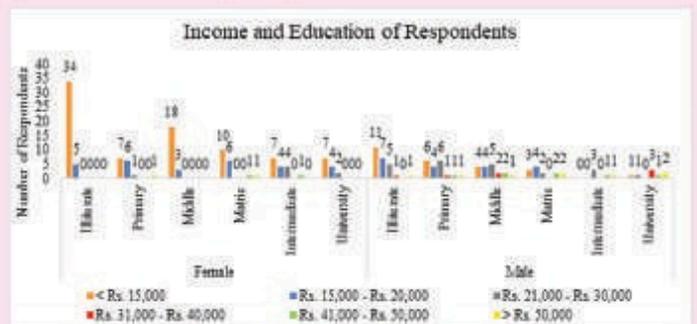


Figure 10: Income and Education of Self-employed Workers

The relationship of income with level of education across gender and districts indicates that among respondents earning income less than Rs. 15,000 per month, 3 female respondents from Gujranwala, 2 female respondents from Lahore and 2 female respondents from Sheikhpura had university level education (Table 4). In contrast, only 1 male respondent from Lahore had university level education and earns less than Rs. 15,000 per month.

At the income level of Rs. 15,000 to Rs. 20,000 per month, 2 females and 3 males from Gujranwala, 3 males and 3 females from Lahore and 1 male from Sheikhpura had no education. At the same income level, 1 male and 1 female

respondent from Gujranwala, 3 female respondents from Sheikhupura had university level education.

At the income level of Rs. 21,000 to Rs. 30,000 per month, only 1 female from Lahore and Sheikhupura had university level of education; whereas, 3 males from Gujranwala and 2 males from Lahore had no education. Besides that, all male and female respondents have some level of education.

At the income level above Rs. 50,000 per month, only 1 male from Lahore had no education. At the same income level, 1 male respondent from Lahore and Sheikhupura had university level education.

Table 4: Gender, Income, Education and District of Residence wise Distribution

| Income | Level of Education | Gujranwala | | Lahore | | Sheikhupura | |
|-------------------------|--------------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| < Rs. 15,000 | illiterate | 0 | 12 | 10 | 15 | 1 | 7 |
| | Primary | 1 | 3 | 3 | 3 | 2 | 1 |
| | Middle | 1 | 10 | 3 | 9 | 0 | 0 |
| | Matric | 0 | 5 | 5 | 3 | 0 | 2 |
| | Intermediate | 0 | 1 | 0 | 6 | 0 | 0 |
| Rs. 15,000 - Rs. 20,000 | University degree | 0 | 3 | 1 | 2 | 0 | 2 |
| | illiterate | 3 | 2 | 3 | 3 | 1 | 0 |
| | Primary | 1 | 1 | 3 | 5 | 0 | 0 |
| | Middle | 2 | 2 | 2 | 1 | 0 | 0 |
| | Matric | 2 | 4 | 1 | 1 | 1 | 1 |
| Rs. 21,000 - Rs. 30,000 | Intermediate | 0 | 3 | 0 | 1 | 0 | 0 |
| | University degree | 1 | 1 | 0 | 0 | 0 | 3 |
| | illiterate | 3 | 0 | 2 | 0 | 0 | 0 |
| | Primary | 3 | 0 | 3 | 0 | 0 | 1 |
| | Middle | 1 | 0 | 4 | 0 | 0 | 0 |
| Rs. 31,000 - Rs. 40,000 | Matric | 1 | 0 | 1 | 0 | 0 | 0 |
| | Intermediate | 2 | 1 | 1 | 1 | 0 | 2 |
| | University degree | 0 | 0 | 0 | 1 | 0 | 1 |
| | illiterate | 1 | 0 | 0 | 0 | 0 | 0 |
| | Primary | 0 | 0 | 1 | 0 | 0 | 0 |
| Rs. 41,000 - Rs. 50,000 | Middle | 0 | 0 | 2 | 0 | 0 | 0 |
| | Matric | 0 | 0 | 0 | 0 | 0 | 0 |
| | Intermediate | 0 | 0 | 0 | 0 | 0 | 0 |
| | University degree | 0 | 0 | 0 | 0 | 3 | 0 |
| | illiterate | 0 | 0 | 0 | 0 | 0 | 0 |
| >Rs. 50,000 | Primary | 1 | 0 | 0 | 0 | 0 | 0 |
| | Middle | 0 | 0 | 1 | 0 | 1 | 0 |
| | Matric | 0 | 0 | 1 | 1 | 1 | 0 |
| | Intermediate | 0 | 0 | 1 | 1 | 0 | 0 |
| | University degree | 1 | 0 | 0 | 0 | 0 | 0 |
| Total | | 25 | 48 | 51 | 54 | 11 | 21 |

Total female (123) & male (88).

The relationship of income with marital status of respondents across gender and districts indicates that the majority of respondents earning income less than Rs. 15,000 per month are married i.e. 2 males and 27 females from Gujranwala, 16 males and 31 females from Lahore and 3 males and 10 females from Sheikhupura. The proportion of unmarried, widow and divorced respondents is low (Table 5).

At the income level of Rs. 15,000 to Rs. 20,000 per month, 4 males and 10 females from Gujranwala, 6 males and 8 females from Lahore, and 1 male and 3 females from Sheikhupura are married.

At the income level of Rs. 21,000 to Rs. 31,000 per month, only 7 males from Gujranwala, 8 males and 2 females from Lahore, and only 3 females from Sheikhupura are married. At the income level above Rs. 50,000 per month, only 7 males and 1 female from Lahore, and 1 male and female from Sheikhupura are married.

Table 5: Gender, Income, Marital Status and District of Resident wise Distribution

| Income (per month) | Marital Status | Gujranwala | | Lahore | | Sheikhupura | |
|------------------------|----------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| <Rs. 15,000 | Unmarried | 1 | 5 | 2 | 3 | 0 | 2 |
| | Married | 2 | 26 | 16 | 31 | 3 | 10 |
| | Divorced | 0 | 1 | 0 | 2 | 0 | 0 |
| Rs. 15,000- Rs. 20,000 | Widow | 0 | 1 | 1 | 2 | 0 | 0 |
| | Unmarried | 5 | 1 | 3 | 1 | 1 | 1 |
| | Married | 4 | 10 | 6 | 8 | 1 | 3 |
| Rs. 21,000- Rs. 30,000 | Divorced | 0 | 1 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 1 | 0 | 2 | 0 | 0 |
| | Unmarried | 3 | 0 | 3 | 0 | 0 | 1 |
| Rs. 31,000- Rs. 40,000 | Married | 7 | 0 | 8 | 2 | 0 | 3 |
| | Divorced | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 1 | 0 | 0 | 0 | 0 |
| Rs. 41,000- Rs. 50,000 | Unmarried | 0 | 0 | 0 | 0 | 0 | 0 |
| | Married | 1 | 0 | 3 | 0 | 3 | 0 |
| | Divorced | 0 | 0 | 0 | 0 | 0 | 0 |
| >Rs. 50,000 | Widow | 0 | 0 | 0 | 0 | 0 | 0 |
| | Married | 0 | 0 | 7 | 1 | 1 | 1 |
| | Divorced | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | | 25 | 48 | 51 | 54 | 11 | 21 |

Total male(88) & Female(123)

The relationship of income with the age of respondents across gender and districts indicates that the majority of respondents earning income less than Rs. 15,000 per month are between 34 to 49 years with 13 females from Gujranwala, 9 males and 23 females from Lahore, and 3 males and 4 females from Sheikhupura. The respondents above 50 years with earning Rs. 15,000 per month include 4 females from Gujranwala, 6 males and 4 females from Lahore and 2 females from Sheikhupura (Table 6).

At the income level of Rs. 15,000 to Rs. 20,000 per month, majority of participants are between 42 to 49 years i.e. 2 males from Gujranwala, 4 males from Lahore, and 1 female from Sheikhupura.

At the income level of Rs. 21,000 to Rs. 31,000 per month, majority of participants belong to the age group 26 to 33 years i.e. 2 males and 3 females from Gujranwala, 3 males and females from Lahore, and 2 females from Sheikhupura. At the income level above Rs. 50,000 per month, majority of participants belong to the age group 34 to 41 years i.e. 3 males from Lahore.

Table 6: Gender, Age, Income and District wise Distribution

| Income(per month) | Age (years) | Gujranwala | | Lahore | | Sheikhupura | |
|------------------------|--------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| <Rs. 15,000 | 18-25 | 0 | 5 | 3 | 5 | 0 | 3 |
| | 26-33 | 2 | 11 | 3 | 6 | 0 | 2 |
| | 34-41 | 0 | 8 | 7 | 20 | 1 | 2 |
| | 42-49 | 0 | 5 | 4 | 13 | 2 | 2 |
| | 50 and above | 0 | 4 | 6 | 4 | 0 | 2 |
| Rs. 15,000- Rs. 20,000 | 18-25 | 3 | 0 | 1 | 0 | 1 | 0 |
| | 26-33 | 2 | 0 | 1 | 1 | 0 | 0 |
| | 34-41 | 1 | 0 | 3 | 0 | 1 | 0 |
| | 42-49 | 2 | 0 | 4 | 0 | 0 | 1 |
| | 50 and above | 1 | 0 | 0 | 0 | 0 | 0 |
| Rs. 21,000- Rs. 30,000 | 18-25 | 2 | 1 | 2 | 1 | 0 | 1 |
| | 26-33 | 2 | 3 | 3 | 3 | 0 | 2 |
| | 34-41 | 2 | 6 | 1 | 2 | 0 | 0 |
| | 42-49 | 4 | 3 | 2 | 2 | 0 | 1 |
| | 50 and above | 0 | 0 | 3 | 3 | 0 | 0 |
| Rs. 31,000- Rs. 40,000 | 18-25 | 0 | 0 | 0 | 0 | 0 | 3 |
| | 26-33 | 0 | 0 | 0 | 0 | 1 | 0 |
| | 34-41 | 0 | 1 | 2 | 2 | 0 | 0 |
| | 42-49 | 1 | 0 | 1 | 0 | 0 | 1 |
| | 50 and above | 0 | 0 | 0 | 0 | 0 | 0 |
| Rs. 41,000- Rs. 50,000 | 18-25 | 0 | 0 | 0 | 0 | 1 | 0 |
| | 26-33 | 0 | 0 | 3 | 1 | 0 | 0 |
| | 34-41 | 1 | 0 | 0 | 1 | 1 | 0 |
| | 42-49 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 50 and above | 1 | 0 | 0 | 0 | 0 | 0 |
| >Rs. 50,000 | 18-25 | 0 | 0 | 0 | 0 | 1 | 0 |
| | 26-33 | 0 | 0 | 1 | 0 | 0 | 0 |
| | 34-41 | 0 | 0 | 3 | 0 | 0 | 0 |
| | 42-49 | 0 | 0 | 1 | 0 | 0 | 0 |
| | 50 and above | 2 | 0 | 0 | 0 | 0 | 0 |
| Total | | 26 | 48 | 51 | 54 | 11 | 21 |

Total female (123) & male (88).

Main Occupations

The main occupation of self-employed women is tailoring. Around 37 female respondents (31 percent) do tailoring. Retail shop is the second major occupation comprising 21 respondents (17 percent) while 18 respondents (15 percent) are working as beauticians and 12 respondents (10 percent) are making crafts.

Around 17 respondents (31 percent) from Lahore are tailors while 10 respondents (18 percent) are involved in retail shops, 6 respondents (11 percent) are making crafts and 6 respondents (11 percent) are working as beauticians. The other category illustrated in Figure 11 comprises embroidery, spice packing, tuition, midwife/lady health worker and livestock.

In Gujranwala, around 16 female respondents (33 percent) are working as tailors while 9 respondents (19 percent) are working as beauticians, 7 respondents (15 percent) are working in retail shops and 5 respondents (10 percent) are working in crafts.

Similarly, in Sheikhpura, 4 respondents (19 percent) are working as tailors while 4 respondents (19 percent) are working in retail shops and 3 respondents (14 percent) are working as beauticians.

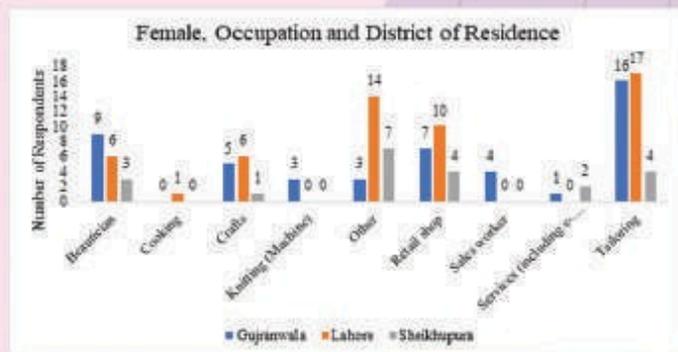


Figure 11: Female, Main Occupation in the District of Residence

The male respondents remained reluctant to provide complete information regarding their occupation (Figure 12). However, the main occupation of the male self-employed respondents remained the retail shops i.e. 19 respondents (32 percent). Beautician and tailoring are the second and third occupation of the respondents i.e. 7 respondents (12 percent) each.

In Lahore, the main occupation of the male respondents remained the retail shop with 8 respondents (29 percent) while 8 respondents (21 percent) worked as beautician/barber and 5 respondents (18 percent) worked as a tailor.

In Gujranwala, the main occupation of the male respondents was retail shop with 8 respondents (29 percent) while 8 respondents (21 percent) worked as beautician/barber and 5 respondents (18 percent) worked as a tailor.

