

## **Gendered Perspective of Informal Sector of the Economy in Pakistan**

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### **Abstract**

This research paper examined gendered perspective of informal economy of Pakistan and has tried to highlight the gender discriminatory practices which home based women workers are facing. The paper mainly focuses on the gendered ideology of work prevailing in the society and other disparities which these women workers face due to being female. The mixed mode methodology was used to collect primary data from the four different sectors. The respondents of the study were home based women workers who were selected through purposive sampling process. The findings of the primary research revealed the worst condition of gender discriminatory practices, such as, exploitation (93.3%), behavioral problems (67%) and restricted mobility (73%), against home based women workers due to specific socio-cultural build-up of the society. On the basis of the study findings, a comprehensive table exhibiting life cycle risks of home based women workers was presented to identify the gendered perceptions existing in the society. Finally, the paper concludes that while designing interventions and formulating policies, gender dimensions and gender norms must not be ignored, in order to attain fruitful results and material and social welfare of the society.

**Keywords:** gender discrimination, gender disparity, home based women workers, informal sector of economy

### **1. Introduction**

The strong link between feminization of poverty and feminization of informal economy has been highlighted by several researchers in the past few decades (Sudarshan & Sinha, 2011). Predominantly, women are more employed in the informal sector as compared to men (Saigol, 2010) and majority of them are home based workers (HNSA, 2014). The most important reasons of increased involvement of women in informal sector of economy as home based workers are poverty and gender discrimination. According to the Economic Survey of Pakistan 2013-14, 60.19% of the population is living below the poverty line in Pakistan, if the poverty line is \$2 per day in line with international standards for middle-income countries (Kakakhel, 2014). The second major reason is the gender discrimination due to which women turn to home based work.

## Gendered Perspective of Informal Sector

The women's participation in the informal and formal sectors of economy is given in the Table 1 given below. The enhancement of women's involvement in informal sector is evident from these figures as it has increased from 71.1% in 2010-11 to 71.7% in 2012-13. Although these figures are not true representative of the actual participation of the women in informal economy, as the home based women workers are present in substantial majority, but they are not counted in labor force surveys being unregistered workers and being part of unregulated sector of economy.

**Table 1: Formal and Informal Sector-Distributions of Non-Agriculture Workers (%)**

Sector	2010-11			2012-13		
	Total	Male	Female	Total	Male	Female
<b>Total</b>	100	100	100	100	100	100
-Formal	26.2	25.9	28.9	26.4	26.2	28.3
-Informal	73.8	74.1	71.1	73.6	73.8	71.7
<b>Rural</b>	100	100	100	100	100	100
-Formal	23.5	23.8	21.0	22.6	22.6	21.8
-Informal	76.5	76.2	79.0	77.4	77.4	78.22
<b>Urban</b>	100	100	100	100	100	100
-Formal	28.8	27.6	36.9	30.1	29.6	34.9
-Informal	71.2	72.4	63.1	69.9	70.4	65.1

Source: Pakistan Bureau of Statistic, Pakistan. (Labor Force Survey 2012-13); Labor Force Survey was not published in 2011-12

In Pakistan, a paradigm shift can be seen as formal sector employment is decreasing and informal sector employment is increasing. According to the Federal Bureau of Statistics, women are more involved in agricultural work in rural areas, but in urban areas, the women are more concentrated in manufacturing sector which predominantly includes home based work (Table 2).

**Table 2: Employment Shares by Sectors (%) 2012-13**

Sector	2009-10			2010-11			2012-13		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
<b>Total</b>	100	100	100	100	100	100	100	100	100
Agriculture /Forestry/ Hunting & Fishing	45.0	36.6	74.9	45.1	36.2	75.4	43.7	34.5	75.7
Manufacturing	13.2	13.9	11.0	13.7	14.5	10.9	14.1	15.0	10.7
Construction	6.7	8.5	0.3	7.0	8.9	0.2	7.4	9.5	0.2
Wholesale & Retail Trade	16.3	20.2	2.1	16.2	20.4	1.6	14.4	18.1	1.5
Transport /Storage and Communication	5.2	6.6	0.3	5.1	6.6	0.1	5.5	7.0	0.2
Community/ Social & Personal Service	11.2	11.2	11.2	10.8	10.8	11.5	13.3	13.9	11.5
Others	2.4	3.0	0.2	2.1	2.6	0.3	1.6	2.0	0.2

Source: Pakistan Bureau of Statistic, Pakistan. (Labor Force Survey 2012-13) Labor Force Survey was not published in 2011-12

The gender wise labor force participation trends of Continent Asia are shown below in the Table 3. An increasing trend of female labor force participation in South Asia is also depicted from this Table.