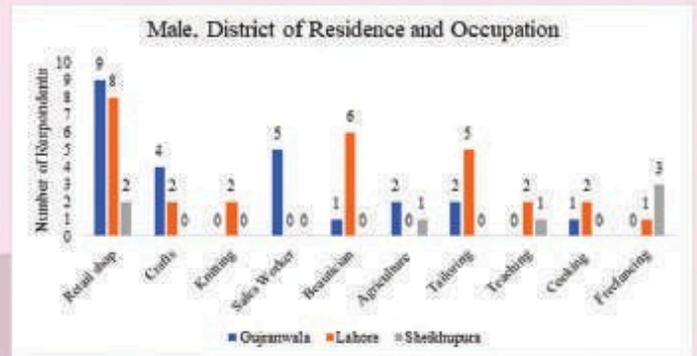


Figure 12: Male, Main Occupation in the district of Residence

The breakdown of the occupation of the respondents in relation with the education and the district of residence is provided in Table 7. The respondents having no formal education are mostly working as tailors, craftsmen or in retail shops. Respondents with some level of education are working as craftsmen, sales workers, with knitting machines and in retail shops. Female respondents having university education are working as beauticians or freelancers/e-commerce services.

Table 7: Gender, Occupation, Education and District of Residence

| Occupation | Education | Gujranwala | | Lahore | | Sheikhpura | |
|-------------------------|-------------------|------------|--------|--------|--------|------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Beautician | Illiterate | 0 | 0 | 1 | 0 | 0 | 0 |
| | Primary | 0 | 0 | 1 | 2 | 0 | 0 |
| | Middle | 1 | 3 | 2 | 0 | 0 | 0 |
| | Matric | 0 | 2 | 0 | 2 | 0 | 0 |
| | Intermediate | 0 | 2 | 0 | 1 | 0 | 2 |
| Cooking | University degree | 0 | 2 | 0 | 0 | 0 | 1 |
| | Illiterate | 0 | 0 | 1 | 0 | 0 | 0 |
| | Primary | 0 | 0 | 1 | 0 | 0 | 0 |
| | Middle | 0 | 0 | 0 | 1 | 0 | 0 |
| | Matric | 1 | 0 | 0 | 0 | 0 | 0 |
| Crafts | Intermediate | 0 | 0 | 0 | 0 | 0 | 0 |
| | University degree | 0 | 0 | 0 | 0 | 0 | 0 |
| | Illiterate | 0 | 1 | 0 | 4 | 0 | 2 |
| | Primary | 1 | 0 | 0 | 2 | 0 | 0 |
| | Middle | 1 | 1 | 0 | 1 | 0 | 0 |
| Tailoring (Machine) | Matric | 0 | 1 | 1 | 0 | 0 | 0 |
| | Intermediate | 0 | 0 | 1 | 2 | 0 | 0 |
| | University degree | 2 | 0 | 0 | 2 | 0 | 0 |
| | Illiterate | 0 | 2 | 0 | 0 | 0 | 0 |
| | Primary | 0 | 0 | 2 | 0 | 0 | 0 |
| Retail shop | Middle | 0 | 1 | 0 | 0 | 0 | 0 |
| | Matric | 0 | 0 | 0 | 0 | 0 | 0 |
| | Intermediate | 0 | 1 | 0 | 1 | 0 | 0 |
| | University degree | 0 | 0 | 0 | 0 | 0 | 0 |
| | Illiterate | 1 | 4 | 3 | 2 | 0 | 3 |
| Sales worker | Primary | 2 | 0 | 2 | 1 | 1 | 1 |
| | Middle | 1 | 2 | 0 | 2 | 0 | 0 |
| | Matric | 1 | 0 | 0 | 1 | 0 | 0 |
| | Intermediate | 0 | 1 | 0 | 1 | 0 | 0 |
| | University degree | 0 | 0 | 0 | 0 | 0 | 0 |
| Services (including...) | Illiterate | 2 | 1 | 0 | 0 | 0 | 0 |
| | Primary | 2 | 1 | 0 | 0 | 0 | 0 |
| | Middle | 0 | 0 | 0 | 0 | 0 | 0 |
| | Matric | 0 | 1 | 0 | 0 | 0 | 0 |
| | Intermediate | 1 | 1 | 0 | 0 | 0 | 0 |
| Other | University degree | 0 | 0 | 0 | 0 | 0 | 0 |
| | Illiterate | 3 | 4 | 3 | 2 | 0 | 3 |
| | Primary | 2 | 0 | 2 | 1 | 1 | 1 |
| | Middle | 1 | 2 | 0 | 2 | 0 | 0 |
| | Matric | 1 | 0 | 0 | 1 | 0 | 0 |

Female respondents working as beauticians are between 16 to 49 years. The respondents who have a cooking occupation are mostly above 34 years (Table 8).

The respondents having a crafts occupation are between 18 to 49 years. The respondents working as tailors are mostly between 18 to 48 years. Moreover, the respondents working in retail shops are above 26 years.

Table 8: Gender, Occupation, Age and District wise distribution

| Occupation | Age (Year) | Gujranwala | | Lahore | | Sheikhupura | |
|----------------------------|-----------------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Beautician | 18-23 years | 1 | 1 | 2 | 1 | 0 | 2 |
| | 24-29 years | 0 | 4 | 1 | 2 | 0 | 1 |
| | 30-35 years | 0 | 8 | 0 | 2 | 0 | 0 |
| | 36-41 years | 0 | 1 | 1 | 1 | 0 | 0 |
| | 42-49 years and above | 0 | 0 | 0 | 0 | 0 | 0 |
| Cooking | 18-23 years | 1 | 0 | 0 | 0 | 0 | 0 |
| | 24-29 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 30-35 years | 0 | 0 | 1 | 0 | 0 | 0 |
| | 36-41 years | 0 | 1 | 1 | 0 | 0 | 0 |
| | 42-49 years and above | 1 | 0 | 0 | 0 | 0 | 0 |
| Craft | 18-23 years | 0 | 2 | 0 | 4 | 0 | 0 |
| | 24-29 years | 0 | 0 | 0 | 2 | 0 | 0 |
| | 30-35 years | 1 | 2 | 1 | 3 | 0 | 2 |
| | 36-41 years | 1 | 1 | 1 | 2 | 0 | 0 |
| | 42-49 years and above | 1 | 1 | 0 | 0 | 0 | 0 |
| Knitting | 18-23 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 24-29 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 30-35 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 36-41 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 42-49 years and above | 0 | 1 | 1 | 0 | 0 | 0 |
| Retail shop | 18-23 years | 0 | 1 | 1 | 0 | 0 | 0 |
| | 24-29 years | 4 | 1 | 0 | 1 | 0 | 1 |
| | 30-35 years | 0 | 1 | 1 | 1 | 0 | 0 |
| | 36-41 years | 0 | 0 | 1 | 1 | 0 | 2 |
| | 42-49 years and above | 0 | 1 | 2 | 4 | 0 | 1 |
| Sales worker | 18-23 years | 1 | 0 | 0 | 0 | 0 | 0 |
| | 24-29 years | 1 | 2 | 0 | 0 | 0 | 0 |
| | 30-35 years | 2 | 2 | 0 | 0 | 0 | 0 |
| | 36-41 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 42-49 years and above | 1 | 0 | 0 | 0 | 0 | 0 |
| Service-related e-commerce | 18-23 years | 0 | 0 | 0 | 0 | 0 | 2 |
| | 24-29 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 30-35 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 36-41 years | 0 | 1 | 0 | 0 | 0 | 0 |
| | 42-49 years and above | 0 | 0 | 1 | 0 | 0 | 0 |
| Shoe making | 18-23 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 24-29 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 30-35 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 36-41 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 42-49 years and above | 0 | 0 | 2 | 0 | 0 | 0 |
| Tailoring | 18-23 years | 0 | 1 | 1 | 0 | 0 | 1 |
| | 24-29 years | 1 | 7 | 0 | 1 | 0 | 0 |
| | 30-35 years | 1 | 4 | 2 | 8 | 0 | 0 |
| | 36-41 years | 0 | 2 | 0 | 4 | 0 | 0 |
| | 42-49 years and above | 0 | 0 | 1 | 1 | 0 | 1 |
| Skilled agriculture | 18-23 years | 1 | 0 | 0 | 0 | 0 | 0 |
| | 24-29 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 30-35 years | 0 | 0 | 0 | 0 | 1 | 0 |
| | 36-41 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 42-49 years and above | 1 | 0 | 0 | 0 | 0 | 0 |

The majority of the respondents are married and they are involved in every type of occupation. However, most of the respondents who have a tailoring profession are unmarried (Table 9).

As a beautician, 8 females from Gujranwala, 1 male and 6 females from Lahore, and 2 females from Sheikhupura are married. In contrast, 1 male and female from Gujranwala, 3 males from Lahore and 1 female from Sheikhupura are unmarried.

Among respondents working as cooks, 2 males and 1 female from Lahore are married while 1 male from Gujranwala is unmarried.

Among respondents working as craftsmen, 3 males and 2 females from Gujranwala, 2 males and 8 females from Lahore and 2 females from Sheikhupura are married while 1 male and 2 females from Gujranwala are unmarried. Moreover, 2 females from Gujranwala, 3 females from Lahore are divorced and 1 female from Gujranwala is a widow. Among respondents working at retail shops, 8 males and 5 females from Gujranwala, 5 males and 5 females from Lahore, and 1 male and 4 females from Sheikhupura are married.

Whereas, 1 male and 1 female from Gujranwala are unmarried while 1 female from Gujranwala and 2 females from Lahore are widows.

Among respondents working as tailors, 1 male from Gujranwala, and 4 males and 2 females from Lahore are married. Whereas, 1 male and 13 females from Gujranwala, 1 male and 8 females from Lahore, and 2 females from Sheikhupura are unmarried. Moreover, 1 female from Gujranwala and 1 female from Lahore are widows.

Table 9: Gender, Occupation, Marital Status and District-wise Distribution

| Occupation | Marital Status | Gujranwala | | Lahore | | Sheikhupura | |
|-------------------------------|----------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Beautician | Unmarried | 1 | 1 | 3 | 0 | 0 | 1 |
| | Married | 0 | 8 | 1 | 6 | 0 | 2 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 0 | 0 | 0 | 0 | 0 |
| Cooking | Unmarried | 1 | 0 | 0 | 0 | 0 | 0 |
| | Married | 0 | 0 | 2 | 1 | 0 | 0 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| Crafts | Unmarried | 1 | 2 | 0 | 0 | 0 | 0 |
| | Married | 1 | 2 | 2 | 8 | 0 | 2 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 1 | 0 | 0 | 0 | 0 |
| Knitting | Unmarried | 0 | 0 | 0 | 0 | 0 | 0 |
| | Married | 0 | 2 | 2 | 0 | 0 | 0 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail Shop | Unmarried | 1 | 1 | 0 | 0 | 0 | 0 |
| | Married | 8 | 5 | 5 | 5 | 1 | 4 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 1 | 0 | 2 | 0 | 0 |
| Sales Worker | Unmarried | 2 | 0 | 0 | 0 | 0 | 0 |
| | Married | 3 | 2 | 0 | 0 | 0 | 0 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 1 | 0 | 0 | 0 | 0 |
| Service related to E-commerce | Unmarried | 0 | 0 | 0 | 0 | 0 | 1 |
| | Married | 0 | 1 | 1 | 0 | 0 | 1 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| Service related to E-commerce | Unmarried | 0 | 0 | 0 | 0 | 0 | 0 |
| | Married | 0 | 1 | 1 | 0 | 0 | 1 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |
| Service related to E-commerce | Unmarried | 0 | 0 | 0 | 0 | 0 | 0 |
| | Married | 0 | 1 | 1 | 0 | 0 | 1 |
| | Divorce | 0 | 0 | 0 | 0 | 0 | 0 |

Business Ownership

The analysis of the type of business ownership indicates that 98 out of 123 females (80 percent) are working as sole proprietors while 7 females (6 percent) are working in partnership. In Gujranwala, 44 females (92 percent) are sole proprietors (Figure 13). In Lahore, 38 females (70 percent) are sole proprietors and 3 females (6 percent) have partnerships. In Sheikhupura, 16 females (76 percent) are sole proprietors while 4 females (19 percent) have partnerships.

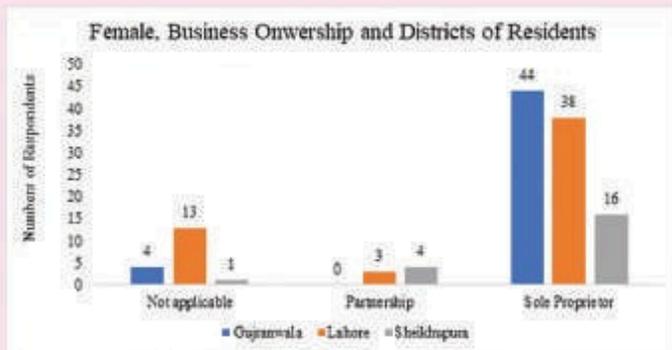


Figure 13: Female Business Ownership in the District of Residence

The analysis of the type of business ownership of male respondents indicates that 73 males (83 percent) are sole proprietors; whereas, 9 males (10 percent) have partnerships (Figure 14).

In Lahore, 45 males i.e. 85 percent are sole proprietors while 5 males (10 percent) have partnerships. In Gujranwala, 20 males (83 percent) are sole proprietors while 1 male (4 percent) has a partnership. In Sheikhupura, 8 males (73 percent) are sole proprietors while 3 males (27 percent) have partnerships.

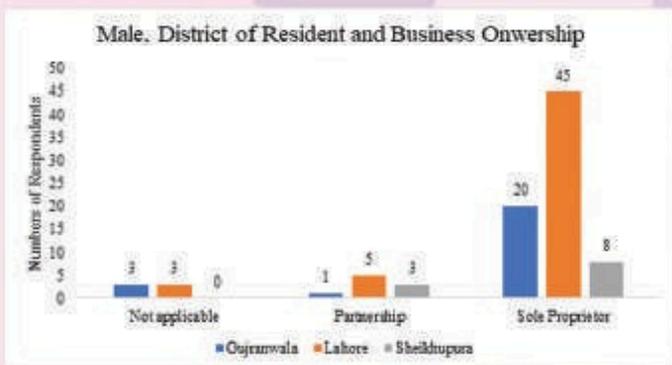


Figure 14: Male Business ownership in the District of Residence

The analysis of marital status with business ownership indicates that most of the businesses are owned by married respondents irrespective of the type of business (Table 10). In case of partnerships, the businesses are also mostly owned by married respondents. Similarly, in the case of sole proprietors, the majority of respondents are married.

Table 10: Gender, Business Ownership, Marital Status and District wise Distribution

| Business Ownership | Marital Status | Gujranwala | | Lahore | | Sheikhupura | |
|--------------------|----------------|------------|------|--------|------|-------------|------|
| | | Female | Male | Female | Male | Female | Male |
| Partnership | Unmarried | 0 | 0 | 1 | 1 | 1 | 0 |
| | Married | 1 | 9 | 4 | 2 | 4 | 3 |
| | Divorced | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 0 | 0 | 0 | 0 | 0 |
| Sole Proprietor | Unmarried | 5 | 5 | 9 | 4 | 9 | 4 |
| | Married | 15 | 35 | 36 | 28 | 36 | 4 |
| | Divorced | 0 | 2 | 0 | 2 | 0 | 0 |
| Not Applicable | Widow | 0 | 2 | 0 | 4 | 0 | 0 |
| | Unmarried | 3 | 1 | 0 | 0 | 0 | 0 |
| | Married | 0 | 2 | 2 | 13 | 2 | 0 |
| | Divorced | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 1 | 1 | 0 | 1 | 0 |

The analysis of the business ownership with the level of education indicates that level of education has no significant impact on the type of ownership (Table 11).

In the case of partnerships, the majority of respondents have an intermediate level of education. In the case of sole proprietorship, the majority of respondents are either illiterate or have a middle level of education.

Most of the female respondents who are doing business as a sole proprietor i.e. 27 females are illiterate. Whereas, around 19 female respondents have middle level of education and 12 have university level education.

The male respondents who are doing their business as a sole proprietor i.e. 27 are also illiterate. Whereas, around 15 have a middle level of education and 5 have university level education.

Table 11: Gender, Business Ownership, Education and District wise Distribution

| Business Ownership | Education | Gujranwala | | Lahore | | Sheikhupura | |
|--------------------|-------------------|------------|------|--------|------|-------------|------|
| | | Female | Male | Female | Male | Female | Male |
| Partnership | Illiterate | 0 | 0 | 1 | 0 | 1 | 1 |
| | Primary | 0 | 1 | 0 | 1 | 0 | 1 |
| | Middle | 0 | 0 | 0 | 0 | 0 | 0 |
| | Matric | 0 | 0 | 0 | 2 | 0 | 0 |
| | Intermediate | 0 | 0 | 2 | 1 | 2 | 0 |
| Sole Proprietor | University Degree | 0 | 0 | 0 | 1 | 1 | 1 |
| | Illiterate | 12 | 7 | 10 | 16 | 5 | 1 |
| | Primary | 3 | 4 | 5 | 9 | 3 | 1 |
| | Middle | 12 | 3 | 7 | 11 | 0 | 1 |
| | Matric | 8 | 3 | 6 | 6 | 3 | 2 |
| Not Applicable | Intermediate | 5 | 2 | 7 | 2 | 0 | 0 |
| | University Degree | 4 | 1 | 3 | 1 | 5 | 3 |
| | Illiterate | 2 | 0 | 7 | 0 | 1 | 0 |
| | Primary | 1 | 1 | 3 | 1 | 0 | 0 |
| | Middle | 0 | 1 | 3 | 2 | 0 | 0 |
| | Matric | 1 | 0 | 0 | 0 | 0 | 0 |
| | Intermediate | 0 | 0 | 0 | 0 | 0 | 0 |
| | University Degree | 0 | 1 | 0 | 0 | 0 | 0 |

The analysis of the relationship between business ownership and age indicates that most of the respondents having partnership are between 26 to 33 years and 42 to 49 years (Table 12). Moreover, female respondents having partnerships are between 18 to 25 years while male respondents are between 42 to 49 years.

In case of sole proprietorship, most of the respondents are between 34 to 41 years and the category with the least number of respondents is above 50 years. Moreover, female respondents having sole proprietorship are between 42 to 49 years while male respondents are between 34 to 41 years.

Table 12: Gender, Business ownership, Age and District wise Distribution

| Business Ownership | Age | Gujranwala | | Lahore | | Sheikhupura | |
|--------------------|--------------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Partnership | 18-25 years | 0 | 0 | 0 | 1 | 0 | 2 |
| | 26-33 years | 1 | 0 | 2 | 1 | 0 | 1 |
| | 34-41 years | 0 | 0 | 1 | 1 | 1 | 0 |
| | 42-49 years | 0 | 0 | 2 | 0 | 2 | 0 |
| | 50 years and above | 0 | 0 | 0 | 0 | 0 | 1 |
| Sole Proprietor | 18-25 years | 3 | 5 | 6 | 3 | 3 | 5 |
| | 26-33 years | 4 | 14 | 8 | 6 | 1 | 4 |
| | 34-41 years | 4 | 13 | 12 | 11 | 4 | 1 |
| | 42-49 years | 7 | 9 | 9 | 12 | 0 | 5 |
| | 50 years and above | 2 | 3 | 10 | 6 | 0 | 1 |
| Not Applicable | 18-25 years | 2 | 1 | 0 | 2 | 0 | 0 |
| | 26-33 years | 1 | 0 | 0 | 4 | 0 | 0 |
| | 34-41 years | 0 | 2 | 1 | 3 | 0 | 1 |
| | 42-49 years | 0 | 0 | 1 | 3 | 0 | 0 |
| | 50 years and above | 0 | 1 | 1 | 1 | 0 | 0 |

unregistered businesses are between 34 to 41 years (Table 15).

Table 15: Gender, Business Registration, age and District-wise Distribution

| Business Registration | Age | Gujranwala | | Lahore | | Sheikhupura | |
|-----------------------|--------------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Yes | 18-25 years | 0 | 0 | 0 | 0 | 1 | 0 |
| | 26-33 years | 1 | 0 | 2 | 0 | 0 | 1 |
| | 34-41 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 42-49 years | 0 | 0 | 0 | 0 | 0 | 0 |
| | 50 years and above | 0 | 0 | 0 | 0 | 0 | 0 |
| No | 18-25 years | 5 | 6 | 6 | 6 | 2 | 7 |
| | 26-33 years | 5 | 14 | 8 | 11 | 1 | 4 |
| | 34-41 years | 4 | 15 | 14 | 15 | 5 | 2 |
| | 42-49 years | 7 | 9 | 12 | 15 | 2 | 5 |
| | 50 years and above | 2 | 4 | 11 | 7 | 0 | 2 |

The analysis of the business registration and education illustrates that the male respondents having registered businesses have some level of education. Moreover, one female respondent from Sheikhupura with a university education has a registered business. In contrast, some respondents without registered businesses have no education while some even have a university degree (Table 16).

Table 16: Gender, Business Registration, Education and District-wise Distribution

| Business Registration | Education | Gujranwala | | Lahore | | Sheikhupura | |
|-----------------------|--------------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Yes | Illiterate | 0 | 0 | 0 | 0 | 0 | 0 |
| | Primary | 1 | 0 | 0 | 0 | 0 | 0 |
| | Middle | 0 | 0 | 1 | 0 | 0 | 0 |
| | Matric | 0 | 0 | 1 | 0 | 0 | 0 |
| | Intermediate | 0 | 0 | 0 | 0 | 0 | 0 |
| University Degree | 0 | 0 | 0 | 0 | 1 | 1 | |
| No | Illiterate | 7 | 14 | 16 | 18 | 2 | 7 |
| | Primary | 5 | 4 | 11 | 8 | 2 | 3 |
| | Middle | 4 | 12 | 12 | 10 | 1 | 0 |
| | Matric | 3 | 9 | 7 | 6 | 2 | 3 |
| | Intermediate | 2 | 5 | 3 | 9 | 0 | 2 |
| University Degree | 2 | 4 | 2 | 3 | 3 | 3 | |

The relationship between marital status and business registration indicates that the respondents having registered businesses are mostly married; whereas, respondents having unregistered businesses are also mostly married (Table 17).

Table 17: Gender, Business Registration, Marital Status and District wise Distribution

| Business Registration | Education | Gujranwala | | Lahore | | Sheikhupura | |
|-----------------------|-----------|------------|--------|--------|--------|-------------|--------|
| | | Male | Female | Male | Female | Male | Female |
| Yes | Unmarried | 0 | 0 | 0 | 0 | 1 | 0 |
| | Married | 1 | 0 | 2 | 0 | 0 | 1 |
| | Divorced | 0 | 0 | 0 | 0 | 0 | 0 |
| | Widow | 0 | 0 | 0 | 0 | 0 | 0 |
| No | Unmarried | 8 | 6 | 10 | 5 | 3 | 4 |
| | Married | 15 | 37 | 40 | 43 | 7 | 16 |
| | Divorced | 0 | 2 | 0 | 2 | 0 | 0 |
| | Widow | 0 | 3 | 1 | 4 | 0 | 0 |

Business Registration

Most women never registered their business; they are doing informal business. Only one female respondent who belongs to Sheikhupura mentioned that her business is registered (Table 13).

Table 13: Female Business Registration in the District of Residence

| District | No | Yes | Total |
|-------------|----------|-----|-------|
| | (Number) | | |
| Gujranwala | 48 | 0 | 48 |
| Lahore | 54 | 0 | 54 |
| Sheikhupura | 20 | 1 | 21 |
| Total | 122 | 1 | 123 |

In contrast, a total of 4 out 88 males have registered their businesses. Most businesses are registered in Lahore.

Table 14: Male Business Registration in the District of Residence

| Districts/Business Registration | No | Yes | Total |
|---------------------------------|----------|-----|-------|
| | (Number) | | |
| Gujranwala | 23 | 1 | 24 |
| Lahore | 51 | 2 | 53 |
| Sheikhupura | 10 | 1 | 11 |
| Total | 83 | 4 | 88 |

The relationship of business registration and age of respondents indicates that only one male and female between the ages of 18 to 33 years from Sheikhupura, two males from Lahore and one male from Gujranwala have registered their businesses. In contrast, respondents having

Business Registration

In terms of capital arrangement for business, around 50 out of 123 (41 percent) of female respondents used their savings to start the business.. The main source of capital for all three districts is savings; however, most respondents who used savings are from Gujranwala.

Some female respondents acquired informal credit to start business (Figure 15). Moreover, only 8 respondents (7 percent) acquired capital from banks while only one respondent utilized a government scheme to start a business.

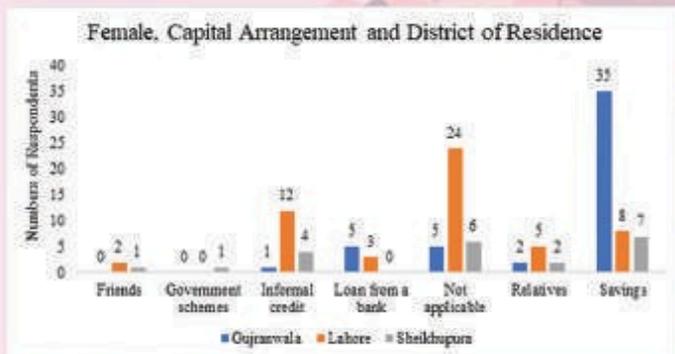


Figure 15: Female, Capital Arrangement and the District of Residence

Most male respondents used their savings for investment. However, in Lahore, other than savings, most of the male respondents arranged capital through informal channels i.e. 15 out of 88 men (17 percent). Male respondents also acquired capital from banks i.e. 5 respondents (6 percent).

Furthermore, the respondents were also able to acquire capital from friends and relatives i.e. 10 respondents (11 percent) and 13 respondents (15 percent) respectively (Figure 16).

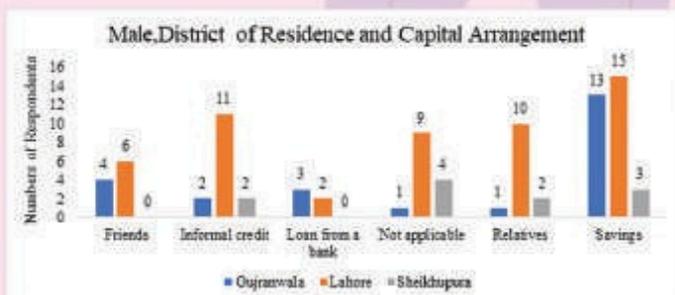


Figure 16: Male, Capital Arrangement in the District of Residence

Bank Account

The proportion of self-employed working women having a bank account is low (Figure 17). Around 100 female respondents (81 percent) do not have bank accounts while 23 female respondents (19 percent) have bank accounts.

The district wise analysis indicates that 39 female respondents out of 48 (81 percent) from Gujranwala do not have bank accounts while 9 respondents (19 percent) have bank accounts. In Lahore, 44 respondents out of 54 (81 percent) do not have bank accounts while only 10

respondents (19 percent) have bank accounts. Similarly, in Sheikhupura, 17 respondents out of 21 (81 percent) do not have bank accounts while 7 respondents (19 percent) have bank accounts.

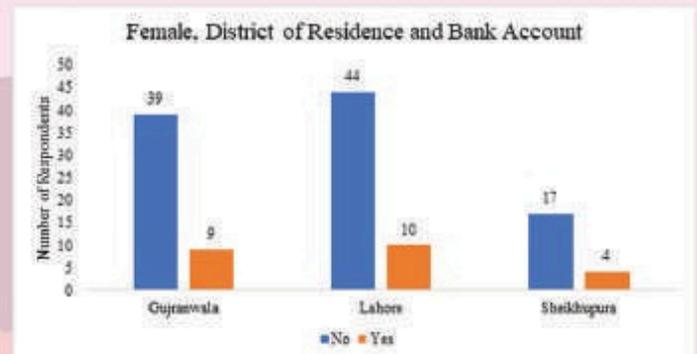


Figure 17: Female Bank Account and District of Residence

The proportion of self-employed working men having a bank account is slightly higher than the women (Figure 18). Around 59 male respondents (33 percent) do not have bank accounts while 29 male respondents (33 percent) have bank accounts.