**Table 3: Labor Force Participation Rate by Sex and Region, 1999-2009**

Indicator / Region	Total		Male		Female	
	1999	2009	1999	2009	1999	2009
<b>Labor Force Participation Rate</b>						
Asia	57.8	53.4	64.9	60.2	50.3	46.0
Central Asia	42.3	45.0	60.4	61.6	23.4	27.7
East Asia	67.6	59.8	63.8	57.5	71.6	62.3
Pacific Islands	54.7	55.0	55.6	55.6	53.8	54.3
South East Asia	58.1	52.3	66.6	60.0	49.5	44.3
South Asia	49.7	48.4	66.4	63.5	31.8	32.1

Source: ILO, Trends Econometric Models, October 2010

Globally and specifically in developing countries, home based work has become a consistently increasing phenomena (Hiralal, 2010). Decreased employment opportunities in formal sector and cost effectiveness of informal employment have increased the work force in home based work (Hassan & Azman, 2014). The former studies on home based workers (Bajaj, 1999; Biggeri & Mehrotra, 2002; Sudharshan & Jhabyala, 2006) have identified various factors of increased participation of men and women in home based work. But, the women being poorer and more unemployed opt for home based work (Sudarshan & Sinha, 2011). Besides this, socio-cultural factors and restrictions, like

observance of '*purdah*' (veil), restricted mobility and interaction with external world and attachment of family honor with females, have also compelled women to undertake economic activities within the confines of their homes (Hassan, 2014). This social dimension of home based work is almost same throughout the South Asian region. The cultural practices have played a major role in the expansion of home based work. The home becomes the work place for women due to religious aspects like '*purdah*' (veil) in Islamic countries. In Pakistan and Bangladesh, in the non- agricultural sector of the informal economy, majority of them are the home based women workers (Absar, 2001).

According to Pakistan Poverty Reduction Strategy Paper, 2010, 75% of the country's population revolves around the poverty line. Poor, illiterate, low skilled women find low paid work at their doorsteps. They are the victims of gender discrimination and social exclusion (Doane, 2007). They rely on middlemen and contractors for provision of work and become extremely susceptible to harassment and exploitation. Lack of capital, lack of resources, low human development level and low wages are their common characteristics (Sudharshan & Jhabyala, 2006).

## **2. Methodology**

The study was conducted and the primary data was collected from four different sectors in Province Punjab in which clusters of home based women workers were engaged. The selected sectors were chunri making, garment making, carpet weaving and soccer stitching. The mixed mode methodology was used. The structured interview schedule was used to collect quantitative data from the two hundred respondents who were selected through snowball purposive sampling process. Then, focus group discussions (FGDs) were conducted to substantiate the quantitative data.

## **3. Findings and Results**

Lack of training, early age involvement in home based economic activities, non-institutionalized mode of production of informal economy were the important findings which relate to their more engagement in this tedious manual labor. Most of the women workers started this economic activity in quite early age, usually 7 to 9 years which itself speaks for the appalling state of affairs in terms of low level of social capital and predicts gender disparity against women. Most of them acquired these skills from their parents (38%), friends and neighbors (23%) and relatives (19%). They remain limited to only one low level skill set. Due to restricted mobility and social exclusion, they do not have access to information technology, market and social services. They do not have knowledge about the price of their finished products, raw material, production equipment's and the place, these products are sold.

### *3.1 Double Burden of Responsibilities*

It was found in the study that a substantial majority of the home based women workers (83.8%) liked their home based work. Besides being a source of income (69%), women workers expounded that they feel comfortable doing this work at home as they can discharge their domestic responsibilities, can take care of their children and, mainly, they are not allowed to work outside their homes. They are compelled to undertake the economic activity within the confines of their homes due to socio-cultural restrictions imposed by the family and society.