The district wise analysis indicates that 14 male respondents out of 24 (58 percent) from Gujranwala do not have bank accounts while 10 respondents (42 percent) have bank accounts. In Lahore, 39 respondents out of 53 (73 percent) do not have bank accounts while only 14 respondents (27 percent) have bank accounts. Similarly, in Sheikhupura, 6 respondents out of 11 (55 percent) do not have bank accounts while 5 respondents (45 percent) have bank accounts

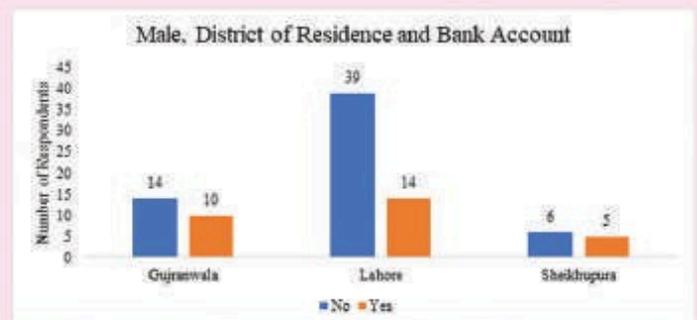


Figure 18: Male, Bank Account in the District of Residence

Reasons for not having Bank Accounts

The respondents remained reluctant to provide reasons for not having a bank account (Figure 19). Around 139 respondents (male and female) out of 211 (66 percent) did not provide any reason for not having a bank account.

A significant proportion of the respondents i.e. 52 respondents (25 percent) responded that they do not need a bank account while 15 respondents (7 percent) said that they do not have enough money to keep in the bank account or cannot afford the account. Among female respondents,

around 2 respondents said that they use their husband's bank account and 1 female said that she uses her son's bank account.

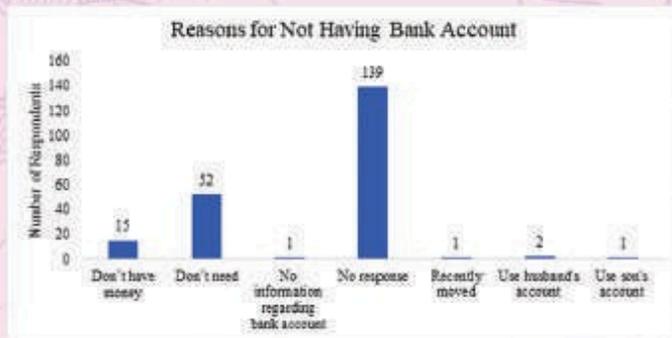


Figure 19: Reasons for Not Having Bank Account

Mode of Payment

The majority of the self-employed working women used cash as their mode of payment (Figure 20). Around 121 female respondents out of 123 (98 percent) used cash as a mode of payment while only 2 respondents (2 percent) used mobile banking for payments.

In Gujranwala, 47 respondents (98 percent) used cash payments while only one respondent (2 percent) used mobile banking. In Lahore, all 54 respondents used cash payments. In Sheikhupura, 20 respondents (95 percent) used cash for payments while only one respondent (5 percent) used mobile banking.

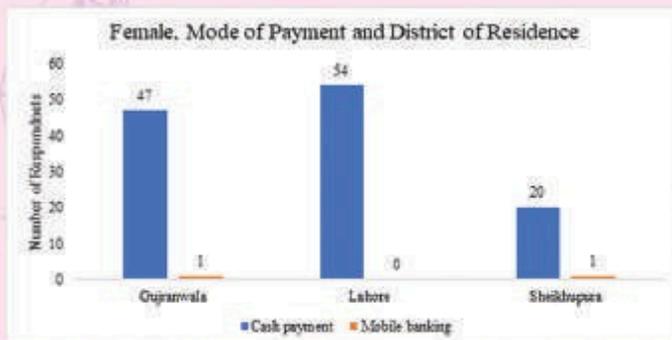


Figure 20: Female, Mode of Payment in District of Residence

The self-employed men used cash, cheques and mobile banking as modes of payments (Figure 21). Around 81 male respondents out of 88 (92 percent) used cash as a mode of payment while 6 respondents (7 percent) used mobile banking and only 1 respondent (1 percent) used cheques for payments.

In Gujranwala, 22 respondents (88 percent) used cash payments while 2 respondents (12 percent) used mobile banking. In Lahore, 51 respondents (98 percent) used cash payments while 1 respondent used cheques/ mobile banking. In Sheikhupura, 8 respondents (73 percent) used cash for payments while 3 respondents (27 percent) used mobile banking.

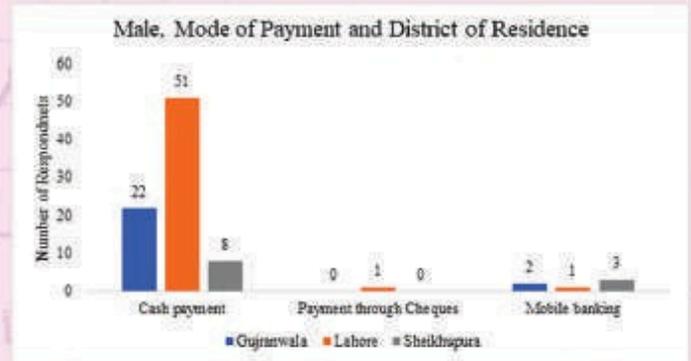


Figure 21: Male, Mode of Payment and District of Residence

Availability of Cell Phones, Personnel Numbers, and Smartphones

The majority of the female respondents have access to cell phones (Table 18). Around 85 respondents (69 percent) have personal cell phones while 38 respondents (31 percent) do not have cell phones. In terms of smartphones, around 49 female respondents (40 percent) have a smart phone while 36 respondents (29 percent) do not have a smartphone and 38 respondents (31 percent) did not provide any information. In terms of personal cell phone number, around 52 female respondents (42 percent) informed that they have a personal number while 33 respondents (27 percent) did not have a personal number and 38 respondents (31 percent) did not provide any information.

Table 18: Availability of Cell Phones, Personal Numbers, and Smartphones to Females Workers

| Females Status | Yes | No | Not Applicable (Number) | Total |
|-------------------|-----|----|----------------------------|-------|
| | | | | |
| Personal number | 52 | 33 | 38 | 123 |
| Use of Smartphone | 49 | 36 | 38 | 123 |

The analysis of the availability of cell phone to female respondents and the age indicates that the availability of cell phone increases from 18 to 41 years after which it starts to decline i.e. 63 percent in age group 18 to 25 years, 76 percent in age group 26 to 33 years, 82 percent in age group 34 to 41 years and 65 percent in age group 42 to 49 years (Table 19). Around 12 females in the age group 18 to 25 years have a cell phone out of which 7 females have a personal number and 9 females have a smartphone. In the age group 26 to 33 years, 23 females had a cell phone where 14 had a personal number and 17 had smartphones. In the age group 34 to 41 years, 26 females had a cell phone where 17 had a personal number and 16 had smartphones. In the age group 42 to 49 years, 19 females had a cell phone where 15 had a personal number and 7 had smartphones. Above 50 years, 5 females had a cell phone where 4 had a personal number and no one had smartphone.

The analysis of the availability of cell phone to female respondents and the education indicates that the availability

of cell phone increases with the level of education i.e. 49 percent in illiterate respondents, 67 percent in respondents with primary level education, 77 percent in respondents with middle level education and 100 percent in respondents with university level education. Around 19 females without education have a cell phone out of which 14 females have a personal number and 6 females have a smartphone. Among respondents with primary level education, 10 had a cell phone where 7 had a personal number and 3 had smartphones. Among respondents with middle level education, 17 had a cell phone where 11 had a personal number and 8 had smartphones. Among respondents with matric level education, 16 had a cell phone where 10 had a personal number and 8 had smartphones. Among respondents with intermediate level education, 10 females had a cell phone where 6 had a personal number and 8 had smartphones. Among respondents with university level education, 13 females had a cell phone where 9 had a personal number and 11 had smartphones.

The analysis of the availability of cell phones to female respondents and the marital status indicated that 66 married respondents (68 percent) have cell phones where 44 respondents have a personal number and 35 respondents have a smartphone. In case of unmarried female respondents, 11 females (73 percent) have cell phones where 6 have personal numbers and 8 have smartphones.

Table 19: Female, Age, Education and Marital Status wise Distribution of Availability of Personal Phone, Number and Smartphone

| Indicator | Classification | Personal Phone | | | Personal number | | | Smart Phone | | |
|-------------------|--------------------|----------------|-----|-----|-----------------|-----|-----|-------------|-----|-----|
| | | No | Yes | N/A | No | Yes | N/A | No | Yes | N/A |
| Age | 18-25 years | 7 | 12 | 7 | 5 | 7 | 7 | 4 | 9 | 6 |
| | 26-33 years | 7 | 23 | 9 | 14 | 7 | 7 | 5 | 17 | 8 |
| | 34-41 years | 6 | 26 | 11 | 17 | 4 | 12 | 16 | 16 | 4 |
| | 42-49 years | 10 | 19 | 6 | 15 | 8 | 17 | 7 | 7 | 5 |
| | 50 years and above | 8 | 5 | 2 | 4 | 7 | 7 | 6 | 0 | 7 |
| Education | Illiterate | 20 | 19 | 7 | 14 | 18 | 18 | 18 | 6 | 15 |
| | Primary | 5 | 10 | 4 | 7 | 4 | 8 | 8 | 3 | 4 |
| | Middle | 5 | 17 | 7 | 11 | 4 | 9 | 9 | 8 | 5 |
| | Matric | 2 | 16 | 6 | 10 | 2 | 5 | 5 | 8 | 5 |
| | Intermediate | 6 | 10 | 5 | 6 | 5 | 4 | 4 | 8 | 4 |
| University degree | 0 | 13 | 4 | 9 | 0 | 2 | 11 | 0 | 0 | |
| Marital Status | Married | 31 | 66 | 27 | 44 | 26 | 38 | 35 | 24 | 24 |
| | Unmarried | 4 | 11 | 5 | 6 | 4 | 4 | 4 | 8 | 3 |
| | Divorced | 0 | 4 | 1 | 3 | 0 | 0 | 0 | 4 | 0 |
| | Widow | 3 | 4 | 0 | 4 | 3 | 2 | 2 | 2 | 3 |

The majority of the male respondents have access to cell phones (Table 20). Around 79 respondents (90 percent) informed that they have personal cell phones while 9 respondents (10 percent) said they did not have cell phones.

In terms of smartphones, around 44 male respondents (50 percent) have a smartphone while 35 respondents (38 percent) do not have a smartphone and 9 respondents (12 percent) did not provide any information. In terms of personal cell phone number, around 68 male respondents (76 percent) informed that they have a personal number while 11 respondents (12 percent) did not have a personal number and 9 respondents (12 percent) did not provide any information.

Table 20: Availability of Cellphones, Personal Number, and Smart phones to Male Workers

| Males Status | Yes | No | Not Applicable | Total |
|----------------------------|----------|----|----------------|-------|
| | (Number) | | | |
| Availability of cell phone | 79 | 9 | - | 88 |
| Personal number | 68 | 11 | 9 | 88 |
| Use of Smartphone | 44 | 35 | 9 | 88 |

The analysis of the availability of cell phones to male respondents and the age indicates that the availability of cell phones is maximum between 25 to 49 years (Table 21). Around 10 males between 18 to 25 years have a cell phone out of which 8 males have a personal number and 8 males have smartphones. In the age group 26 to 33 years, 17 males had a cell phone where 13 had a personal number and 13 had smartphones. In the age group 34 to 41 years, 22 males had a cell phone where 21 had a personal number and 13 had smartphones. In the age group 42 to 49 years, 20 males had a cell phone where 18 had a personal number and 7 had smartphones. Above 50 years, 10 males had a cell phone where 8 had a personal number and 3 had smartphones.

The analysis of the availability of cell phone to male respondents and the education indicates that the availability of cell phone increases with the level of education i.e. 76 percent in illiterate respondents, 95 percent in respondents with primary level education, 94 percent in respondents with middle level education and 100 percent in respondents with university level education.

Around 19 males without education have a cell phone out of which 15 males had a personal number and 7 males had a smartphone. Among respondents with primary level education, 18 had a cell phone where 16 had a personal number and 6 had smartphones. Among respondents with middle level education, 17 had a cell phone where 16 had a personal number and 11 had smartphones. Among respondents with matric level education, 12 had a cell phone where 19 had a personal number and 7 had smartphones. Among respondents with intermediate level education, 5 males had a cell phone where 4 had a personal number and 5 had smartphones.

Among respondents with university level education, 8 males had a cell phone where they had a personal number and 8 had smartphones.

The analysis of the availability of cell phones to male respondents and the marital status indicated that 59 married respondents (91 percent) have cell phones where 53 respondents have a personal number and 31 respondents have a smartphone. In case of unmarried male respondents, 19 males (86 percent) have cell phones where 14 have personal numbers and 13 have smartphones.