**Table 4: Reasons to Like or Dislike Home Based Work**

Description		Sectors				Overall
		Chunri Making	Soccer Industry	Carpet Industry	Garment Industry	
<b>Like Home Based Work</b>	Yes	80	88	79.2	88	83.8
	No	20	12	20.8	12	16.2
<b>Reasons to Like Home Based Work</b>	Feel comfortable	85	72.7	57.9	59.1	68.7
	Domestic chores	60	68.2	45	36.4	52.4
	Take care of children	40	63.6	25	50	45.2
	Not allowed to work outside	50	36.4	40	22.7	36.9
	Non-availability to work outside	15	40.9	.	.	14.5
	Family occupation	50	72.7	21.1	.	36.1
	Source of Income	70	81.8	55	68.2	69
<b>Reasons to Dislike Home Based Work</b>	Low income	100	.	80	100	75
	Lack of space	40	.	.	33.3	18.8
	Monotonous / Boring	.	.	40	.	12.5
	Over burden	100	100	20	66.7	68.8
	Long working hours	60	100	60	.	56.3

On the other hand, more than 16% of the respondents disliked their home based economic activity due to low income, double burden of domestic and economic activities, lack of space in their small houses and long working hours.

“We have no option. Sometime we work for more than 14 hours in a day, but our income is very low. It becomes difficult to bear the double burden of domestic chores and home based work. Even then, we earn meager wages and remain hand to mouth. Despite of all these circumstances, we have to do this work”. (Respondent from Soccer Industry)

### *3.2 Restricted Mobility*

The respondents expounded that they need permission from their male family members to go out of their homes for any purpose. The other barrier to their mobility was socio-cultural practices and the reason that external working environment is not women friendly.

“One has to listen a lot of comments and unfair voices. We are disallowed to work out of our homes. The women are insecure and not protected out of house. The men know better about the external circumstances.” (Respondent from Garment Sector)

In FGD sessions, women workers revealed that, being a female, society expects them to play the role of a subservient and obedient person. They were bound to work within their homes as socio-cultural normative patterns of the society did not permit them to engage in economic activities outside their homes.

“My husband has restricted me to go outside for work. He has asked me to work inside the house”. (Respondent from Carpet Sector)

“My brothers and father never allow me to go outside at any cost”. (Respondent from Carpet Sector)

“We are able to feed our children due to this home based work. We do this work; we earn and then have something to eat”. (An old woman from Chunri Making Sector)

Despite of facing multifarious inter-related problems, gender discrimination was prioritized as the second major problem by significant majority of the home based women workers.

**Table 5: Inter-Related Problems, Gender Discrimination**

Sectors	1 <sup>st</sup> Priority	2 <sup>nd</sup> Priority	3 <sup>rd</sup> Priority
<b>Chunri Making</b>	Low wages	Gender discrimination	Health Hazards
<b>Soccer Industry</b>	Low wages	Gender discrimination	Irregular work
<b>Carpet Industry</b>	Low wages	Health Hazards	Gender discrimination
<b>Garment Industry</b>	Gender discrimination	Low wages	Irregular work

*3.3 Lack of Skill Diversification*

In the present study, the 68% of the respondents reported that before starting their home based work, they were not undertaking any other economic activity. It was also revealed from the sector wise data that those home based women workers who were residing in urban areas, like in Garment Industry, more percentage of women were engaged in other activities before joining this home based work than their rural counterparts. The study also found that the women who were doing some activity were engaged in simple craft based work, such as doing embroidery, ‘gotta’ (embellishment) work, sewing blankets, etc. They were not engaged in high skill based activity or significant economic activity. Accordingly, in the FGD sessions, few participants expressed that they were doing some work before this home based economic activity.

“Formerly, I was doing embroidery and continuity of work was uncertain. My cousin guided me to start lace cutting as it was comparatively regular and gives more earning. So I started this work”. (Garment Industry)

On the other hand, in the absence of their home based work, the two third respondents (65%) become idle and do not undertake any other alternative work due to non-diversified skill set and lack of resources to start any other venture. The remaining one third of the respondents engages themselves in low skill based works like embroidery or

sewing bed sheets. The respondents from Carpet Sector revealed that they start going to the fields for vegetable picking.

“We have no option. This is the only skill we have. We are doing this since generations”. (Respondent from Chunri Making Sector)

“We don’t have money and resources to switch over to something else”. (Respondent from Carpet Sector)

### 3.4 Gendered Ideology of Work

The study also found that respondents were discharging all the domestic responsibilities with their home based work and their daughters were also sharing in few activities. The gendered perception of household responsibilities and the mindset that home is the female’s domain and sphere was evident from these study findings. Their men were only contributing in those responsibilities which involve movement outside the home.

**Table 6: Management of Different Household Responsibilities**

Responsibility	Managed by	Sectors				Overall
		Chunri Making	Soccer Industry	Carpet Industry	Garment Industry	
Responsibility of Child Care	By yourself	56	65	65	74	64.8
	Both (Husband & Wife)	12		10		5.7
	By any member of house	8			9	4.5
	Daughter	24	20	25	17	21.6
	Mother		15			3.4
Responsibility of Cooking	By yourself	68	56	44	80	62.0
	By any member of house	8	12		4	6.0
	Daughter	24	8	56	16	26.0
	Mother		12			3.0
	Sister		12			3.0
Responsibility of Washing	By yourself	68	56	28	52	51.0
	By any member of house	8	24	8	8	12.0
	Daughter	24	8	64	40	34.0
	Mother		12			3.0
Responsibility of Cleaning	By yourself	80	60	28	44	53.0
	Husband				4	1.0
	By any member of house	8	12	8	16	11.0
	Daughter	12	16	64	36	32.0
	Sister		12			3.0
Responsibility of Grocery Shopping	By yourself	28	28	56	68	45.0
	Husband	40	16	28	20	26.0
	Both			4	4	2.0
	By any member of house	20	12	8		10.0
	Daughter	12	8			5.0

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	Son				4	1.0
	Mother		36	4	4	11.0

During FGD sessions, the women workers elaborated that how and by whom their household activities are managed:

“I have to manage the entire household. I myself do all the domestic work like washing, cooking and cleaning”. (Respondent from Carpet Industry)

“Our men take no responsibility in this regard. We do all types domestic activities ourselves”. (Collective Response from Chunri Making)

“I have to take care of my children throughout the day. Children also require my attention”. (Respondent from Garment Industry)

The study findings reveal gendered patterns of work distribution as it was clear from the husband’s participation in domestic chores which was very nominal (only 1% in cleaning). However, 26% of the husbands were involved in shopping, being an outside activity.

“Never, neither he takes water with his hands nor he picks up his personal things himself. Helping in domestic activities and childcare is perceived as a disgraceful act and against the dignity and honour of husband in our society. Despite of the fact that he earns or not, I have to perform the whole home tasks along with my economic activity, but he is a ‘man’ and ‘head’ of the family”. (Respondent from Carpet Industry)

*3.5 Gender Disparity*

The daughters of the respondents were majorly involved in assisting their mothers not only in home based work but in domestic chores and care taking activities also. As depicted by the former studies, this study also found that girls were more involved in the home based work and domestic chores than boys which reflects the gender patterns and social ideology prevailing in the society. Despite of more involvement of the daughters in all domestic chores, only 5% were involved in shopping activity. In socio-cultural context, the daughters are discouraged to step out of their homes. Not only this, it was also found in the study that girls in these houses were more uneducated and were not sent to school in comparison to the boys. This data identifies the gender related social risks which affect the human development level of the home based women workers.

As shown in Table 7, according to the study findings, girls were found to be more involved in home based work (Mean= 1.94, SD= 0.99) in comparison to boys (Mean=1.00, SD=0.00). On the other hand, the trend of boys working outside their homes (Mean=1.80, SD=0.85) was found in comparison to girls, which depicts barriers on female mobility.

**Table 7: Reasons for Not Attending the School**

	Chunri Making		Soccer Industry		Carpet Industry		Garment Industry		Total	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Girls to 'Madrasa'	1.00	0.00	1.00	0.00	.	.	1.50	0.71	1.08	0.29
Girls to work	.	.	.	.	2.00	.	.	.	2.00	.
Girls not in school going age	1.00	0.00	1.00	0.00	1.75	0.96	1.50	0.58	1.28	0.57
Girls in home based work	2.15	1.04	1.57	0.53	2.07	1.10	1.56	0.88	1.94	0.99
Girls disabled	.	.	.	.	.	.	.	.	.	.
Non availability of girl's school	.	.	.	.	.	.	.	.	.	.
No interest in studies	1.00	0.00	4.00	0.00	1.00	0.00	1.00	.	1.86	1.46
Married Girls	.	.	1.80	1.10	1.75	0.71	1.00	.	1.71	0.83
Boys to 'Madrasa'	1.15	0.38	.	.	.	.	1.00	.	1.14	0.36
Boys to work	2.15	0.90	1.71	0.49	1.80	0.79	1.50	0.94	1.80	0.85
Boys not in school going age	1.00	0.00	1.00	0.00	1.14	0.38	1.33	0.58	1.06	0.24
Boys in home based work	.	.	1.00	0.00	1.00	.	1.00	.	1.00	0.00
Boys disabled	1.00	0.00	1.00	0.00	1.00	.	5.00	.	1.50	1.41
Non availability of boy's school	.	.	.	.	.	.	.	.	.	.
No interest in studies	2.00	0.00	.	.	1.33	0.58	1.00	.	1.50	0.55
Went Abroad	.	.	1.00	0.00	.	.	.	.	1.00	0.00
Cannot afford to send to school	.	.	.	.	.	.	2.00	.	2.00	.