Table 21: Male, Age, Education and Marital Status wise Distribution of Availability of Personal Phone, Number and Smartphone

| Indicator | Classification | Personal cell phone | | | Personal Number | | | Smart Phone | | |
|----------------|--------------------|---------------------|-----|-----|-----------------|-----|-----|-------------|-----|--|
| | | No | Yes | N/A | No | Yes | N/A | No | Yes | |
| Age | 18-25 years | 4 | 10 | 4 | 2 | 8 | 3 | 3 | 8 | |
| | 26-35 years | 0 | 17 | 0 | 4 | 13 | 1 | 3 | 13 | |
| | 34-41 years | 1 | 22 | 1 | 1 | 21 | 1 | 9 | 13 | |
| | 42-49 years | 1 | 20 | 2 | 1 | 18 | 3 | 11 | 7 | |
| Education | 50 years and above | 3 | 10 | 2 | 3 | 8 | 3 | 7 | 3 | |
| | Illiterate | 6 | 19 | 3 | 3 | 13 | 7 | 11 | 7 | |
| | Primary | 1 | 18 | 1 | 2 | 16 | 2 | 11 | 6 | |
| | Middle | 1 | 17 | 1 | 1 | 16 | 1 | 6 | 11 | |
| Marital status | Matric | 1 | 12 | 2 | 2 | 9 | 1 | 3 | 7 | |
| | Intermediate | 0 | 5 | 0 | 1 | 4 | 0 | 0 | 3 | |
| | University degree | 0 | 8 | 0 | 0 | 8 | 0 | 0 | 8 | |
| | Married | 6 | 39 | 6 | 6 | 33 | 8 | 26 | 31 | |
| Unmarried | 3 | 19 | 3 | 3 | 14 | 3 | 6 | 13 | | |
| | Widow | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | |

Table 22: Female, Age and Education wise Distribution of Technical Skills

| Indicator | Classification | Gujranwala | | Lahore | | Sheikhupura | |
|-------------|-----------------------|------------|-----|--------|-----|-------------|-----|
| | | No | Yes | No | Yes | No | Yes |
| Age | 18-25 years | 1 | 5 | 1 | 5 | 1 | 6 |
| | 26-35 years | 5 | 9 | 1 | 10 | 1 | 4 |
| | 34-41 years | 2 | 13 | 4 | 11 | 1 | 1 |
| | 42-49 years | 5 | 4 | 2 | 13 | 3 | 3 |
| Education | 50 years and above | 1 | 3 | 4 | 3 | 1 | 1 |
| | Illiterate | 5 | 9 | 4 | 14 | 4 | 3 |
| | Primary | 1 | 3 | 1 | 7 | 2 | 1 |
| | Middle | 3 | 9 | 4 | 8 | 0 | 0 |
| Income | Matric | 1 | 8 | 1 | 5 | 0 | 3 |
| | Intermediate | 3 | 2 | 2 | 7 | 1 | 1 |
| | University degree | 1 | 3 | 0 | 3 | 0 | 6 |
| | <Rs. 15,000 | 7 | 24 | 10 | 28 | 3 | 7 |
| Income | Rs. 15,000-Rs. 20,000 | 5 | 8 | 2 | 5 | 0 | 4 |
| | Rs. 21,000-Rs. 30,000 | 0 | 0 | 0 | 2 | 2 | 2 |
| | Rs. 31,000-Rs. 40,000 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Rs. 41,000-Rs. 50,000 | 0 | 0 | 0 | 2 | 0 | 0 |
| >Rs. 50,000 | 0 | 0 | 0 | 1 | 0 | 1 | |

Technical Skills of Workers

In all the districts, most of the females have vocational or technical skills. Around 90 female respondents out of 123 (73 percent) have acquired informal training related to their business (Figure 22). In Gujranwala, 34 respondents (71 percent) have technical skills while 14 respondents (29 percent) do not have vocational or technical skills. In Lahore, 42 respondents (78 percent) have technical skills while 12 respondents (22 percent) have no technical skills. In Sheikhupura, 14 respondents (67 percent) have technical skills while 7 respondents (33 percent) have no technical skills.

Like females, most of the males also have informal vocational or technical skills (Figure 23). Around 54 male respondents out 88 (61 percent) have acquired some form of vocational or technical training related to their business.

In Gujranwala, 11 respondents (46 percent) have technical skills while 13 respondents (54 percent) do not have vocational or technical skills. In Lahore, 36 respondents (68 percent) have technical skills while 17 respondents (32 percent) have no technical skills. In Sheikhupura, 7 respondents (64 percent) have technical skills while 4 respondents (36 percent) have no technical skills.

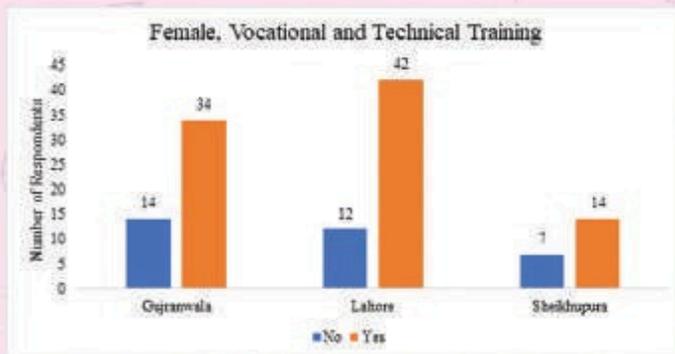


Figure 22: Female, Vocational and Technical Skills in the District of Residence

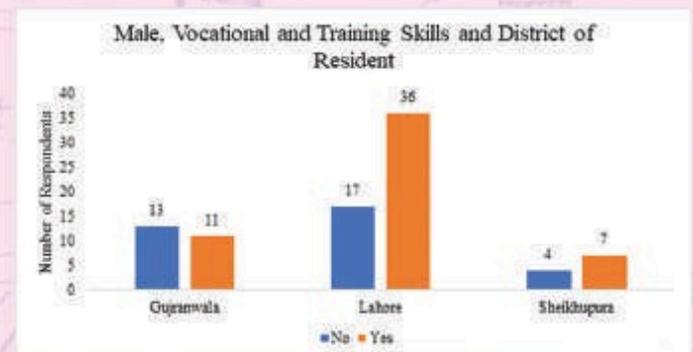


Figure 23: Male, Vocational and Technical Skills in the District of Residence

The analysis on the age and technical skills of female respondents indicates that respondents in lower and middle age groups have acquired technical skills while fewer respondents above 42 years have technical skills (Table 22). This is true for all districts.

The analysis on the age and technical skills of male respondents indicates that more respondents in lower age groups have acquired technical skills as compared to respondents in higher age groups (Table 23). The trend is visible in all districts.

In the case of education and technical skills, respondents with higher levels of education have acquired technical skills as compared to respondents without education or lower levels of education.

In the case of education and technical skills, more respondents with higher levels of education have acquired technical skills as compared to respondents without lower levels of education.

In case of income and technical skills, the relationship is insignificant as the respondents having acquired skills are earning lower income and few respondents with skills are earning higher incomes.

In case of income and technical skills, the relationship is not significant as most of respondents having acquired skills fall in middle level income groups and few respondents with skills are earning higher incomes.

Table 23: Male, Age and Education wise Distribution of Technical Skills

| Indicator | Classification | Gujrawala | | Lahore | | Sheikhpura | |
|-----------|-----------------------|-----------|-----|--------|-----|------------|-----|
| | | No | Yes | No | Yes | No | Yes |
| Age | 18-25 years | 1 | 4 | 1 | 3 | 0 | 3 |
| | 26-35 years | 4 | 2 | 2 | 8 | 0 | 1 |
| | 34-41 years | 2 | 2 | 3 | 11 | 3 | 2 |
| | 42-49 years | 4 | 3 | 4 | 8 | 1 | 1 |
| | 50 years and above | 2 | 0 | 7 | 4 | 0 | 0 |
| Education | Illiterate | 6 | 1 | 10 | 6 | 2 | 0 |
| | Primary | 4 | 2 | 2 | 9 | 1 | 1 |
| | Middle | 1 | 3 | 1 | 12 | 0 | 1 |
| | Matric | 2 | 1 | 2 | 6 | 1 | 1 |
| | Intermediate | 0 | 2 | 0 | 3 | 0 | 0 |
| | University degree | 0 | 2 | 2 | 0 | 0 | 4 |
| | <Rs.15,000 | 2 | 0 | 8 | 12 | 2 | 1 |
| Income | Rs. 15,000-Rs. 20,000 | 3 | 4 | 4 | 5 | 1 | 1 |
| | Rs. 21,000-Rs. 30,000 | 3 | 7 | 1 | 10 | 0 | 0 |
| | Rs. 31,000-Rs. 40,000 | 1 | 0 | 0 | 3 | 0 | 3 |
| | Rs. 41,000-Rs. 50,000 | 1 | 1 | 1 | 2 | 1 | 1 |
| | >Rs. 50,000 | 0 | 0 | 3 | 4 | 0 | 1 |

Formal Technical Training

In terms of formal technical training, 96 female respondents out of 123 (78 percent) have not acquired any formal technical training while 27 respondents (22 percent) have completed some formal technical training related to their business (Figure 24).

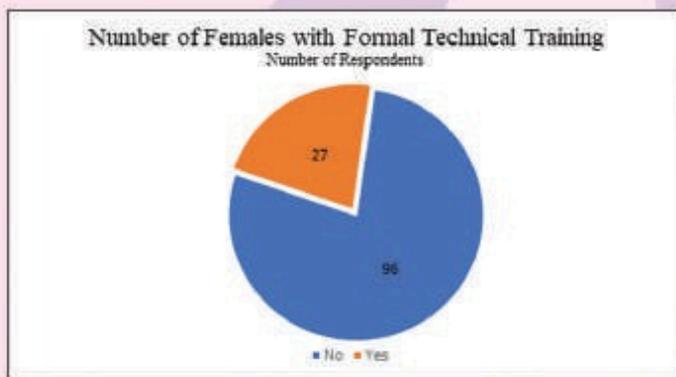


Figure 24: Females, Formal Technical Training

Similarly, around 75 male respondents (85 percent) have not acquired any formal technical training regarding their businesses, while only 12 respondents (15 percent) claimed that they completed some formal technical training (Figure 25).

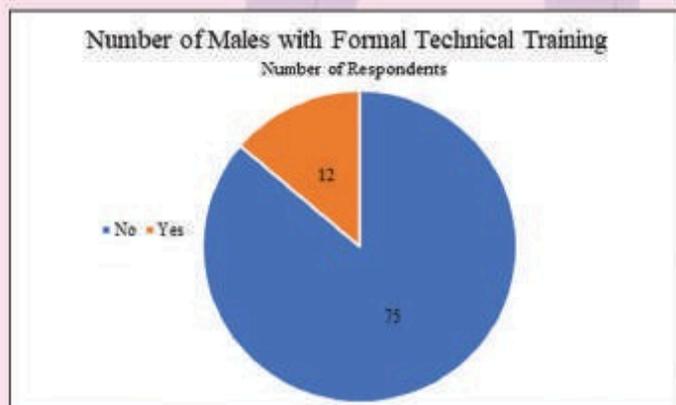


Figure 25: Male Formal Technical Training

Training Required by Self-employed Workers

Self-employed respondents have acquired informal skills. However, these skills were not obtained from any formal institution rather got training from mentors on the job. The respondents were informed that they needed training related to business planning and development, marketing skills, capacity building, budget planning and communication skills.

Female respondents i.e. 45 out of 123 (37 percent) informed that they require training in business planning and development. In addition, around 43 female respondents (35 percent) demanded training sessions on marketing skills. Moreover, 31 female respondents (25 percent) required training on capacity building, 30 respondents (24 percent) required training on product design and development, 29 respondents (23 percent) demanded training on communication skills, 26 respondents (21 percent) required training in budget planning and 4 respondents (7 percent) demanded training on technology adoption.



Figure 26: Female Workers Require Multiple Training and Skills

Technical Skills required by Self-employed Workers

In terms of formal technical training, 96 female respondents out of 123 (78 percent) have not acquired any formal technical training while 27 respondents (22 percent) have completed some formal technical training related to their business (Figure 24).



Figure 27: Demand of Females for Training on Skills Development

Required Resources for Businesses

Self-employed workers claimed that they required multiple resources to run their businesses (Figure 28). Around 104 female respondents out of 123 (85 percent) women claim that they require capital for their businesses while 34 respondents (28 percent) needed equipment to run their businesses. Moreover, 31 respondents (25 percent) require a space to conduct business and 25 respondents (20 percent) needed raw material. Furthermore, 19 respondents (15 percent) require skilled labor while 5 respondents (4 percent) seek access to the internet.

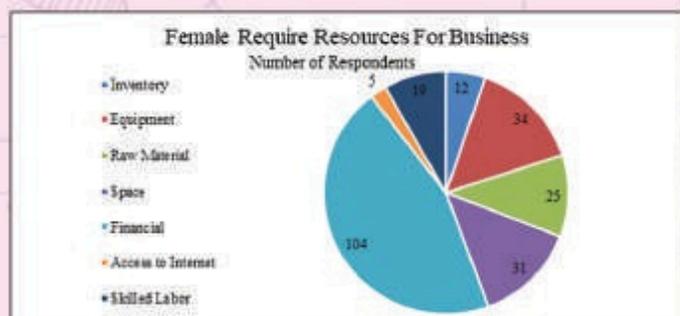


Figure 28: Female Require Resources for Their Businesses

Factors affecting business in last three years

In the last three years, Covid-19 remained a major factor affecting the businesses. Around 85 female respondents out of 123 (69 percent) claimed to be affected because of the pandemic. In Gujranwala, 36 female respondents (75 percent) were affected by COVID 19 while 41 respondents (76 percent) from Lahore and 8 respondents (38 percent) from Sheikhupura were affected by the pandemic (Figure 29).

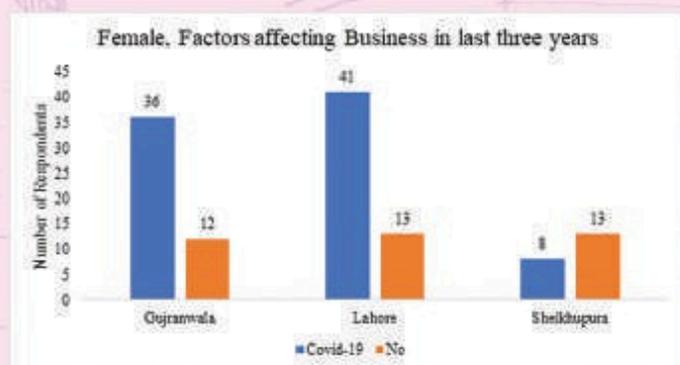


Figure 29: Female, Factors affecting business in last three years in the District of Residence

In the case of male respondents, 62 out of 88 (70 percent) claimed to be affected by COVID 19 (Figure 30). In Gujranwala, 17 respondents (71 percent) were affected while 39 respondents (74 percent) in Lahore and 6 respondents (55 percent) from Sheikhupura were affected due to COVID19.