The substantial majority of the women workers (81%) were getting work from the middlemen or intermediaries but 34% of the respondents were not allowed by their male family members to interact with the middleman. Their brothers, sons, fathers or husbands were interacting with the intermediaries (Table 8). This social exclusion becomes a major barrier to enhance the human development level of these women workers.

**Table 8: Interaction with Middleman**

Interaction with Middle Man	Sectors				Overall
	Chunri Making	Soccer Industry	Carpet Industry	Garment Industry	
Husband	36	8	32	-	19
Father	-	-	4	4	2
Yourself	52	56	60	96	66
Son	12	-	-	-	3
Mother	-	36	4	-	10

“I am not allowed. My father or mother communicates with the middleman”.  
 (Respondent from Carpet Sector)

“The male family members feel ill if we interact with middlemen or contractors directly”.  
 (Respondent from Soccer Industry)

“My father works in carpet making factory. He knows what communication is necessary with the middleman. I am not allowed to interact with the contractor”. (Respondent from Carpet Sector)

3.6 Harassment

A substantial majority of the women workers (67%) was facing various behavioural problems from the intermediaries. Even they (35%) were facing some issues from middle woman in Chunri Making sector which depicts that, not only gender disparities, rather class ridden work settings were also adding up to the sufferings of these women workers.

The study found that 93.3% of the respondents were facing exploitation as most significant kind of behavioral problem. Abusive language was expounded by 8.7% and 6.7% respondents in Chunri Making and Carpet Industry, respectively. 6.7% respondents reported sexual harassment as a behavioural problem in Garment Industry and Carpet Sector each.

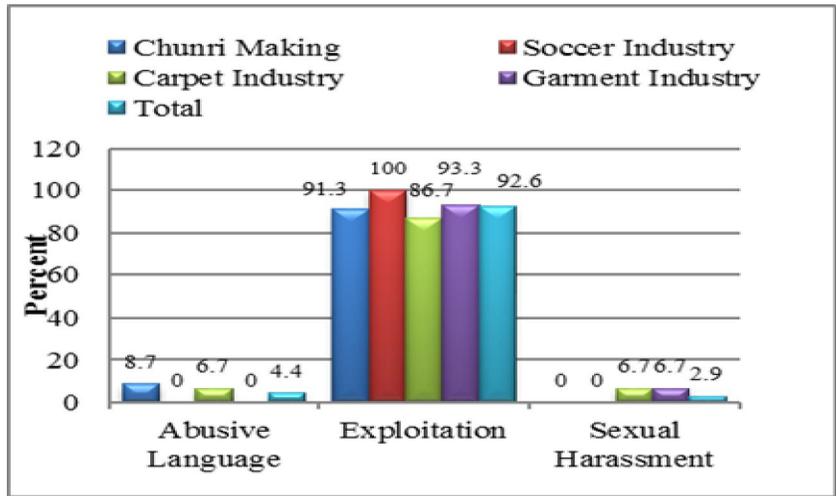


Figure 1: Kind of Behavioral Problems

During FGD sessions, women workers gave their remarks regarding the exploitation of middleman.

“We only possess this skill and cannot do any other work. We are being exploited due to our need to have work”. (Respondent from Carpet Sector)

In all sectors, 77% of the respondents reported that they are threatened by the work provider (Table 9). They are exploited and threatened that their work will be shifted to

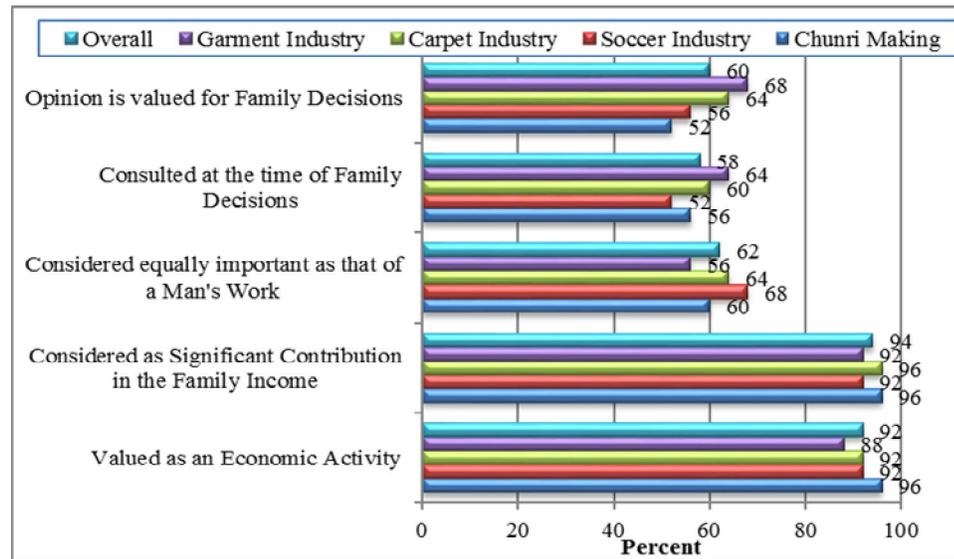
some other worker or they will be replaced. Not only this, they are also threatened that their work will be reduced or their wages will be reduced.

**Table 9: Threatening by the Work Provider**

		Sectors				Overall
		Chunri Making	Soccer Industry	Carpet Industry	Garment Industry	
Yes		92	80	64	72	77
No		8	20	36	28	23
Threatened in terms of:	Reduction in wages	43.5	40.0	43.8	22.2	37.7
	Reduction in work	47.8	65.0	37.5	61.1	53.2
	Replacement/Work shift to someone else	52.2	75.0	75.0	38.9	59.7

*3.7 Gender Perceptions*

Different questions were asked from the respondents regarding various aspects of gender based perceptions and practices to identify and assess the gender related risks which they were facing. Contrary to the findings of formerly conducted researches on home based women workers, in the present study it was found that 92% of the respondents were of the view that their home based work is valued as an economic activity in their homes and 94% believe that earnings from home based economic activity are also considered as a significant contribution in the family income.



**Figure 2: Significance of Respondent's Economic Activity & Their Opinion in Family Decisions**

“Our male family members dislike if we go outside but working within home’s boundary is appreciated and considered a good support in the household income”. (Respondent from Garment Sector)

“Our household financial expenses cannot be managed without our work and financial support”. (Respondents from Chunri Making Sector)

62% of the study respondents reported that their work contribution is considered equal to that of man’s work in their family. Astonishingly, this response was less (32%) in comparison to the responses regarding consideration of their home based work as significant contribution in the family income (94%) or as an economic activity (92%). It was found in the present study that women’s work is less acknowledged (by 32%) as compared to man’s work, although it is considered a significant contribution in the family income and is valued as an economic activity.

It was also found in the present study that beside their significant contribution in the household income, 58% of the respondents reported that they are consulted in the family decisions and 60% expounded that their opinion is also valued. The gendered perceptions were also evident in these findings. The women workers were only consulted in decisions regarding domestic affairs (86.7%), health issues (60%) or children related matters (43.3%), whereas, only in two sectors of the study, 8.3% respondents were consulted while making business related decisions, decisions on property issues, access to the market or raw material purchases. In the remaining sector of the study, the respondents exclaimed that they were never included while making such decisions. The constitution of the country and even religion advocates and provides these rights to women equally as men, like rights of property and getting education. But in the prevailing patriarchal system, socio-cultural restrictions and practices limit women to their traditional roles. The study also found that women workers do not participate in family ceremonies as these gatherings or family occasions have to managed through loans or doing overtime. Lack of money becomes the major problem which further pushes them in social isolation.

#### **4. Discussion**

Based on the study findings, Table 10 highlights the gender based socio-cultural and economic risks faced by women workers in the different stages of their life; from infancy to old age. In different societies, the gendered perceptions vary from culture to culture. The susceptibility to various problems depends on different genders, different age groups and the problem facing capability of the individuals. For poverty reduction and enhancement in the human development level, the susceptibility of home based women workers to various gendered problems in their complete life cycle needs to be analyzed and addressed. The gendered roles, assigned to women by the society, of being subservient and subordinate to the male family members results in low investment on their human development level.