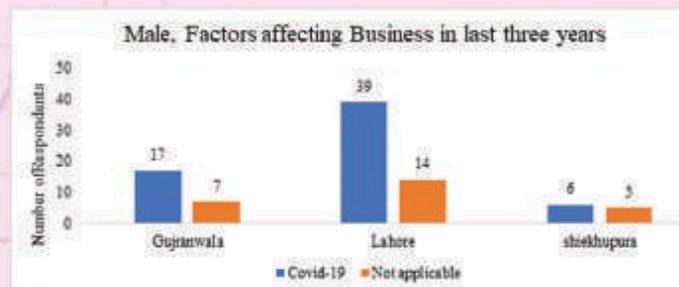


Figure 30: Male, Factors affecting Business in last Three Years

Challenges for businesses

Other than COVID19, there are several factors that directly or indirectly affect the output of businesses, which are economic, social, and business factors.

Self-employed working women faced multiple challenges while operating their business (Figure 31). More than 46 female respondents (37 percent) faced issues with inadequate payment, which means that they did not have enough liquidity to operate businesses while 39 respondents (32 percent) women claim that they do not have enough capital to flourish their business. In addition, 33 respondents (27 percent) mentioned the issue of irregular income thus indicating disruption in business.

Moreover, 30 respondents (24 percent) have a time mismanagement issue. Furthermore 29 respondents (24 percent) faced the issue of market access and 7 respondents (6 percent) lacked business management skills.

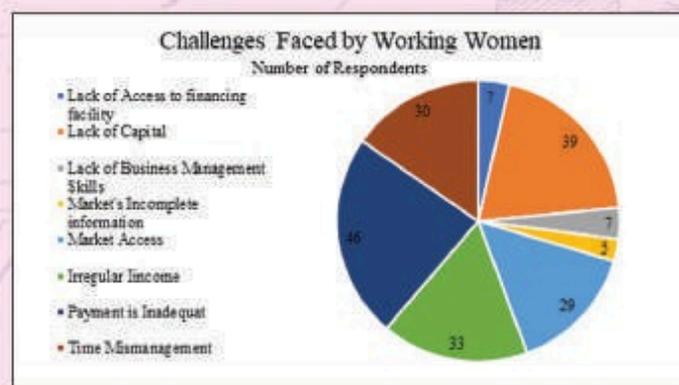


Figure 31: Challenges Faced by Working Women

Social factors

There are several social issues which are stifling business growth. Women faced more social challenges as compared to men (Figure 32). The major social issue that women faced was mobility. Around 49 respondents out of 123 (40 percent) women pointed out that they faced the issue of mobility. More than 39 respondents (32 percent) pointed out that they cannot go out alone while 33 respondents (27 percent) said that they had to adhere to the curfew timings. Moreover, 23 female respondents (19 percent) informed that they faced harassment.

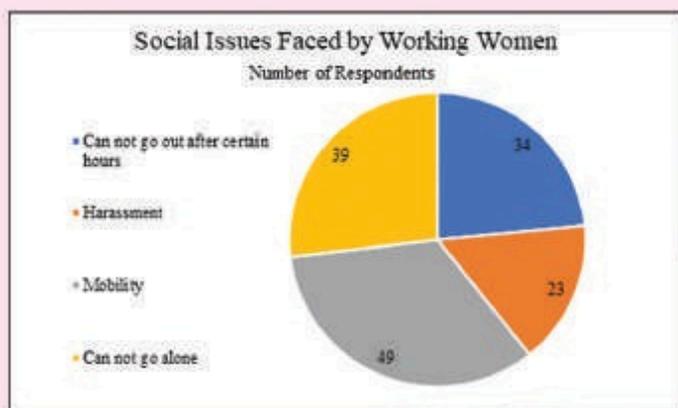


Figure 32: Social Issues Faced by Women

In contrast, male respondents faced less social issues while conducting their businesses (Figure 33). Around 72 respondents (82 percent) did not report facing any social issue when they are doing business. The remaining 16 respondents (18 percent) faced some kind of social issue such as mobility or harassment. The main issue faced by men is mobility.

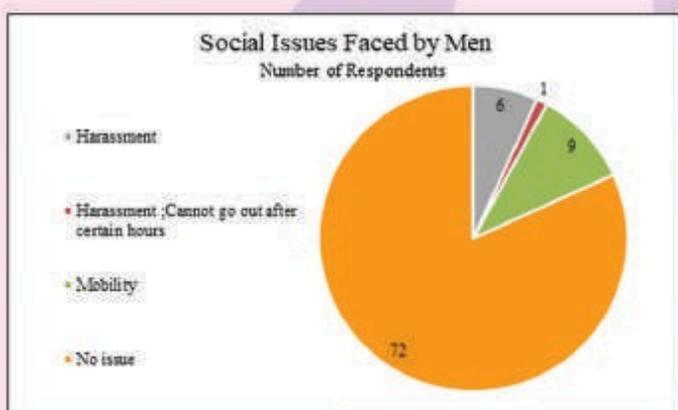


Figure 33: Social Issues Faced by Men

Independence to Spend Money

The majority of self-employed working women have independence to spend money. Around 74 female respondents (60 percent) informed that they can spend money without any restriction. In contrast, 49 female respondents (40 percent) claimed that they do not have independence to spend money (Figure 34).

The independence to spend money has a correlation with the level of income. The proportion of respondents with independence to spend money at higher income groups is low due to fewer respondents with high incomes. Most of the female respondents with independence to spend money i.e. 47 respondents and without independence i.e. 37 respondents belong to the income group of less than Rs. 15,000 per month. Moreover, 18 respondents with independence and 10 respondents without independence belong to the income group Rs. 21,000 to Rs. 30,000 per month.

In terms of income groups, around 47 respondents out of 84 (56 percent) in the income group of less than Rs. 15,000 per month have independence. In the income group of Rs. 15,000 to Rs. 20,000 per month, 2 respondents (100 percent) have independence. In the income group of Rs. 21,000 to Rs. 30,000 per month, 18 respondents (64 percent) have independence. In the income group of Rs. 31,000 to Rs. 40,000 per month, there were no respondents. In the income group of Rs. 41,000 to Rs. 50,000 per month, 5 respondents (71 percent) have independence. In the income group of above Rs. 50,000 per month, 2 respondents (100 percent) have independence.

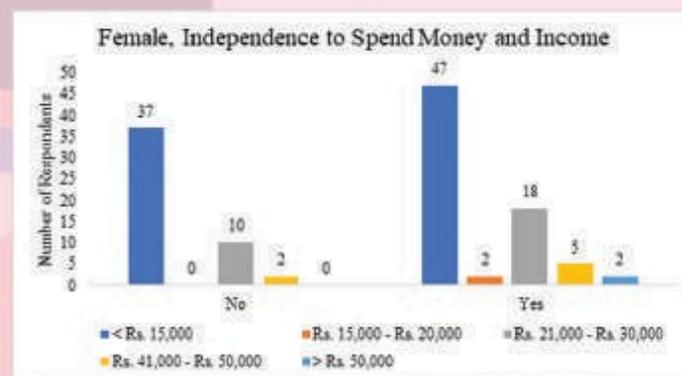


Figure 34: Female, Income and Independence of Spend Money

The majority of self-employed working men have independence to spend money. Around 68 male respondents (77 percent) informed that they can spend money without any restriction. In contrast, 20 male respondents (23 percent) claimed that they do not have independence to spend money (Figure 35).

In terms of income groups, around 21 respondents out of 25 (84 percent) in the income group of less than Rs. 15,000 per month have independence. In the income group of Rs. 15,000 to Rs. 20,000 per month, 13 respondents (65 percent) have independence. In the income group of Rs. 21,000 to Rs. 30,000 per month, 17 respondents (81 percent) have independence. In the income group of Rs. 31,000 to Rs. 40,000 per month, 4 respondents (57 percent) have independence. In the income group of Rs. 41,000 to Rs. 50,000 per month, 6 respondents (86 percent) have independence. In the income group of above Rs. 50,000 per month, 7 respondents (88 percent) have independence.

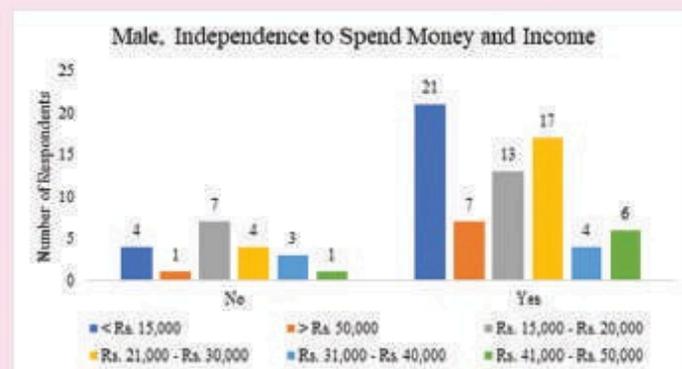


Figure 35: Male, Income and Independence to Spend Money

Expenditure of Self-employed Women

Almost 40 percent of women, who are not independent in spending their earnings, said they give all their money to their family. The remaining 60 percent, who said they are independent also reported to share their earnings with family but not under force or pressure.

The main expenses of working women are food, children education, utilities, clothing and health (Figure 36). Around 88 female respondents out 123 (72 percent) spend their money on food while 68 respondents (55 percent) spend on children's education, 59 respondents (48 percent) on utilities, 26 respondents (21 percent) spend on health and 28 respondents spend on clothing.

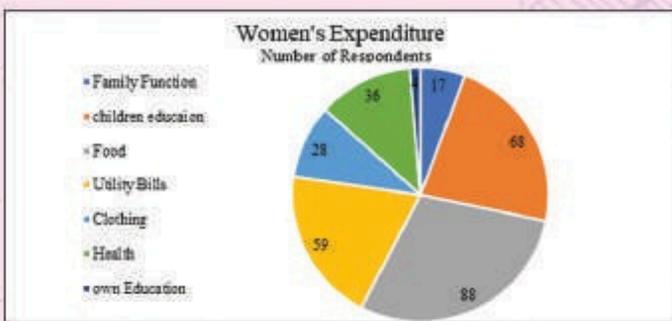


Figure 36: Women's Expenditure

Decision Power

Most of the female respondents informed that their decision making power was influenced by earning (Figure 37). Around 43 female respondents (35 percent) said that their decision making power increased when they started earning. Whereas, 40 respondents (33 percent) said that their decision making was not influenced by level of earnings and 40 respondents were not certain of any change in their decision making power.

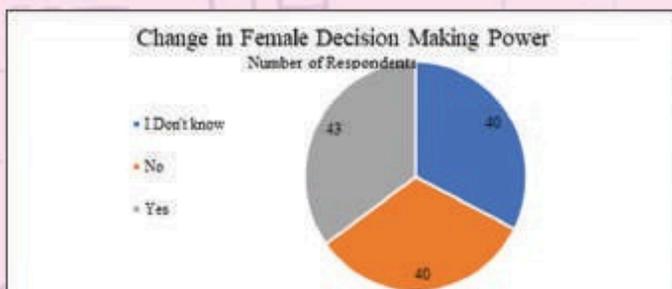


Figure 37: Change in Female Decision Power after the Earning

Female Business Improvement Priorities:

Female workers responded about business improvement priorities on their requirement, to simplify this, the index was formed.

Table 24: Frequency of Business Improvement Priority-Female

| Priority | AC | SD | RB | SWC | SS |
|----------|----|----|----|-----|----|
| (Number) | | | | | |
| I | 3 | 13 | 52 | 90 | 25 |
| II | 1 | 3 | 7 | 8 | 9 |
| III | 7 | 18 | 28 | 18 | 13 |
| IV | 49 | 37 | 12 | 25 | 25 |
| V | 61 | 52 | 24 | 22 | 53 |
| 0 | 0 | 0 | 0 | 0 | 0 |

Source: Field Survey

AC=Access to Credit, SD=Skills Development, RB=Registration of Business, SWC= Safe Working Condition, SS= Social Security

Based on the research questionnaire to improve or facilitate business, female respondents were given priority options and each respondent set their priorities. Summing the response, it's difficult to decide which priority is mostly set by all females. For this purpose, an index of priority from Miah (2016) was selected. This index decides the priority by taking values from 1 to 0. Once the scale is decided, the computation of the index is simple. In this case, the index is computed by the following formula:

$$I = \sum si fi / N$$

Where:

I priority index such that $0 \leq I \leq 1$,

si scale value at ith priority,

fi frequency of ith priority,

N total no. of observations = $\sum fi$.

The scale values are set according to priorities by our female respondents:

<https://link.springer.com/book/10.1007/978-981-10-0401-8>

Table 25: Priority Scale Value

| Priority | First | Second | Third | Fourth | Fifth | No |
|-------------|-------|--------|-------|--------|-------|----|
| Scale Value | 1.00 | 0.80 | 0.60 | 0.40 | 0.20 | 0 |

The purpose of taking 0 to 1 is for easy interpretation and convenience. Different respondents set different priorities and how to compute them. The index number is a feasible solution for accurate measures. For calculations of Priorities See Appendix no.1.

Table 26: Priority Index for Promotion of Business

| Priorities to Facilitate Business | Index | Priority |
|-----------------------------------|-------|----------|
| AC=Access to Credit | 0.33 | V |
| SD=Skills Development | 0.42 | IV |
| RB=Registration of Business | 0.68 | I |
| SWC= Safe Working Condition | 0.66 | II |
| SS= Social Security | 0.48 | III |

According to the index of priority, female workers preferred the registration of a business to facilitate or promote their business, and this was their highest priority. Access to credit

was given the lowest preference. Safe working conditions were necessary for every business, and the female workers described it as their second highest priority for their business promotion.