**Table 10: Life Cycle Risks of Home Based Women Workers**

Life Stages / Phases	Allied Risks & Vulnerabilities
<b>Early Age Girl / Daughter</b>	<ul style="list-style-type: none"> <li>• Early childhood engagement of girl children / daughters in income-earning and domestic responsibilities</li> <li>• Un-paid family member</li> <li>• Schooling of boys (sons) is preferred</li> <li>• Boys and girls are made to learn gender specific roles at very early age</li> </ul>
<b>Adolescents</b>	<ul style="list-style-type: none"> <li>• Girl children / daughters are not sent to school, if sent then mostly susceptible to withdrawal from school</li> <li>• Overburdened (more participation in home based work, household chores, caretaker for younger siblings, serving the old family members, education (if school going))</li> <li>• Engaged in hazardous work settings</li> </ul>
<b>Adults</b>	<ul style="list-style-type: none"> <li>• Low investment on Human Development</li> <li>• Lack of access to training</li> <li>• No access to formal credit institutions</li> <li>• Gender Specific skill set</li> <li>• Socio- cultural disapproval of women's property rights</li> </ul>
<b>Unmarried</b>	<ul style="list-style-type: none"> <li>• Work for making 'dowry'</li> <li>• Restricted mobility owing to societal norms, concept of chastity attached with womanhood, observance of 'purdah' (veil) leads to no access to the labor market due to gendered socio-cultural construct</li> <li>• No participation in decision making</li> <li>• Gender Discrimination</li> </ul>
<b>Marriage</b>	<ul style="list-style-type: none"> <li>• 'Dowry' strong taboo as a source of acceptance</li> <li>• Marital status does not make any difference, as before marriage they support their parents and after marriage they work to run their households</li> <li>• Gendered division of labor, house is a woman's sphere</li> <li>• Subservient &amp; obedient role</li> <li>• Disrespectful behavior of intermediary in work settings</li> </ul>
<b>Motherhood and Caretaker Role</b>	<ul style="list-style-type: none"> <li>• Loss of work &amp; income due to pregnancy</li> <li>• Job insecurity due to child rearing, nursing &amp; caretaking responsibilities</li> <li>• Bearing expenses of social occasions like burials, rituals or marriages</li> </ul>
<b>Separation / Divorce</b>	<ul style="list-style-type: none"> <li>• Stigmatization, social fears</li> <li>• Risks of Resettlement and regain of social status</li> <li>• Sudden loss of assets and possessions</li> </ul>
<b>Widowhood</b>	<ul style="list-style-type: none"> <li>• Re-marriage is discouraged</li> <li>• Post death stress due to no acquaintance with outer world</li> <li>• Vulnerability to various social &amp; economic risks</li> <li>• Facing difficulty as no acquaintance with procedures and systems in getting late husband's pension benefits and inheritance issues</li> <li>• Face difficulty in claiming late husband's property</li> </ul>
<b>Old Age</b>	<ul style="list-style-type: none"> <li>• Still working in old age due to poverty trap</li> <li>• No access to old age benefit institutions</li> </ul>

Source: Based on Comprehensive Analysis of the Study

In the present study, poverty and social exclusion were found to be the most significant problems faced by home based women workers. On one hand, due to poverty and lack of diversified skill set, they were facing the class-ridden oppression. On the other hand, their restricted mobility was resulting in their social exclusion, as they could not step out of their homes without taking permission from the male members of their family. The oppressive and conservative attitude of male family members or their men compelled women to undertake home based economic activities available within their vicinity. Authoritarian role of men, observance of '*pardah*' (veil) and prohibited mobility were also reported by as gender related problems in their study (Kazmi, Khan, & Khattak, 2005). The social exclusion of women workers cannot be seen in isolation rather it is the result of the inter-twined and inter-reliant milieu of socio-cultural factors embedded in the normative patterns of the community.

Contrary to the formerly conducted research studies, in the present study it was found that the home based women worker's status, as an earning hand, had played a positive role in improving their status at household level. Not only their work was considered important, rather, their contribution in family income was also acknowledged.