Male Workers Business improvement Priorities

Table 27: Frequency of Business Improvement Priority-Male

| Priority | AC | SD | RB | SWC | SS |
|----------|----|----|----|-----|----|
| (Number) | | | | | |
| I | 9 | 31 | 50 | 55 | 32 |
| II | 2 | 5 | 8 | 9 | 2 |
| III | 10 | 34 | 10 | 6 | 8 |
| IV | 33 | 17 | 11 | 14 | 9 |
| V | 40 | 21 | 9 | 4 | 17 |
| 0 | 0 | 0 | 0 | 0 | 0 |

AC=Access to Credit, SD=Skills Development, RB=Registration of Business, SWC= Safe Working Condition, SS= Social Security

The scale values are set according to priorities by our female respondents:

Table 28: Priority Scale Value

| Priority | First | Second | Third | Fourth | Fifth | No |
|-------------|-------|--------|-------|--------|-------|----|
| Scale Value | 1.00 | 0.80 | 0.60 | 0.40 | 0.20 | 0 |

By applying the same process priority indexes are computed through scale values. Males have different components of priorities for business facilitation.

Table 29: Priority Index for Promotion of Business

| Priorities to Facilitate Business | Index | Priority |
|-----------------------------------|-------|----------|
| AC=Access to Credit | 0.36 | V |
| SD=Skills Development | 0.61 | IV |
| RB=Registration of Business | 0.77 | II |
| SWC= Safe Working Condition | 0.82 | I |
| SS= Social Security | 0.74 | III |

According to Table 29, there is a difference between male and female workers' priorities. For smooth business, males set safe working conditions as the highest priority. Both male and female workers kept access to credit as their lowest priority. For ease of business, safe working conditions, and registration of business are primary conditions. Without these, uncertainties in business can cause loss and complications related to business matters. Male respondents prioritize social security on number three, and skill development as a fourth priority.

4.2 Contractors Analysis

Social Characteristics of Contractors

Table 30: Social Characteristics of Contractors

| Variable | Category | Gender | | Number of Respondents |
|-----------|---------------|--------|--------|-----------------------|
| | | Male | Female | |
| Age | 18 – 25 years | 0 | 1 | 1 |
| | 26 – 33 years | 2 | 1 | 3 |
| | 34 – 41 years | 9 | 4 | 13 |
| | 42 – 49 years | 11 | 0 | 11 |
| | >50 years | 3 | 0 | 3 |
| Education | Illiterate | 4 | 0 | 4 |
| | Primary | 2 | 3 | 5 |
| | Matric | 5 | 1 | 6 |
| | Intermediate | 7 | 0 | 7 |
| | University | 7 | 2 | 9 |
| Religion | Islam | 19 | 5 | 24 |
| | Christianity | 6 | 1 | 7 |
| District | Gujranwala | 13 | 0 | 13 |
| | Lahore | 9 | 4 | 13 |
| | Sheiktopur | 3 | 2 | 5 |

Table 31: District, Gender and Ownership of Contractors

| District | Ownership | Gender | | Respondents |
|------------|-----------------|--------|--------|-------------|
| | | Male | Female | |
| Lahore | Sole proprietor | 7 | 3 | 10 |
| | Partnership | 2 | 1 | 3 |
| Sheiktopur | Sole proprietor | 3 | 2 | 5 |
| | Partnership | 0 | 0 | 0 |
| Gujranwala | Sole proprietor | 10 | 0 | 10 |
| | Partnership | 1 | 0 | 1 |
| | No response | 2 | 0 | 2 |

Age and Gender

The survey of contractors comprises a higher proportion of male as compared to females. The number of male respondents is 25 (81 percent) and female is 6 (19 percent). The age wise distribution of contractors indicates that only one female contractor belonged to age group 18 to 25 years, 2 males and 1 female belonged to the age group 26 to 33 years, 9 males and 4 females belonged to the age group 34 to 41 years, 11 males belonged to the age group 42 to 49 years and 3 males are above 50 years (Figure 38).

In terms of gender, female respondents mostly belong to lower age groups i.e. 18 to 41 years while male respondents belong to higher age groups i.e. above 26 years. Around 4 female respondents (67 percent) are between 34-41 years of age as compared to 9 male respondents (36 percent). Moreover, 11 male respondents (44 percent) belong to the age group of 42-49 years and 3 male respondents (12 percent) are above the age of 50 years.

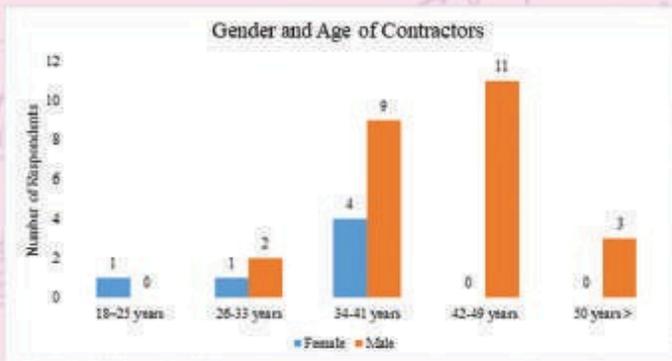


Figure 38: Age and Gender of Contractors

Income and Gender

The income of all the 6 female respondents is less than or equal to Rs. 2.5 million per annum (Figure 39). In contrast, 11 male respondents (44 percent) have annual income less than or equal to Rs. 2.5 million while 3 respondents (12 percent) have annual income between Rs. 2.5 to Rs. 5 million, 5 respondents (20 percent) have annual income between Rs. 5 million to Rs. 7 million and 6 respondents (24 percent) have annual income between Rs. 7 to Rs. 10 million.



Figure 39: Gender-wise Income of Contractors

Income and District Analysis of Contractors

The average business income of the respondents from Gujranwala's is more as compared to other districts (Figure 40). In Gujranwala, 1 respondent has an annual income of Rs. 2.5 million while 2 respondents have annual income between Rs. 2.5 to Rs. 5 million, 4 respondents have annual income between Rs. 5 to Rs. 7 million and 6 respondents have annual income between Rs. 7 to Rs. 10 million.

In Lahore, 11 respondents have an annual income of Rs. 2.5 million while 1 respondent has annual income between Rs. 2.5 to Rs. 5 million and 1 respondent has annual income between Rs. 5 to Rs. 7 million.

In Sheikhpura, 5 respondents have an annual income of Rs. 2.5 million while no respondent has annual income greater than Rs. 2.5 million.

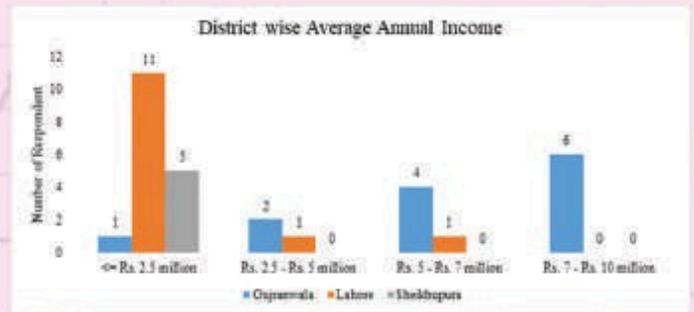


Figure 40: District-wise Annual Income of Contractors

Income and Education

The education wise distribution of income illustrates that most of the respondents have some level of education. The respondents without education are 4 out of which 3 respondents have annual income less than Rs. 2.5 million while one respondent has annual income between Rs. 7 to Rs. 10 million (Figure 41). The respondents with primary level of education i.e. 5 have annual income less than Rs. 2.5 million. In terms of matric level education, 3 respondents have annual income less than Rs. 2.5 million, 1 respondent has annual income between Rs. 2.5 to Rs. 5 million, 1 respondent has annual income between Rs. 5 to Rs. 7 million and 1 respondent has annual income between Rs. 7 to Rs. 10 million.

In terms of intermediate level of education, 3 respondents have annual income less than Rs. 2.5 million while 1 respondent has annual income between Rs. 2.5 to Rs. 5 million, 2 respondents have annual income between Rs. 5 to Rs. 7 million and 1 respondent has annual income between Rs. 7 to Rs. 10 million.

In terms of university level of education, 3 respondents have annual income less than Rs. 2.5 million while 1 respondent has annual income between Rs. 2.5 to Rs. 5 million, 2 respondents have annual income between Rs. 5 to Rs. 7 million and 3 respondents have annual income between Rs. 7 to Rs. 10 million.

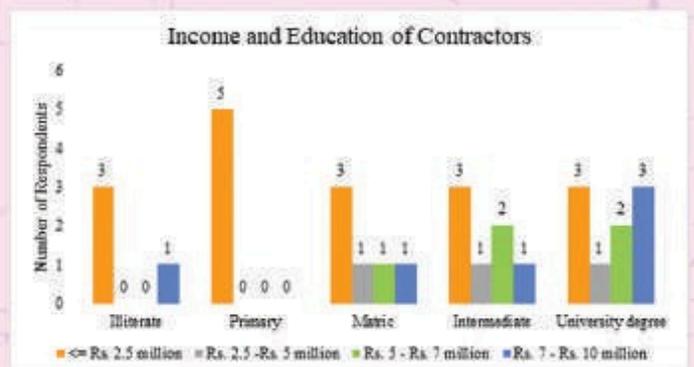


Figure 41: Income and Education of Contractors

Income and Ownership of Business

The ownership of contractors' businesses is mostly sole proprietorship. Around 25 respondents have sole proprietorship while 4 respondents have partnership and 2 respondents did not provide information (Figure 42).

The income and type of ownership analysis indicates that in the income category of less than Rs. 2.5 million, 2 respondents have partnership while 15 respondents are sole proprietors. In the annual income group of Rs. 2.5 to Rs. 5 million, 1 respondent has partnership and 1 is sole proprietor. In the annual income group of Rs. 5 to Rs. 7 million, 4 respondents are sole proprietors. In the annual income group of Rs. 7 to Rs. 10 million, 1 respondent has partnership while 5 respondents are sole proprietors.

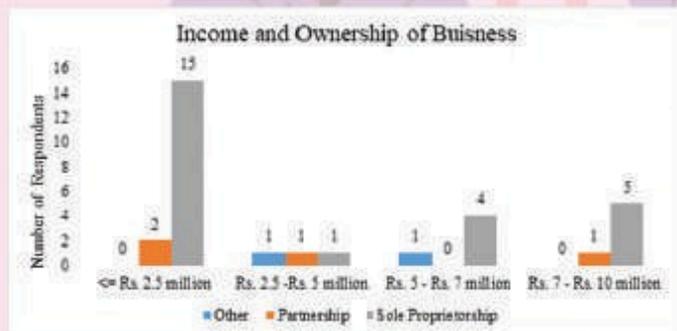


Figure 42: Income and Types of Business

Income and Ownership of Business

The income of the business has no correlation with the duration of the business. Even though some contractors are in business for more than 8 years, their average annual income is still less than Rs. 2.5 million while there are some businesses which are operating for less than 5 years but their annual income is between Rs. 7 to Rs. 10 million (Figure 43).

The businesses earning less than Rs. 2.5 million comprise 4 businesses operating for 3 to 5 years while 5 businesses operational for 5 to 8 years and 8 businesses operational for more than 8 years. The businesses earning between Rs. 2.5 to Rs. 5 million comprise 1 business operating for 3 to 5 years and 2 businesses operational for more than 8 years. The businesses earning between Rs. 5 to Rs. 7 million comprise 2 businesses operational for 5 to 8 years and 3 businesses operational for more than 8 years. The businesses earning between Rs. 7 to Rs. 10 million comprise 2 businesses operational for 3 to 5 years while 2 businesses operational for 5 to 8 years and 2 businesses operational for more than 8 years.



Figure 43: Income and Duration of Business of Contractors

Income and Number of Employees

The respondents who have hired more employees tend to have higher income. The businesses in which 1 to 2 employees are hired tend to earn less than Rs. 2.5 million annual income. The businesses in which 2 to 5 employees are hired tend to earn up to Rs. 7 million annual income.

Similarly, the businesses in which more than 20 employees are hired have a higher proportion of businesses earning between Rs. 7 to Rs. 10 million annual income.

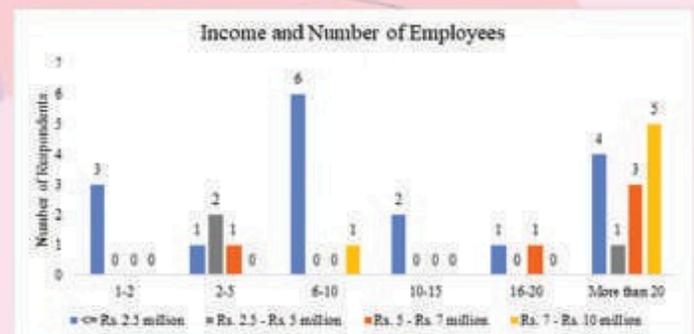


Figure 44: Income and Number of Employees of Contractors

Districts-wise Income Analysis

The respondents from Gujranwala tend to earn more as compared to Lahore and Sheikhupura (Figure 45). The respondents earning less than Rs. 2.5 million per annum comprise 1 from Gujranwala, 11 from Lahore and 1 from Sheikhupura. The respondents earning between Rs. 2.5 to Rs. 5 million per annum comprise 2 from Gujranwala and 1 from Lahore. The respondents earning between Rs. 5 to Rs. 7 million per annum comprise 4 from Gujranwala and 1 from Lahore. The respondents earning between Rs. 7 to Rs. 10 million per annum comprise 6 from Gujranwala.

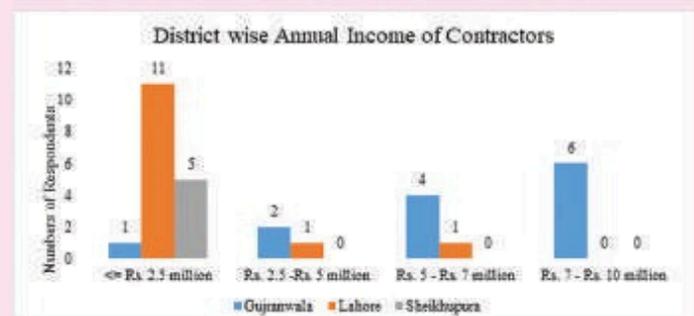


Figure 45: District wise Annual Income of Contractors

Occupation of Contractors

Around 38 percent of respondents did not mention their business (Figure 46). In Gujranwala, around 4 out of 6 contractors are involved in the food supply business, while others are involved in the business of grocery and other small packing businesses, as well as services like the salon business. In Sheikhupura, 2 out of 4 contractors are involved in the business of embroidery and others are involved in the business of services like beautician and tailoring. The contractors of Lahore are equally involved in the business of jewelry, embroidery, beautician, and shoe stitching.



Figure 46: Occupation of Contractors

District-wise Registration of Businesses

The analysis on registration of business in districts indicates that more businesses are not registered in all districts; 17 businesses are not registered while 14 businesses are registered. In Gujranwala and Lahore, 7 businesses are not registered while 6 businesses are registered. In Sheikhupura, 3 businesses are not registered while 2 businesses are registered (Figure 47).

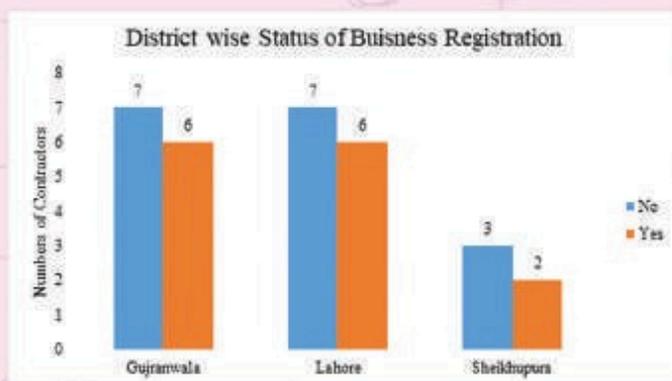


Figure 47: District-wise Business Registration of Contractors

District-wise Self-Employed Women Working for Contractors

Most of the contractors work with the self-employed women. Around 24 contractors work with the self-employed women while 2 contractors did not work with the self-employed women and 5 contractors did not respond (Figure 48). In Lahore, 2 contractors did not work with the self-employed women while 2 contractors worked

with 10 to 20 women, 5 contractors worked with 21 to 50 women and 4 contractors did not respond.

In Gujranwala, 7 contractors work with 10 to 20 women, 2 contractors work with 21 to 50 women, 2 contractors work with 51 to 100 women, 1 contractor works with more than 100 women and 1 contractor does not respond. In Sheikhupura, 1 contractor worked with 10 to 20 women, 20 contractors worked with 21 to 50 women and 2 contractors worked with more than 100 women.

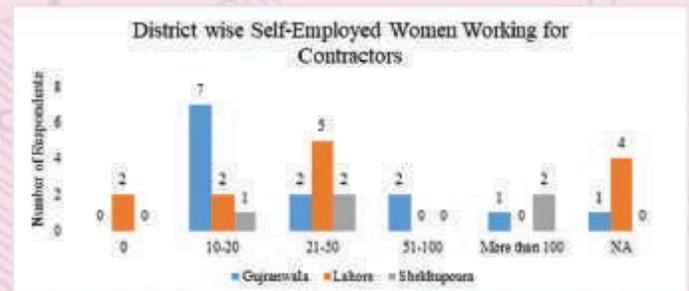


Figure 48: Self-Employed Women Working for Contractors

Issues faced by Contractors while working with Self-employed Women

More than half of the contractors did not provide relevant information i.e. 16 contractors out of 31. However, the contractors who provided information highlighted several problems (Figure 49). The contractors have highlighted multiple problems encountered while working with self-employed women such as inability to comply with variation in demand, time mismanagement, lack of sector information, lack of expertise, quality variation and absence of bank accounts. The most important issue highlighted by most of the contractors is time mismanagement.

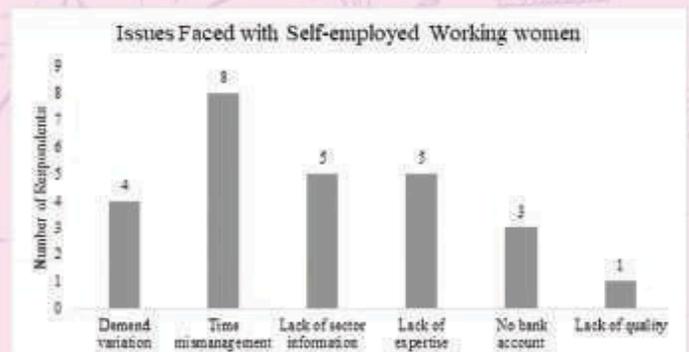


Figure 49: Issues Faced with Self-employed Working Women

Factors affecting businesses

The main factor that affected contractors' businesses in the last three years was COVID19. Around 29 out of 31 contractors (94 percent) claimed that business activities were disrupted due to pandemic enforced restrictions and lockdowns (Figure 50).

In Gujranwala, 13 respondents (100 percent) claimed that COVID 19 was responsible for disrupting business activities. In Lahore, 13 respondents (100 percent) claimed

that their businesses were affected by the pandemic. In Sheikhupura, 3 respondents (60 percent) blamed COVID 19 for business disruption while 2 respondents (40 percent) said that their businesses were not affected by the pandemic.

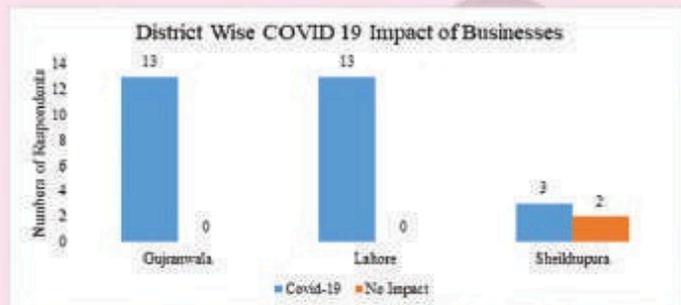


Figure 50: District-wise COVID 19 Impact on Businesses

Benefits Provided to Women during COVID 19

The majority of the contractors did not provide benefits to women during pandemic. Around 23 contractors (74 percent) did not provide any benefit while 8 contractors (26 percent) provided benefits (Figure 51). The contractors provided benefits to the workers especially self-employed women to keep the businesses operational and workers motivated.

In Gujranwala, 2 contractors provided benefits while 11 contractors did not provide any benefit. In Lahore, 5 contractors provided benefits to women while 8 contractors did not provide any benefit. In Sheikhupura, only one contractor provided benefit to women during COVID 19 while 4 contractors did not provide any benefit.

The benefits provided to women include monetary benefits such as full salary, half salary, advance salary and loan, and non-monetary benefits such as grocery and food items.

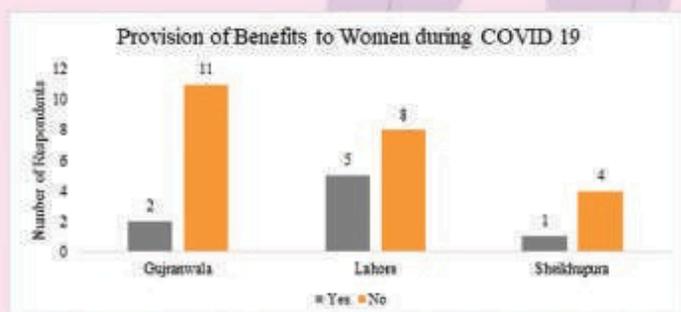


Figure 49: Issues Faced with Self-employed Working Women

5. Conclusion

The market and skill assessment of working women, and men reports that the earnings of on-account and self-employment women are less than their male counterparts. Even the women in the contracting business earn less compared to men. Most women's businesses are not registered, therefore they are engaged in the informal sector. Most of the women do their business as sole proprietors, just as the male from the same segment of society.

Few women have a bank account when compared to men, and they mostly use cash payment for business transactions. Only a few women arranged their capital from loans and banking schemes. Those who arrange capital for their business from banking schemes earn more.

Women don't receive formal training, therefore the training they have does not impact their productivity. Females have less access to cell phones. Even among those females who have their own cell phones, 50 percent do not have registered phone numbers on their name/CNIC. Of the females who have cell phones, only 40 percent have smartphones. Most females use their cell phone to communicate with their customers. Those females who have a smartphone, use the internet for videos about their business which helps to increase their productivity.

The women who earn more, are more independent to spend their money, and even more influential in making decisions for their families. Most women want to register their businesses.

6. Economic, social, and Cultural Problems Faced by Female Workers

Women workers faced lots of problems in their business. The major issues they are facing are cultural, social, and financial. It seems that women took fewer loans as compared to men, because such loan schemes are inaccessible, and they had limited knowledge of such loan schemes from banks and the government. Most of the women are in the services sector i.e. tailoring, where they do not require large financial capital for investment. The results show that more than 60 percent of women earn less than Rs. 15,000 per month while only 28.4 percent of males earn less than Rs. 15,000 per month. This is because of the difference in occupation because women are involved in less capital intensive businesses as compared to men. It is also depicted in the result that a small number of women are in contractor's business, and their annual business income is less than Rs. 2.5 million. On the other hand, there are men whose contractor business income is above Rs. 7 million per annum. However, the interesting fact is that women who take a loan from banks and government loan schemes earn more as compared to men. Thus, if women have good capital and skills in hand they can earn more. The problem appears to be that women do not have opportunities and knowledge of the capital market.

Most of the females don't have training and skills, and because of this, training is not a factor in improved productivity outcomes. Formal training may help to increase their productivity and their business worth.

Women self-employed or contractor workers face issues with the registration of their business. This hampers the growth of start-ups and successful businesses looking to scale up. Female workers are more concerned about registration.

Compared to male respondents, female respondents don't have cell phones. Without a cell phone, business workers will struggle to communicate with customers. The surveyed women mostly use the cell phone of their fathers, sons, brothers, and husbands, which may affect their ability to process customers.

The major social issue faced by women is mobility, and time restrictions such as going outside only in certain hours. Another issue is that of harassment which requires serious redressal. Other issues that were reported include social security, and safety.

Suggestions:

- ◆ Government should provide better opportunities and resources to women.

- ◆ Provide skills and training to youth.

Introduce loan schemes, so that the capital arrangement helps workers to start a valuable business.

- ◆ Introduce women to skill development projects and programs, capacity building, budget planning, time management.

- ◆ Women require more skill development in tailoring, stitching, bangles making, computers, and so the government should open training centers for the unskilled and informally skilled workers.

- ◆ Women need training in capacity building, budget planning, time management, adopting technology, therefore the Government and relevant stakeholders should work on training centers for females.

- ◆ Loan interest and essay term loan schemes should be the priority of the government, for increasing the high-income women labor force.

- ◆ Government and concerned institutions should provide training to women about the registration process of Business. It will help them to connect with the formal economy and would remove barriers in the registration process, which ultimately helps with business growth.

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Appendix no.1

Calculations of Priorities:

$$\bar{x} = \frac{5 \times 1 + 1 \times 0.80 + 7 \times 0.60 + 49 \times 0.40 + 61 \times 0.20 + 0}{123} = 0.33$$

$$\bar{x} = \frac{13 \times 1 + 3 \times 0.80 + 18 \times 0.60 + 37 \times 0.40 + 52 \times 0.20 + 0}{123} = 0.42$$

$$\bar{x} = \frac{52 \times 1 + 7 \times 0.80 + 28 \times 0.60 + 12 \times 0.40 + 24 \times 0.20 + 0}{123} = 0.68$$

$$\bar{x} = \frac{50 \times 1 + 8 \times 0.80 + 18 \times 0.60 + 25 \times 0.40 + 22 \times 0.20 + 0}{123} = 0.66$$

$$\bar{x} = \frac{25 \times 1 + 9 \times 0.80 + 13 \times 0.60 + 23 \times 0.40 + 53 \times 0.20 + 0}{123} = 0.48$$

Appendix no.2

Self-employed women face myriad problems while conducting business not only due to cultural issues but also due to lack of knowledge, familiarity with technology and business management skills, as illustrated by the surveys. Therefore, training is imperative based on the following dynamics.

1. Women are associated with the profession such as tailoring, which is less rewarding. Alternatively, professions related to crafting, embroidery and beautician are more rewarding. Also, retail shops generate more income. Skills generating higher returns should be taught in the training.
2. Although most women have received some sort of training, the skills remain outdated and inefficient. Women highlighted the need for capacity development in terms of skills and adoption of modern practices in their respective businesses.
3. Women are not technology savvy and face difficulties in the operation of businesses, especially in terms of transactions. Women should get training on the use of mobile phone applications to carry out transactions.
4. Women do not have bank accounts and carry out transactions in cash, which takes time and is unsafe, given the state of security in the country. Training on the process and benefits of using bank accounts should be provided to create ease for women.
5. Women also expressed the desire to learn the use of computers and the internet for their businesses.
6. Majority of businesses run by women are not registered due to lack of knowledge about the process of registration and benefits in terms of acquiring capital from formal banking channels. Training can be provided on how to get the business registered and acquire capital from formal banking channels.
7. Women lack knowledge about the opportunities provided by the government in the form of subsidized loans for businesses. They should be trained to explore and avail funding opportunities provided by the government as well as the private sector.

8. Time management and timely delivery of orders prevent women from operating efficiently. Women expressed the desire to receive training in terms of management of orders.

9. Financial planning is also a bottleneck faced by women while conducting business. Training on financial planning and budget-making will greatly benefit self-employed women.

10. Women face cultural and security issues while carrying out business. Training on e-commerce will open a new avenue for women to conduct and expand their scale and scope of businesses.

Unveiling the challenges faced by women entrepreneurs in Punjab, Pakistan, this report sheds light on mobility constraints, cultural barriers, and gender-based obstacles influencing business operations. The study's focuses on understanding the business capacity, development trajectory, registration and other capital hurdles faced by these women. Surveys were conducted with self-employed men and women in Lahore, Sheikhpura, and Gujranwala. The report highlights the dire need for skill development, revealing a stark lack of formal training among entrepreneurs of both genders. It also emphasizes the transformative power of women's increased earnings on decision-making dynamics within households. The report calls for actionable interventions to foster equitable entrepreneurship, spotlighting avenues to empower women in this dynamic landscape.



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