In South Asian countries and specifically in Pakistan, socio-culturally males are assumed to be responsible for their families as bread-earners and females are expected to be subordinate and subservient to the male family members. Usually, boys and girls are being brought up with these perceptions from their childhoods. The traits like family honor and ego are attached with family males and they are considered to be the custodians of these moral values. The National Baseline Study conducted by USAID (2012) in four provinces of Pakistan also reported such gender based perception of work. 80% women respondents of this study were of the view that they should earn to ensure the sustenance of their households. On the other hand, male respondents reported that it is not women's responsibility to work and earn. It was also reported in the same report that women were not availing the equal work opportunities and were restricted to the conventionally allocated gender roles as 'care takers and caregivers' in the domestic domain.

Unlikely to the findings of the National Baseline Survey, in the present study it was found that 19% of the home based women workers were the sole bread-earners in the family as their husbands were not earning or unemployed. It was also found that, in majority of the cases, the income earned by women from home based work was the substantial part in family income. But, with respect to gender roles gender perception of work, it was found that women were bearing the double burden of home based economic activity as well as domestic responsibilities. The male family members were not contributing or sharing in household chores even when they were not earning a single penny.

Another major gender risk faced by these women workers was more involvement of their daughters or girls in home based work. It was found in the present study that, in comparison to boys, more girls were engaged in home based work and household activities with their mothers. The girls, from the early childhood, are sensitized regarding the hidden social pressures to meet the cultural expectations. According to Absar (2001), women turn to home based work due to socio-cultural norms like observance of veil. The girls were told that they will earn honor if they live within the confines of their homes.

The traditional male's mind set and fear to lose control over women restricts women's mobility and girls are brought up with the fear of outer world. Due to the same reasons, it was also found that the girls in these families are not sent to schools and boy's schooling was given preference. The tendency of sending girls to '*Madrasa*' (religious schools) was found in this study as they do not involve school fee or expenses on uniforms, books and transportation. Girls were involved with their mothers in discharging domestic chores and home based economic activity as they were sensitized about the contribution of home based earnings in the family income to run the household.

In this research study, gendered ideology of work was evident. Despite of making significant contribution to the family income through home based work, they were not involved in decision making process regarding property issues or economic matters which relate to external world. They are consulted for domestic affairs only which is supposed to be their domain. The lack of mobility due to socio-cultural restrictions keeps them unaware of their rights and markets and results in less access and control over resources.

Gendered ideology and segregation of work was evidently found on community level. The family comes under pressure due to cultural normative patterns and follows the stereotype gender roles assigned by the community. If somebody revolts, he or she faces the social stigma and disapproval. The women workers also expounded that the socio-cultural milieu is not favorable and supportive for women for work or for education, specifically in rural areas where cultural barriers and constraints are quite strong.

The gender-blind schemes and programs add up to the miseries and inequalities for women home based workers (Luttrell & Moser, 2004). As compared to men, globally, women are more poor and are less benefitted from development schemes and this situation opens a new paradigm for policy makers (Saigol, 2010) and calls for developing such programs and schemes which are in line with the gendered patterns of the society.

For achieving Millennium Development Goals (MDGs), a major obstacle being identified is 'gender mainstreaming' (Saigol, 2010). It means the addition of gender aspects in all phases like policy making, its implementation, its management and evaluation with an objective to develop equality between men and women for a better social and welfare based structure. The inclusion of women is imperative for achieving social development goals.

## **5. Conclusion**

On the basis of the study findings, this paper concludes that the multifarious problems faced by home based women workers are intertwined and gendered in nature. The issues of home based women workers are embedded in socio-cultural normative patterns of the society. The study provides the sufficient argument that men and women not only face different types of risks but are affected by the same risks differently (structural adjustment policies). This paper unfolds the gendered patterning requirements and needs of the home based women workers as the substantial feminization of informal economy in the country itself speaks for the need to use 'gender lens', to identify and determine the magnitude of the poor home based women workers, their susceptibilities and risks, their social and gender specific needs to design social welfare programs and schemes

accordingly, so that the benefits of every development program should trickle down to women in general and specifically to home based workers, who are not only contributing in the household income, rather making a significant contribution in the national economy also. The study concludes that gender discrimination is the most significant variable responsible for the oppressed conditions of home based women workers. The analysis of primary data leads us to the conclusion that while designing interventions and formulating policies, gender dimensions and gender norms must not be ignored in order to attain sustainable outcomes.

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